

**MONEY
ADVICE
PLUS**

ANNUAL REPORT 2017

SUPPORTING PEOPLE TO MANAGE THEIR MONEY EFFECTIVELY



'Before coming to Money Advice Plus I was two weeks away from being made homeless but now I'm safe in my house. Rent up to date and even in credit.' - Money Advice Plus Client

Telephone Advice & Casework

Face to Face Advice

Talks & Education

Money Handling

Welfare Benefits

Debt Advice

CONTENTS

Who We Are	
Forward	4
About Us	5
What We Do	
Our Services	6
Our Impact	8
Working with Clients	10
Working with Partners	12
Our Year in Brief	13
Our Structure	
Our Governance	14
Our Finances	16
Our Funding	17
Future Plans	18
Key Contacts & Acknowledgements	19-20

'Without help and advice from Money Advice Plus I'd be very ill and maybe not here as I was very depressed and suicidal. Now I feel well and able to live without fear of the knock on the door. I owe a lot of gratitude to you for all the help I've had.'

- Money Advice Plus Client

FORWARD

A MESSAGE FROM OUR CHAIR AND ACTING CHIEF EXECUTIVE

A very warm welcome to our 2017 annual report. The report covers the financial year 2016-17.

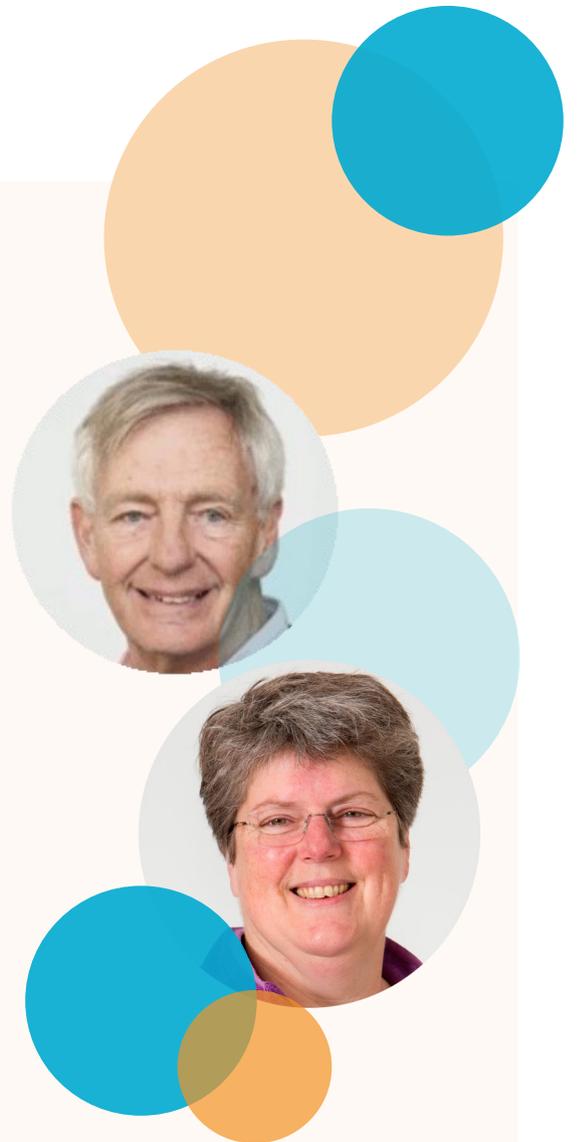
This has been an incredibly busy year for Money Advice Plus. Staff and trustees developed a plan for the next 3 years, taking into account the impact of macroeconomic changes on clients and potential clients, and how Money Advice Plus needs to develop and adapt to meet the challenges thrown up. The continuing roll out of Universal Credit impacts on local populations, for example according to the Trussell Trust, foodbank usage has increased by 17% in the last 12 months with Universal Credit being a major factor. We are seeing this reflected across the foodbanks in Brighton and Hove where we provide debt and benefit advice, and have increased our presence accordingly.

Moving with the times, during the year Money Advice Plus has commissioned a new website, we plan to introduce a regular digital newsletter, adopt much faster broadband allowing more efficient working from alternative locations, and start to use twitter and blogg more frequently – generally be more up to date and accessible to all who need a service, want to commission a service, or just want to know more about what we do.

On a more general note, this report gives an overview of Money Advice Plus' many achievements, showing how the work we do makes a real positive impact on peoples' lives. Staff and volunteers are passionate about their work and the interests of our clients and potential clients are at the forefront. With this amazing resource Money Advice Plus will continue to assist as many people as we are able.

*Margaret
Carey*
Acting CEO

*Peter
Hilditch*
Chair of Trustees





ABOUT US



WHO WE ARE

Money Advice Plus is a registered charity, working both locally in Sussex and nationwide. Our mission is to help people manage their money effectively. We do this by providing money handling and advice services, working in partnership with other agencies. Our independent, confidential and flexible approach is tailored to individuals' needs, allowing us to reach those who find it most difficult to access advice.

WHAT WE DO

Money Advice Plus delivers a range of high quality, specialist money advice and casework services, free at the point of use. We specialise in both telephone based and face-to-face advice, enabling us to work nationwide. We work closely with our funders to target the particular needs of specific client groups. In addition to money advice, our innovative money handling service enables our most vulnerable clients to maintain their independence and autonomy, while safeguarding them from financial mismanagement and financial abuse

OUR VISION

Money Advice Plus' vision is a future where everyone can access the advice and support they need to manage their money effectively, enabling people to have more control in their lives and greater peace of mind.

OUR SERVICES

TELEPHONE ADVICE & CASEWORK SERVICES

We provide money and debt advice services, including casework, by phone to people who have money and debt difficulties nationwide. The service is always free to clients and is independent of the organisations who fund us. Clients don't have to travel anywhere and we phone out to clients who can speak to an adviser in complete confidence.

FACE TO FACE ADVICE

We specialise in working with clients who find it difficult to access mainstream advice services, and seek to deliver our services in a truly accessible way, e.g. by offering home visits, taking time to establish working relationships with clients who are reluctant to engage, finding out the best way to communicate with an individual, and/or working with other support services and interpreters. We have expertise and experience in working with people including those experiencing mental illness, dementia, fluctuating mental capacity, with learning disabilities, sensory loss, substance misuse, refugees and asylum seekers and people with physical disabilities.

DEBT ADVICE

Many of the people we help are in financial distress with debts that have built up over time to become unmanageable. Our advisers provide expert help which deals with the immediate problems, as well as providing the longer-term support that people need to make their money and debt manageable in the future. We may work with a client for a few weeks or months.

Our advice services help clients to: deal with current debt problems; manage essential bill

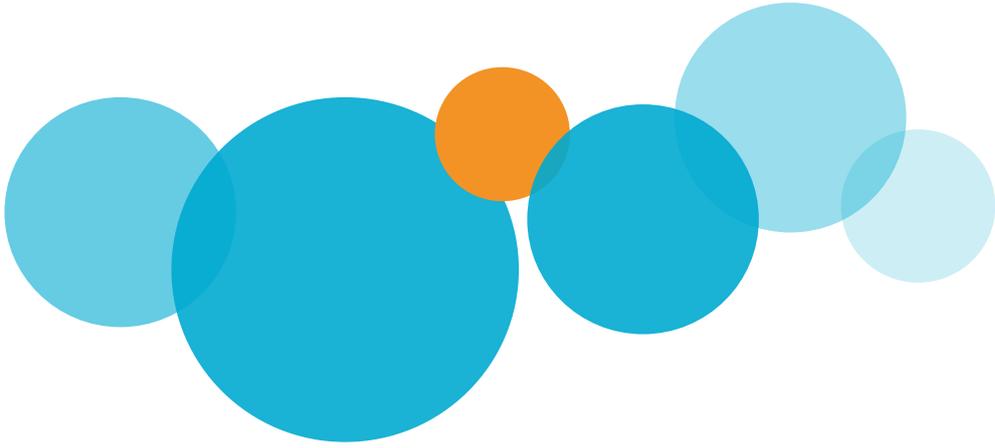
payments; understand their rights; understand about legal action taken by creditors; organise repayments; receive advice about state benefits and tax credits; and make cost savings and maximise income.

We support clients to resolve their problems themselves where possible, for example through drafting budgets and letters to creditors. We provide all clients with debts with information and guidance about such things as County Court Judgments (CCJs), court procedures, bailiffs, repossession, Debt Management Plans, Bankruptcy and Debt Relief Orders and Individual Voluntary Arrangements (IVA)

WELFARE BENEFITS ADVICE

We hold the AQS accreditation for the quality of our advice and casework. We will check that a person is receiving the correct benefits for their individual circumstances, advise and assist with new claims, and provide a casework service and representation at appeal tribunals.





'I feel my money is safe and cared for which has helped me to feel independent.'

- Money Advice Plus Client

MONEY HANDLING

If people need practical help organising their money, we are also able to help with this. The aim of this service is to enable people to remain independent in their own homes, and we are experienced in supporting people in accordance with the Mental Capacity Act, to make their own decisions wherever possible.

We help people with money handling in the following ways: we can deliver cash in their own homes to people who can't get out to the bank; we can pay bills for people who find it difficult to remember what needs to be paid; we can help people stick to their budgets by administering all their payments for them; and we're able to act as appointee or deputy for people unable to deal with their finances themselves.

We have local authority contracts to work with a number of groups, including older people, people with mental health challenges and those with social care needs.

Our support is flexible and person centred - this means that each client has an individualised support plan designed to enhance their ability to make choices and remain in control of their money. For some clients this could mean keeping them safe from financial abuse by preventing access to their money, for others it could mean a small manageable amount of daily spending cash. We work with clients who have experienced financial abuse, and our support is often part of their protection plan. Many of our money handling clients move within 12 months from chaotic financial situations to being able to start saving for holidays, items of furniture and report experiencing better living conditions and overall health.

TALKS & EDUCATION

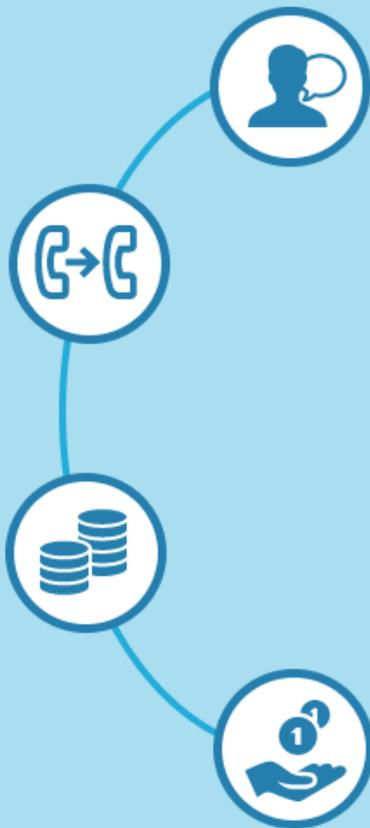
We offer budgeting, debt and money management workshops and training sessions to groups of individuals and workers who support clients with money.



OUR VALUES

- *Quality is core to our work and ethos*
- *Our clients are our priority.*
- *We celebrate difference and diversity*
- *We highly value working in partnership with other organisations*
- *Integrity is behind all that we do*

OUR IMPACT



MONEY ADVICE PLUS



Who we've helped

In 2016-17 we assisted **3,441** people with debt and welfare benefit problems:

- ✓ **1,905** people received face-to-face advice and casework in the Brighton & Hove, East Sussex and West Sussex areas
- ✓ **1,536** people received telephone advice and casework across the country
- ✓ **333** people received a money handling service, primarily in Brighton and East Sussex.

What we've achieved

- ✓ Increased our clients' benefit income by **£5,289,029**
- ✓ Secured one-off payments of benefits of at least **£1,059,117**
- ✓ Obtained charitable grants, refunds and compensation on behalf of our clients to the value of **£156,341**
- ✓ Written off clients' debts amounting to **£1,925,394** and reduced weekly debt repayments by **£194,566**
- ✓ Re-scheduled our clients' debts to affordable payments amounting to at least **£3,033,198**

WORKING WITH PARTNERS

We pride ourselves on working well with partners, including those funding us to deliver services, referral partners, and partners on specific projects. Getting these relationships right is vital to our success, and we focus on understanding what our partners and clients need from the service. Keeping in regular contact with frontline staff who make referrals is also key, as well as giving feedback on the referrals received. Regular reports and information on outcomes are provided to partners and funders to demonstrate the value of our services in a way that doesn't breach clients' confidentiality.

We work with a variety of partners, including social landlords and local authorities. Some examples of our extensive partnership working are listed below:

DAME (DOMESTIC ABUSE AND MONEY EDUCATION) AND BIG LOTTERY MONEY ADVICE

This project, funded by the Henry Smith Charity and Garfield Weston Foundation, provides debt and benefits and money management advice to survivors of domestic abuse. Referrals come from a wide range of organisations including refuges, hospitals, the police and victim support. Advisers (who are all female) work closely with Womens' Aid.

This 4-year Big Lottery funded project, which ended in September 2017, was aimed at people who live in areas of high deprivation and where there are few services. There is a strong element of service user participation in this project.

BRIGHTON SUPPORTING PEOPLE

We provide a range of money handling and financial administration services to clients referred by Social Services who meet the Supporting People criteria and who, on account of various health and/or social difficulties, are having problems managing their personal finances and need support to remain independent in their homes. This work is funded by Brighton & Hove City Council.

WE ARE DIGITAL

This project, funded by Orbit Housing Association, provides financial capability coaching to Orbit residents.

MONEY GUARDIANS

The charity contracts with individual fee paying clients to provide money handling services. The benefits are that people who can afford to pay (and don't qualify for free services) can get help to manage their money and are charged lower rates than alternative providers (such as solicitors).

ADVICE MATTERS

We have been able to continue working in Brighton & Hove foodbanks, due to funding through the Advice Matters partnership. This is funded by Brighton & Hove City Council.

MONEYWORKS

We operate a telephone advice line for the Moneyworks partnership, offering advice on urgent issues and referring potential casework on debt, benefits and housing through to the partners. We also undertake some casework around debts and benefit issues. This is funded by Brighton & Hove City Council.

HOUSING ASSOCIATION ADVICE

This project, funded by a range of individual housing associations on behalf of their tenants, provides debt, welfare benefit and budgeting advice and casework to housing association residents. It is delivered by phone. Residents are normally referred by Housing Support Workers when a particular need for support is identified. The overall aim is to support the residents, to support the Housing Associations to deliver their social responsibility to residents, to enable residents to meet their obligation to pay their rents and other priority bills and to sustain tenancies where residents are at risk of losing their home.

MACMILLAN

This service, funded by Macmillan Cancer Support, is jointly delivered with Brighton Housing Trust. It provides welfare benefits advice and casework to people affected by cancer.

WORKING WITH CLIENTS

We work with clients based both locally in Brighton and Hove – both from our offices and via a number of outreach desks throughout the city – and nationwide via our telephone casework service. From one-off advice to on-going help and support, we tailor our service to achieve the best possible outcomes for our clients.

INVOLVING CLIENTS IN WHAT WE DO

At Money Advice Plus, our clients are at the centre of everything we do. One of our values states that 'Our clients are our priority' and accordingly we involve and consult clients by asking for feedback on our services and suggestions on how to improve what we do.

CLIENT VOICE

We want to know what our clients think about our services. If we know what our clients want then we can provide a better service that suits their needs.

During the past 12 months we have consulted our clients about what difference our support and advice has made to people who contacted us., particularly through our 2017 client survey

We also started the evaluation of one of our projects, *Big Lottery: Reaching Communities*, which came to an end in September 2017. The fixed-term project started in September 2013 with the aim to enable people in Brighton & Hove and other parts of Sussex to feel more in control of their money and more confident in dealing with future changes. You can preview findings and comments from our clients and partners below, under *Big Lottery Reaching Communities*.

And lastly, following our move to the new premises in Hove Town Hall, we carried out some face-to-face short interviews with clients visiting our office to find out if location, signage and the reception room were to their satisfaction. We have now set up an ongoing feedback system using easy to read comments cards which our clients can submit anonymously. The new premises also meant a revamp of our website; we asked some of our clients what they wanted from our website and what they thought an

informative and easy to navigate website looked like. Check our new website at www.moneyadvice.org.uk.

Our Client Charter



BIG LOTTERY: REACHING COMMUNITIES

This project delivered workshops, worked in partnership with food banks and provided one-to-one support. The ongoing evaluation found that 75% of respondents attending workshops felt more resilient to face future financial challenges.

"Because of this positive experience I am very confident about accessing advice in the future. I feel less worried about the future because I know there are organisations and people to help me." – Money Advice Plus Client

'I feel having support and guidance has really helped, it was all getting too much emotionally and now I can concentrate on my recovery from my accident'

- Money Advice Plus Client



Our partnership with food banks across the city has enabled many people who experience food poverty to get advice about their financial situation.

WHAT OUR CLIENTS SAY: 2017 CLIENT SURVEY

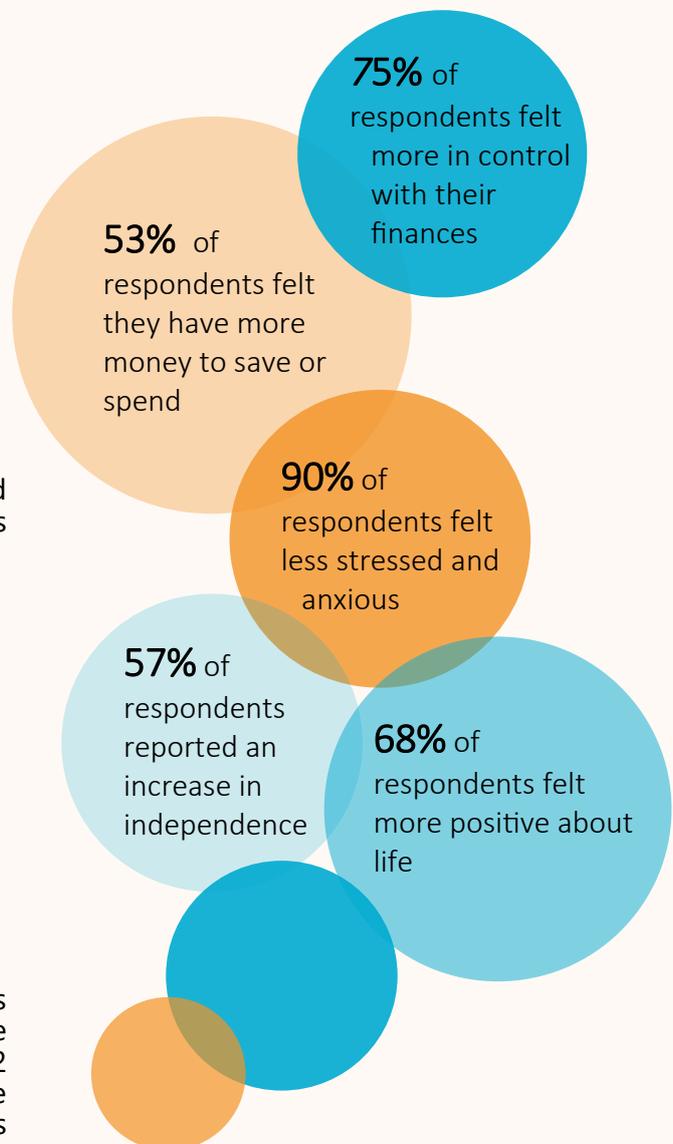
"Advice and support from Money Advice Plus has been really important for helping people using the food bank, to move forward and make planning decisions. Most of the people who come to our food bank are in a crisis and sometimes they can't think straight. Having an adviser from Money Advice Plus has helped people to look at the future, to see that there is actually a future, a reassuring feeling for people who are in the middle of a crisis" – Food Bank Staff Member

The project also provided face-to-face advice and support and as a result 59% of respondents reported feeling more in control of their debts.

"Money Advice Plus has been a life saver, it has been invaluable. I don't know where I'd be without the help I received, they were great. I am now much more in control of my finances. The quality of my life has improved thanks to the support I received." – Money Advice Plus Client

SUPPORT FOR OUR WORK

From April 2016 to May 2017 Money Advice Plus was one of the 27 charities supported by the Mayor, Councillor Pete West. During these 12 months we worked with many Brighton & Hove charities by planning and running various fundraising. Thanks to the many Money Advice Plus supporters who ran, walked, cooked and helped out at events we raised approximately £5,000. Thank you again for supporting what we do!



'Very friendly, very supportive.'
- Money Advice Plus Client

OUR GOVERNANCE

OUR LEGAL AND MANAGEMENT STRUCTURE

Money Advice Plus is a registered charity. We are run by a Management Committee (known as the Board of Trustees) comprising the Trustees, who are also the Directors. The Trustees are independent from the staff team and delegate the day to day operation to the staff, led by our Acting Chief Executive, Margaret Carey.

Trustees give their time and expertise voluntarily and receive no benefits from the charity. Trustees regularly reassess the Boards' skills and knowledge to identify gaps and weaknesses and recruitment is informed by this.

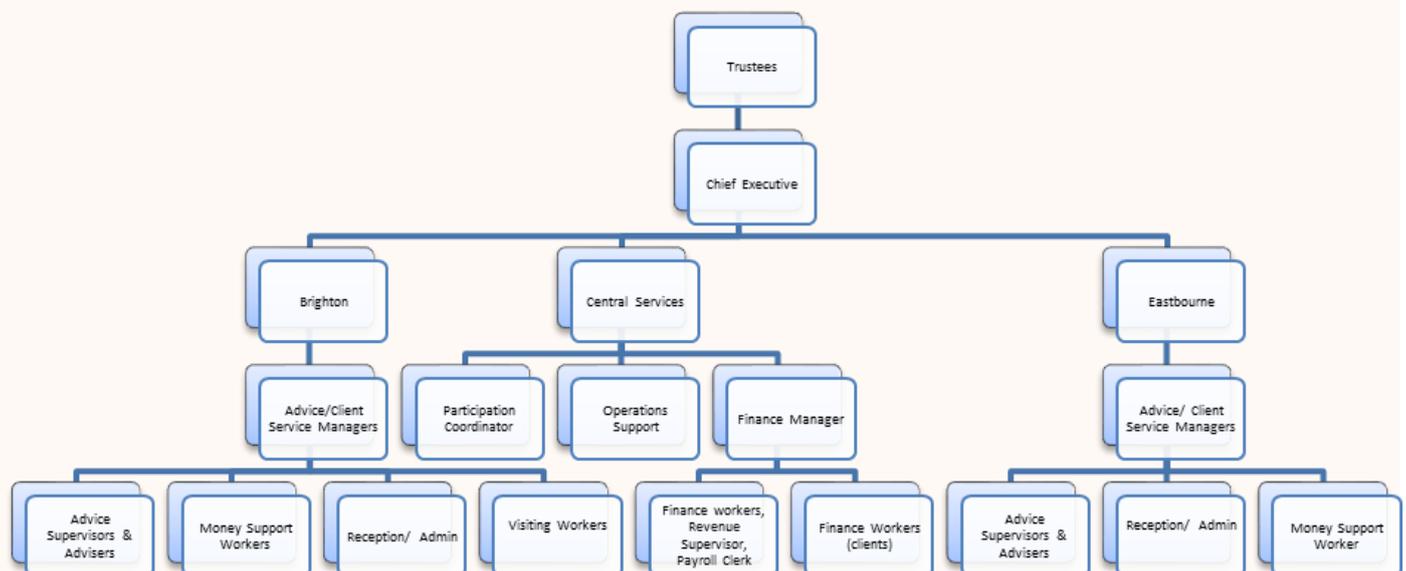
STAFF AND VOLUNTEERS

The majority of activities are carried out by paid staff. At the end of the 2016-17 financial year there were 16 full time and 30 part-time employees.

The charity encourages volunteering to supplement



and enhance activities and trustee and staff appreciate all the work they do. In this financial year 8 volunteers gave approximately 1,288 hours of assistance in a range of roles including finance, reception and supporting advisers. This equates to a monetary value of approximately £13,878 a year.





In addition to general trustee activities described above, Trustees provide support to the Acting Chief Executive in a range of management, financial and business development issues and give their time voluntarily. It is the charity's practice to engage external consultants to bring in expert resource as needed, particularly in the areas of IT, legal, personnel and finance.

Our staffing structure (set out on the previous page) is broadly split into three cost centres: our Brighton & Hove offices, Eastbourne offices, and Central Services, (physically housed at the Brighton & Hove office but working across the whole organisation).

STRATEGIC PLANNING

Every three years the Board hold an extended meeting to set the strategic direction. Strategic planning takes into account the views of as many stakeholders as possible and the three year plan is updated annually through a thorough consultation process with Trustees, management and other staff.



DECISION MAKING

Outside of Board meetings sub groups aim to meet regularly, at least quarterly, and report and make recommendations to the Board. Each sub group has a Terms of Reference and is comprised of at least one Trustee representative, the Acting CEO and other members of staff.

Finance: is a formally constituted committee of the Board and meets at least every two months to work together with staff and look in detail at financial matters.

Business Development: deals with all matters related to fundraising.

Policy: Makes recommendations to the board for new and updated policies.

Health and Safety: Health and Safety is proactively addressed, with regular checks and comprehensive procedures. The group looks in detail at procedures, risk assessments and ensures H&S compliance.

Quality: leads on and oversees quality throughout the organisation including finalising the organisation's values.

MANAGING RISK

The annual strategic timetable includes reviewing the risks that might affect the charity. The resulting risk register informs the annual review of the strategy. Risks encompass funding, financial, compliance and strategic risks as well as operational risks such as loss of data, staff safety, security and disaster. There are a range of procedures in place to reduce risk as far as is possible.

OUR FINANCES



A WORD FROM MONEY ADVICE PLUS TREASURER, ROBERT PHILLIPS

The year ended 31st March 2017 was the first year in the charity's history that its total income at £1,112,923 exceeded £1 million. It represented a 16.6% increase compared with the previous year. Income to fund Money Advice services accounted for the bulk of the increase, at £618,571 compared with £480,184 the previous year while income to fund Money Management services increased from £464,599 to £484,051.

Total expenditure amounted to £1,050,395 and represented a 15.1% increase on the previous year's figure of £912,470. Staff remuneration and associated expenses accounted for the bulk of the charity's expenditure and amounted to £900,459 and represented a 17.7% increase on the previous year's figure of £764,538. Other costs at £149,936 increased by only £2,004. This represents a substantial achievement considering the very significant costs incurred relating to the office move.

Throughout the past three years, the charity has relentlessly striven to improve its financial performance primarily by ensuring that all projects are funded on a fully costed basis and a rigorous control of all costs.

The Board has taken the decision to establish a new designated reserve of £50,000. This Development reserve has been established to fund the costs of implementing the 2017-20 Strategic Plan which includes investment in updated accounting systems, replacement of obsolete ICT equipment and the development of the charity's money advice and handing services.

During the year total reserves increased by £68,643. This compares with an increase of £42,152 the previous year and reductions in reserves in the previous two years of £33,500 each year. Reserves as of 31st March totalled £406,194.

The Trustees have set reserves (excluding restricted reserves) at a minimum level of the equivalent to at least three months operating costs, taking into account potential costs such as high levels of maternity leave, redundancy costs and lease commitments. These reserves are placed in a specific designated reserves fund.

The required reserves figure is re-calculated every six months, reviewed by the Finance Committee and reported to the Board. As at 31st March 2017 this designated reserve stood at £250,000. This represented a small increase compared with the previous year's figure of £243,676.

Free reserves as at 31st March 2017, after deducting the designated reserves referred to above, totalled £101,142 compared with £67,985 the previous year.

A full review of the charity's reserves policy will be undertaken by March 2018. The Board will take into account; first, the diversification of charity's income sources, second, the long term financial commitments, particularly premises related, and third the need to ensure that there would be adequate resources available to rebuild the charity's funding and sources in the event that any major funding terminates and is not renewed.

The Trustees have a responsibility for the investment of client funds in addition to the organisation's own funds. The Trustees have reviewed the Investment Policy and have taken into account the authorities' compensation regulations and the regulations of MACS regulator, the Financial Conduct Authority. Accordingly, funds in excess of £75,000 are to be placed with a specific named list of Banking Groups and Building Societies.

[Full financial accounts for 2016-17 are available in our Trustee report and accounts which can be found in the publications section of our website.](#)

OUR FUNDING



Money Advice Plus is funded through a mixture of grants and funding agreements. We work with local authorities to support their delivery of adult social care objectives and with social landlords to reduce rent arrears and evictions and increase tenant wellbeing. We have also attracted a range of grant funding for specific projects.

To ensure the work we do is effective, we work closely with our funding partners to ensure that their expectations are met and that beneficiaries receive the most helpful and appropriate support.



OUR YEAR IN BRIEF

This financial year (2016-17) we have once again made substantial progress against the overarching aims of our 2014-2017 strategy - these are to: develop in a planned way; consolidate our areas of expertise; meet changes with confidence; and seek new ways to meet our charitable remit.

STAFF, INFRASTRUCTURE AND RESOURCES

The integration of all policies and procedures is now complete, such that staff can work across the organisation, and work can be transferred between offices. Learning the detail of all the organisation's projects is an ongoing process for most staff, but whole office training and meetings do facilitate this.

The introduction of a single telephone system has made communications easier for both staff and clients.

The organisation is still using two separate databases for client work – Topaz in Brighton & Hove, and AdvicePro in Eastbourne. These have been reviewed but left in place. However, this does result in access and reporting difficulties, such that we will be reviewing their use again during the year, possibly using Topaz for longer term money handling client work, and Advice Pro for short term work.

2016 was a difficult year for accommodation in the Brighton & Hove office. But by September we were able to move into the newly refurbished Hove Town Hall. This provides affordable, adequately sized, safe and accessible location.

The premises are shared with Brighton and Hove Citizens Advice and East Sussex Credit Union, two of our partners in the Brighton and Hove Community Banking Partnership and is a key voluntary sector 'hub'. Brighton and Hove

City Council considers this to be a flagship project and has been instrumental in the success of this move and has designed the space, taking into account the needs of the three organisations, with an increased number of interview rooms and a modern and roomy shared reception space.

The shared reception and the co-location of the three organisations, has improved accessibility for all Brighton and Hove based clients to each organisation. There are increased opportunities to work more closely together, improving knowledge of each organisation and sharing resources wherever possible.

Client feedback demonstrates an overwhelming thumbs up for the new premises.

As part of the moving process, all Brighton staff engaged fully with reducing the amount of paper in the office. Client files are now held digitally, greatly reducing the amount of physical space required, and minimizing the capacity to mis-file documents. This success has inspired the Eastbourne office to go through the same process.

By October 2016 we had installed and were using a new telephone system which integrates communications across both offices.

'Money Advice Plus has been one of most positive things to happen to me during the past two years'

- Money Advice Plus Client



CLIENTS AND SERVICE DEVELOPMENT

The charity uses client demographic data and national statistics to identify under-represented groups and target funding bids. During the life of the 2014-17 strategic plan 3 groups were identified through this analysis: people with mental ill health, young people and ex-offenders.

The charity was awarded three year funding from Brighton and Hove Clinical Commissioning Group to provide services to people engaged with local mental health services and practitioners. Bids to work with ex-offenders and young people have been unsuccessful. The charity is part of the Advice Matters partnership, which also includes the Youth Advice Centre, and has been successful in tendering for monies to provide advice services in Brighton & Hove. The partnership should result in further opportunities for working with the other partners.

With the increased use of foodbanks, the charity has started working with 5 local organisations and offering advice sessions on a weekly or fortnightly basis. We piloted the use of advice by Skype in more remote locations, to increase efficiency without reducing services. However, this did not prove popular with local residents, and we have returned to attending each foodbank in person. Skype and telephone services remain an option for all existing and potential clients.

The charity ensures that processes are in place to promote quality of advice – advisers are trained and accredited, receive supervision and meet to discuss common or unusual issues and legislative changes. We host the branch meetings of the south east region of the Institute of Money Advice.

The charity has been successfully peer reviewed by the Money Advice Service, demonstrating the quality of advice given.

ORGANISATIONAL FUNDING AND SUSTAINABILITY

The charity continues to strive for full cost recovery. Income and expenditure is scrutinised, with Project Managers having greater knowledge and control of each project's finances. We have produced a surplus for the second year running, mainly through lower spending than expected on office moves, salary underspends and unplanned increased levels of work.

The charity has made a number of funding bids, either as a lone organisation or as within a larger partnership. Within the very competitive economic climate, most of these applications proved unsuccessful, and we are re-focussing on Business Development.

'Before I was introduced to Money Advice Plus I felt like I didn't want to wake up in the morning knowing the money problems I had. The support I received from you was brilliant. Thank you.'

- Money Advice Plus Client

FUTURE PLANS

In 2016-17 we reviewed our achievements against the 2014-17 strategy, and used this to inform writing the 2017-20 business plan, with participation from staff, trustees and service users. The on-going Welfare Reform and rolling out of Universal Credit is having an increasing impact on many of our clients, and we would like to strengthen Money Advice Plus to enable greater support to clients and potential clients, in these and other circumstances. The aims of the new strategy are: to promote wider awareness of our charity; to promote greater financial resilience in the people we work with; to increase and diversify our funding; to ensure our services are responsive and inventive; and lastly, to promote equality and diversity.

We believe that the organisation should be more proactive regarding social policy, collating the wealth of evidence provided by service users, and using this evidence to inform presentations to politicians, financial bodies and other influential people. We will focus on both local and national issues, and act alone or as part of wider groups such as the Institute of Money Advisers. Funding of services continues to prove challenging as contracts and grants are time limited, and there

is extensive competition for any available funding. Our aim is to procure replacement funding for contracts due to end shortly and to diversify where funds come from. Additionally, we will work with partners (both local and national) with whom we can develop new projects and apply for funding.

We aim to improve the amount and consistency of our on-line presence, through the website, the introduction of a digital newsletter, and increased use of social media platforms. We have commissioned an external company to redesign and build a new website, which will take account of service users and should be easier for everyone to navigate. It allows the organisation to be technologically up to date incorporating facilities such as speech to text search, webchat and will be functional across various screen sizes including mobiles. We will write and distribute a monthly digital newsletter aimed at funders, potential funders, and others with relevant influence.

In addition to modernising external communications, the organisation will be updating internal technology, with a view to strengthening and future proofing our existing infrastructure. This will include work on servers, moving some elements of our work to the cloud and ensuring there is sufficient hardware for working outside of the offices, for example in Outreach venues.

Diversity of trustees, staff and volunteers will be monitored and taken into account when recruiting to vacant positions. We aim to be an organisation where personnel reflect the range of service users.



'Taken a lot of pressure off me and walked me through what seems to me a very complicated process.'

- Money Advice Plus Client

KEY CONTACTS

MONEYWORKS ADVICE LINE

Moneyworks is a council-funded project, which aims to provide cohesive and comprehensive money and debt advice to residents of Brighton and Hove. We run a telephone advice service on behalf of the Moneyworks partnership, providing free, independent advice to residents of Brighton and Hove on a whole range of money issues including dealing with debt, maximising income, paying for fuel etc.

Telephone: 0800 988 7037

Please see our website for opening times for this service.



DOMESTIC ABUSE MONEY & EDUCATION PROJECT (DAME)

This project, funded by The Henry Smith Charity and Garfield Weston Foundation, provides specialist money advice by telephone for anyone who has experienced or is experiencing domestic abuse. You can access this service wherever you live in England and Wales by calling **01323 635987**. Our advisers have special training in safeguarding and will always check if it is safe before calling you back.

If you would like to refer, fill in the client's details on a referral form and send to **dame-referrals@moneyadviceplus.com**. We will then call the client back.



EAST SUSSEX MACMILLAN WELFARE BENEFITS ADVICE SERVICE

If you live anywhere in East Sussex and you or a family member have been affected by cancer, our specialist welfare benefits advisers may be able to help you adjust to changes in your financial situation. We offer in-depth telephone advice & home visits. For more information call **01323 635989**.

ACKNOWLEDGEMENTS

Money Advice Plus sincerely thanks all the people without whom our work would not be possible.

Our dedicated board of trustees who donate their time and expertise: Peter Hilditch (Chair), Djan Omer (Vice Chair), Robert Phillips (Treasurer), Terry Mase, Paul Heathorne, Nikky Myers, Stewart Beamont, Johnathan Hyman and Andrew Berry.

Money Advice Plus is supported by a team of wonderful volunteers. Our thanks to Martin O'Donnell (of Etiqa), Lisa Robertson, Jan Kesper, Fran Ostler, Nita French, and Neda Bandar.

A big thank you to the members of the Participation Group. Your contributions help immensely.

Lastly, thank you to our Patrons, David Lepper, Caroline Lucas MP, Stephen Lloyd MP, and Peter Kyle MP. David has been in this role for many years and his enduring support is greatly appreciated. Caroline, Stephen and Peter are all new this year and have started to learn about and contribute towards the work of the organisation.

'Money Advice Plus have been a great help; I'm not sure what I would have done without them. When I first met an adviser I was barely able to do the simplest task, and I was unable to deal with my bank, the benefits authority, or my creditors; my finances were a complete mess, and I could not see my way out of a seemingly impossible situation. The Money Advice Plus advisors have shown extraordinary sensitivity ... my situation has, with the help of Money Advice Plus, greatly improved.'

- Money Advice Plus Client

©2018
Review prepared by Skylark for Money Advice Plus
www.skylarkediting.com
Editing | Design | Web & Print Copy





**MONEY
ADVICE
PLUS**

CONTACT US

BRIGHTON & HOVE OFFICE

Tisbury Road Offices
Hove Town Hall
Tisbury Road
Hove
BN3 3BQ

01273 664000

EASTBOURNE OFFICE

182-184 Terminus Road
Eastbourne
BN21 3BB

01323 635999

info@moneyadviceplus.org.uk

Money Advice Plus is the trading name of the registered charity and company Money Advice and Community Support Service. Registered Charity No 1045340 Company No 3029782

Regulated by the Financial Conduct Authority: registration number 618927

OR FIND US ONLINE AT

www.moneyadviceplus.org.uk