

Face to Face Advice
Telephone Advice and Casework
Talks and Education
Debt Advice

**MONEY
ADVICE
PLUS**

Annual Report
2018

Welfare Benefits Advice
Money Handling



“I cannot imagine how my life would be without the support from Money Advice Plus. It is good that I get support at home because I can't get out. I don't worry about things. I'm very happy with everything Money Advice Plus does for me. I now feel secure and my health, whilst housebound and on a wheelchair, has been very good.”



Staff with Mayor Pete West and colleagues from CAB and ESCU

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A MESSAGE FROM OUR CHAIR & CEO

A very warm welcome to our 2018 annual report. I hope you enjoy reading it and that despite the hard and dark times many of our clients currently face, the excitement all of us at Money Advice Plus feel about our work comes across to you in its pages.

Demand for our services continues to increase, most directly due to welfare benefit changes. Brighton and Hove now has full-service Universal Credit (UC), as do several other parts of the country where we offer telephone advice and casework. This means that our money advisers have been at the forefront of helping clients make and maintain claims, and resolve all the extra problems UC has created. Through Social Policy work, we have been involved in trying to get systems changed via meeting and working with the Department of Work & Pensions.

Welfare benefits also dominates what's been happening outside UC. Changes to how Employment & Support Allowance and Personal Independence Payments are evaluated have resulted in many more cases going to appeal, and we currently have around 90 open appeals. The work we do for each client is more intense and protracted than even a year ago, which has increased pressures on our money advisers, and necessitated our looking for different ways of working.

Given the publicity surrounding the continued heavy use of foodbanks, we

are pleased that we have been able to carry on placing advisers in the foodbanks, ready to speak with people on the spot about their finances.

We were very pleased to be awarded funds by the Department for Digital Culture, Media & Sport to continue and expand on our work around the finances of people who have experienced domestic abuse, particularly concerning economic abuse. We understand that the Government plans to introduce legislation on this type of abuse in 2019. The additional funding is a testament to the excellent work we do, and the project's high standing throughout the country. You can learn more about this innovative project on page 17.

A national survey of debt advice provision by the Money Advice Service recognised that there is insufficient debt advice provision in Brighton & Hove, and subsequently we have been awarded additional funds to increase the number of people we can see and help to sort out their debts.

Of course we continue to work with many vulnerable people through our Money Management project, which you can read more about on page 11. Our intervention results in extra protection for many subject to financial abuse, and the ability to continue living in the community for many more.

It is an honour and a pleasure to work for Money Advice Plus, knowing how many people's lives we have influenced, and how as a team we continue to strive to improve what we do and how we do it.



*Margaret
Carey*
CEO



*Nikky
Myers*
Chair of Trustees

MONEY ADVICE PLUS

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.

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.

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ABOUT US

OUR SERVICES | 5



TELEPHONE ADVICE AND 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.

TALKS & EDUCATION

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

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 in both debt and welfare benefits. We will check that a person is receiving the correct benefits for their individual circumstances, advise and assist with new claims, and help people challenge decisions.

MONEY HANDLING

If people need practical help organising their money, we are also able to help with this. We are funded by Brighton & Hove City Council to provide money support to people who have been referred to us by Social Services and who are eligible for a care package. People who need support with their money who

have been assessed as being fully self funding (or people who live outside Brighton & Hove) can choose to pay us directly for this service. 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 people are encouraged and supported to do as much for themselves as they can.

7 | OUR IMPACT

Who we've helped

In 2017-18 we assisted **3,289** people with debt and welfare benefit problems

1,927 people received face to face advice and case work in the Brighton & Hove, East Sussex and West Sussex areas

1,362 people received telephone advice and casework across the country

“Whatever the future brings, I am optimistic because you take care of my everyday needs; I am not sure where I would have been without Money Advice Plus. I have no one in my life apart from you.”



What we've achieved for our clients

Increased benefits income by **£2,442,868**

Secured at least **£659,176** in one-off benefits payments

Obtained **£267,269** in charitable grants, refunds and compensation

Written off debts amounting to **£1,131,780**

Re-scheduled at least **£3,304,589** of debts to affordable payments

Managed **£457,923** of rent arrears

“I was having panic attacks and out of control with my finances. Money Advice Plus was so patient with me and reassuring. My mental health benefited.”



“I cannot express my gratitude enough at the level of help and understanding. After years of worry, within one hour it had all gone, also making it possible for me to have court costs cleared and time for me to recover before having to start payment. Thanks so very much.”



“I feel less stressed and anxious. I wouldn't know what I would have done without help from you. You were the best people I could have hoped for.”

In 2018 our Money Handling Service:

Helped **338** to successfully manage their income

Handled **£3,271,436** of clients' money. This comprises clients' income received and used to fulfil their weekly and monthly budget requirements; paying bills and debts, provision of weekly cash, and savings.

Consistently maintained client account balances at a level in excess of **£1.5 million** throughout the year. These funds were held on clients' behalf in designated client accounts.

Helped clients to pay **£2,115,020** in priority debts, such as rent, council tax and utilities, out of funds held on their behalf

WHAT IS OUR MONEY HANDLING SERVICE?

In addition to our debt and benefit advice work, Money Advice Plus also provides a money handling and money management service to clients who need it.

This involves receiving the client's income into our client bank account, paying their bills and keeping clients and their money safe. The service is delivered flexibly according to need. Some clients have a very light touch service, e.g. a client who can manage their money perfectly well, but because of physical disability is unable to safely get to the bank to access their cash – we might deliver their cash to them in their home. Other clients aren't able to make any decisions about their money due to capacity issues; in this case we would take responsibility for their benefit claims and work with them and other services to make decisions about how their money should be administered in their best interests, ensuring that all their bills are paid and that they have access to appropriate spending money. We have many clients who are in between these two poles, and we work closely with each client to support them in making decisions and being as independent as they can. An important part of our work is protecting people from financial abuse.



“I am stressed and anxious much of the time, hence unable to tackle finances and benefits consistently. Money Advice Plus has lessened my worry.”

BENEFITS TO CLIENTS

Our money handling & money management service has many benefits for clients with different needs including:

- Helping to control overspending
- Ensuring essential bills are paid
- Protection from financial abuse
- Helping to manage substance misuse
- Alleviation of anxiety about money and bills

Money Advice Plus has a long history of working with vulnerable and marginalised people, and this work has developed over the years. Our specialisms include working with people with dementia, learning disabilities, mental ill health, substance misusers and people with complex needs.

Money Advice Plus is well placed to provide this innovative service. Our team includes qualified debt advisers, all staff are trained in safeguarding, and our staff are trained and experienced in working with clients with mental health and mental capacity issues. We also provide a joined-up service, providing consultancy and support for professionals (e.g. social workers), and undertake social policy work on behalf of our client groups.

13 | MONEY HANDLING

We survey our clients each year to better understand their experience of our service. Here are the key strengths of our money handling service, according to our clients:

- **Our flexible approach to clients – we can adapt the way work so each client has the support they need, while retaining as much control as they want and can manage**
- **That each client has a named worker so they know who they can contact.**
- **The ability to save – this is really a positive step for some clients, who may never have been able to easily save (for example) for a new appliance before.**
- **Cash delivery, which helps clients to retain independence and choice, safely**
- **Appointeeship, which can take a massive pressure off clients who aren't able to understand the complexities of their benefits and support claims**
- **Having a weekly budget so our clients are aware of how much cash they have for spending**



MONEY HANDLING CASE STUDY: JEAN

Jean is 83 years old and lives in sheltered accommodation in Brighton. Jean has been suffering from severe mental health issues including confusion, and disorientation; lately she has become less aware of the environment around her. In addition, Jean's sight has worsened to the point that she is now visually impaired.

Jean remembers – *It was in 2009 that my worker from Social Services got in touch with Money Advice Plus. I wasn't able to manage my own money because I had some memory problems. A money support worker visited me and together we agreed a plan. I agreed that Money Advice Plus would manage my benefits and pay my bills.*

Thanks to support from Money Advice Plus I am able to receive cash every week, which I use for my shopping, with help from one of the support workers here where I live. Also, Money Advice Plus pays my care charges and bills and makes sure I don't need to worry about anything.

I am housebound, I never go out and I feel quite isolated. However, with support from Money Advice Plus I know that things are taken care of and while my memory gets worse every day, I do feel reassured that there is Money Advice Plus looking after me.

Jean has been enabled to stay independent in her own home for as long as possible, but due to increasing ill-health and frailty she will soon move from her sheltered flat into more supported accommodation. Jean says -

Whatever the future brings, I am optimistic because you take care of my everyday needs; I am not sure where I would have been without Money Advice Plus. I have no one in my life apart from you.

15 | PARTNERSHIPS

We work collaboratively with other agencies, 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. 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)

This project, funded by the Henry Smith Charity and Garfield 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 work closely with Womens' Aid.

SUPPORTING PEOPLE

We provide a range of money handling and financial administration services to clients referred by Social Services who meet certain 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.

MONEY ADVICE FOR WELLBEING

Funded by Brighton and Hove Clinical Commissioning Group, this project involves the provision of debt and welfare benefits advice and casework to people engaged with mental health services, as well as a consultancy service to professionals. This includes people who are patients in Millview Hospital, Brighton, as well as those receiving support services in the community.

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.

WE ARE DIGITAL

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

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.

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.



Staff with our patron, Stephen Lloyd MP



NATIONAL LOTTERY FUNDED

Our 4-year Big Lottery funded project finished in September 2017. The Money Advice Plus Big Lottery Project provided support to vulnerable people in the most deprived areas of rural East Sussex and in areas of Brighton & Hove where there is low or no advice provision. The overall aim of the project was to support disadvantaged people to: maximise their spending choices; manage and understand their money better; and make best use of a limited income.

One of the core activities of the project was to take face-to-face advice and workshops to marginalised people, though targeting locations such as Foodbanks, women's refuges, and drug and alcohol rehabilitation hostels. Follow up home visits were also provided.

We found that by working in these locations we were seeing people who had never previously accessed advice and who, because of their desperate circumstances, faced barriers in doing so, for example because they had no credit on their phones or money for bus

fares. Partnerships with foodbanks and other services have endured beyond the end of the project and we have been successful in securing funding to continue regular drop in desks at the foodbanks.

We commissioned an independent evaluation of our Big Lottery funded advice project which ran from 2013 to 2017; this can be viewed on our website.

Many clients spoke of suicide, hopelessness and feeling ashamed of their situation prior to receiving support from the Big Lottery Project. 84% of clients reported that their health and wellbeing had improved after receiving advice and support. The project has made a real difference to people's lives, enabling them to get back on their feet and build resilience by giving them more choice and control in their lives. This was in large part due to improved financial situations but also the feeling of being listened to and supported, having someone fighting their corner and not being alone with their problems.

The report found that The Money Advice Plus Lottery Project represented good value for money. For every £1 invested by The Big Lottery clients received £6 additional income, and additional preventative value savings will continue to reduce pressure on costly health, housing and other public services.

BIG LOTTERY 16

DEAP



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Money Advice Plus is the only charity offering a national telephone service in England and Wales dedicated to supporting domestic abuse survivors with their money worries to increase financial stability. We have been successful at securing additional funding to run a new project called The Domestic and Economic Abuse Project (DEAP) a partnership with Surviving Economic Abuse. The project is funded by the Department for Digital, Culture, Media and Sport.

This funding has meant we can continue to support clients who have suffered from domestic abuse with a debt and benefits casework service over the phone (DAME). Our service integrates the safety of the client as part of the debt advice process. All advice is provided over the phone, so if the client finds they need to flee to keep themselves safe they can still access our service.

The DEAP project aims to take the DAME model and replicate this work in 3 areas in London, Hammersmith and Fulham, Kensington and Chelsea, and Westminster. The aim is to bring safety of this client group to the forefront of other money advice agencies in these 3 areas and make them aware that the

advice they give may put the client at further risk.

Through the DEAP project we will be providing training to front line staff in housing, banking and money advice sectors to raise awareness of economic abuse and how it may affect the people they come in to contact with, the aim being to transform the way these sectors respond to this client group. To date of publication, we have been to 2 Domestic Abuse Agencies in Bristol and Bedford, we have given a talk to Pension Wise in Nottingham and Manchester and 2 housing associations in Norfolk and Aylesbury. We have also attended and spoken at the 'Banking on Change' conference hosted by Surviving Economic Abuse. Money Advice Plus is on the judging panel for 'Banking Best Practice' award that is going to be awarded in 12 months time to the bank or building society that transformed its response to economic abuse and implemented the new Financial Abuse Code of Conduct.

Money Advice Plus established a great model of working in Foodbanks under the Big Lottery Reaching Communities project so, with this funding ended in October 2017, we were delighted to secure funding from Brighton and Hove City Council (Advice Matters) and additional money from Whitehawk Foodbank, to continue this work across the City. During the year we have provided regular desks at foodbanks in Bevendean, Hangleton and Whitehawk, and the Basics Foodbank at City Mission.



The Trussell Trust reports that 40% of their foodbank referrals are as a result of benefit delays. Universal Credit rolled out across Brighton and Hove during the year, bringing the challenges of the complex online claim process, delays in payment necessitating full use of the advance payments system, and a fundamental shift for claimants in managing their budgets. More than ever foodbanks offer crucial, practical assistance to help people keep their heads above water, and with Money Advice Plus helping claimants navigate a bewildering benefits system fraught with hurdles and delays, this is partnership working at its best.

We continued supporting clients through the often complex process of claiming all welfare benefits, from initial claim through to Tribunal as needed. Regrettably, the trend for disability-related claims, that we believe clearly demonstrate entitlement, being rejected continues, and our work on appeals remains at a very high level.

We help with any money advice related

matter, from simple reassurance about bills or other correspondence, through to benefit claims, dealing with debts and budgeting advice. Understanding the consequences of not paying a creditor, rejigging a budget with this in mind, and offering support in renegotiating payments, can make a huge difference to the amount of money someone has to buy food and meet their other essential needs. A simple benefit check and guidance on making a claim can be very effective; for example, a quick review showed that a woman and her daughter had been underpaid by £128pw, and a short piece of work resulted in a combined backdated payment of £8000 on top of the weekly increase.

The Foodbanks are especially effective in breaking down barriers to advice because we meet the client at their point of need, in a local, familiar setting. People may come to meet their immediate need for basic food, but with our help they can go away having taken the first steps to increasing their income, or working on a budget, to take more sustainable control of their money, improve their quality of life and well-being, and give them greater choices. Can't say fairer than that!

"I don't need to worry about money like I used to which has improved my whole life."

Our Client Charter



Client Survey 2018

Every year we ask our clients for feedback on what sort of impact our services and support had in their life. In 2018 we sent a total of 746 easy-read questionnaires; 102 were completed and returned to us, a response rate of 14%.

62% of respondents felt more in control with their finances

55% of respondents felt in control of their debts

79% felt less stressed and anxious

60% felt more positive about life

“I feel I am well supported by Money Advice Plus and able to take action to reduce my debts and improve my financial situation.”

At Money Advice Plus we want our clients to be at the centre of what we do. Clients' views and experiences directly influence the way we run our services and how we provide advice and support. We involve clients through various avenues, for example through easy-read questionnaires or interviews, either face-to-face or over the phone.

"I was so confused about PIP and the face-to-face assessment. Money Advice Plus helped me get the financial allowance my disability requires."

EVALUATION OF THE SUPPORTING PEOPLE PROJECT

During the past few months we carried out interviews with some of our clients from the Supporting People Project. The project focuses on providing support and advice to older people who live in sheltered housing or extra care housing, including disabled people who require help with home improvements. Many of our clients who benefit from this project are very vulnerable, some are disabled and housebound. We offer support by managing their money, including weekly cash delivery. We also protect clients from financial abuse or we help them recover from debts which often result.



"I cannot imagine how my life would be without the support from Money Advice Plus. It is good that I get support at home because I can't get out. I don't worry about things. I'm very happy with everything Money Advice Plus does for me. I now feel secure and my health, whilst housebound and in a wheelchair, has been very good"

CLIENT EXIT QUESTIONNAIRE

Every client whose support and advice comes to an end receives an exit questionnaire, a way for our clients to tell us about the service and support that they have received from us. Of those clients who returned a completed exit questionnaire: 97% said they were satisfied with Money Advice Plus services and support; 81% reported that they knew more about benefits available to them; 90% felt more confident in accessing help if needed in the future.

KEEPING OUR CLIENTS INFORMED

We want our clients to be informed about money matters and to become more resilient. In 2018 we organised an information session workshop which looked at banking, more specifically how a bank account works, how to open a bank account and the documents needed to open a bank account. The workshop took place in Money Advice Plus main offices in Hove and it was delivered by one of our Money Advisers.

Participants enjoyed the workshop, one client commented *"I enjoyed today and contributed. Will come again! Thanks"*

More workshops are planned in the future, including one on 'how to manage my money' and one on 'savings'.

21 | OUR FINANCES



The year ended 31st March 2018 was the second year in the charity's history that its total income exceeded £1 million. Total income at £1,054,306 declined by 5.2% compared with the previous year's figure of £1,112,983. Income to fund Money Management services at £495,260 was maintained at virtually the same level as the previous year while income to fund Money Advice services declined by £60,550 to £546,696.

Income from donations and legacies increased from £1,737 to £10,237 largely on account of the charity being nominated as one of the Brighton and Hove Mayor's charities for 2017. We are grateful to all the charity's supporters who contributed to the events promoted by the charity, including the annual sponsored walk and tickets at the Mayor's Ball. In addition a small legacy was received. The funds are being utilised during 2018 to fund additional training and accreditation for the charity's advisers.

Total expenditure amounted to £1,048,978. This represented a 0.1% reduction on the previous year's figure of £1,050,395. Staff remuneration and associated expenses accounted for the bulk of the charity's expenditure and amounted to £879,999 representing a 2.2% reduction on the previous year's figure of £900,459. Other costs at £168,988 increased by a 12.7% on the

previous year's figure of 149,936.

The charity continues to rigorously control all costs seeking to ensure that all projects are funded on a full cost recovery basis.

In 2016-17 the Board took the decision to establish a new designated reserve of £50,000. This Development reserve was 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, £20,458 of this reserve was spent, primarily on new computers and office equipment.

During the year total reserves increased by £7,964. Total reserves as at 31st March 2018 totalled £414,158.



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.

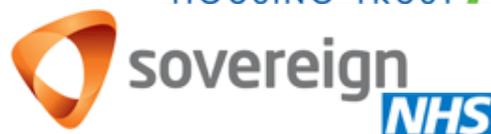


Hexagon

WE ARE
MACMILLAN.
CANCER SUPPORT

▶ moat

Victory
HOUSING TRUST



Brighton and Hove
Clinical Commissioning Group

2022
OUR FUNDING

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 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.

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.



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.

STAFF AND VOLUNTEERS

The majority of activities are carried out by paid staff. At the end of the 2017-18 financial year there were 19 full time and 24 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 1,016 hours of assistance in a range of roles including finance, reception and supporting advisers. This equates to a monetary value of approximately £10,815 a year.

In addition to general trustee activities described above, Trustees provide support to the 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 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).



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 its own Terms of Reference and is comprised of at least one Trustee representative, the Chief Executive and other members of staff. Our sub-groups are:

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.



SOCIAL POLICY

With so much happening in the wider world around many of the issues we work with day in, day out, we decided this year to focus more attention on Social Policy. We continue to work intensively with several thousand clients each year, but acknowledge there are many more people who may need our service but for whatever reason are not able to access the advice and assistance they need. It is all of these peoples' situations we want to change through Social Policy work.

The main issue of the year continues to be Universal Credit. Its digital nature, starting with the initial claim and continuing throughout the benefit, is a challenge if potential claimants have neither the skills nor equipment to manage all communications in this medium. Whilst the DWP and local agencies have managed to set up computer banks in various places eg libraries, these are not necessarily placed where someone needs when trying to explain sensitive confidential

information. Our work with psychiatric hospital inpatients has highlighted particular problems in this area. The next UC area of concern is the level of mistakes made by DWP staff in assessing claims and dealing with extra information and documentary evidence. Lastly, the delays already built into the system are exacerbated by the inefficiencies in its operation. Altogether, claimants experience difficulties with claiming, getting paid, receiving the right amount at the right time leading to a soaring level of rent arrears and greatly increased use of foodbanks. Money Advice Plus, including our Patrons, has used our knowledge to inform the DWP of the problems and suggest changes to procedures. We have been involved in both local and national debates, and continue to press for effective change.

This year we have had some new funding to reinvigorate our service to survivors of domestic abuse. We are currently working in partnership with Surviving Economic Abuse who is the only UK charity that is dedicated to raising



Our CEO with our Patron Caroline Lucas MP and colleague from Possability People



Legal walk 2018 - over £800 raised for Money Advice Plus

awareness of economic abuse. Working together has meant we can take the practical knowledge that we have developed over the last 8 years supporting this client group and help shape policy with the support of Surviving Economic Abuse. We are pleased that our work has supported the push to have the term economic abuse written in the Domestic Abuse Bill next year. This will be the first time that economic abuse will be seen as a form of domestic abuse in its own right in legislation.

STAFF, RESOURCES AND INFRASTRUCTURE

Money Advice Plus now employs 24 Money Advisers (almost 17 full time equivalents) and 1 Financial Capability Worker, supported by Advice Supervisors, Money Support Workers and Casework Assistants, Visiting Workers and Admin/ Reception staff. They are based in the 2 offices, but are mostly able to work on projects run out of either office. This requires constant investment in resources and infrastructure such that we invested in updating the IT equipment and software, together with printers/copiers, PCs, stands, chairs etc. These items are invaluable for maintain an effective and healthy workforce.

CLIENTS AND SERVICE DEVELOPMENT

Whilst continuing our unique work on the Money Management Project, we have also

focused particularly on working with people who are experiencing domestic abuse, have mental ill health or are forced to use foodbanks. More information on these can be found elsewhere in the report.

We are particularly pleased with the work done by our Financial Capability Worker, and how this has developed during the year. She works with clients once their debt issues are resolved, and helps to get them onto a sure financial footing – working through utility payments and best deals, applying for charity payments and discounts etc. This is an area we would like to develop further in the coming year.

ORGANISATIONAL FUNDING AND SUSTAINABILITY

Money Advice Plus 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 third year running, mainly through lower spending on communications, salary underspends and unplanned increased levels of work.

We have made a number of funding bids, either as a lone organisation or within a larger partnership. Unfortunately, many were unsuccessful, but happily we did obtain some new funding allowing us to continue ongoing work such as in Brighton & Hove foodbanks, and with our dedicated Financial Capability worker.

Moving into 2019, our intention is to continue learning from the issues raised through client work, and use this knowledge to influence the local and national debates and hopefully help to change society in line with our vision “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.” An example of this is set out below for one project:

As part of DEAP there are several social policy issues we are trying to address. The nature of the way our current financial processes are set up, puts this client group (domestic abuse survivors) at greater risk. We hope to facilitate change in the financial/ credit file industry by raising awareness of the issue around joint debts. If you have an active joint debt there is no right of dissociation on your credit file; this means all active parties to the debt can see the others’ current addresses. As so many of our everyday contacts are held on our credit files, e.g. utilities, mobile phone contracts, rent accounts and banking, it is very easy for the perpetrator to find the survivor’s address when there is an active joint debt. This process can stop the survivor from moving forward with their life and perpetuates economic abuse.

We are developing the Economic and Financial Abuse Evidence Form. This is going to be very similar to the Debt and Mental Health Evidence Form that money advisers use to try and get debts put on hold or written off. Currently the only option is writing very long pleading letters to creditors which include crime reports and photographs of the abuse. There is no consistent response from creditors and we hope having a unified approach will help the

process. We launched the idea of this form at the Banking on Change conference and it was very well received.

We want to work with the insolvency service to allow this client group to withhold their address without having to attend court. Currently when a person decides to take an insolvency option (bankruptcy, debt relief order or an individual voluntary arrangement) their address is public information unless they attend court to ask for it to be withheld. In contrast the rest of the insolvency process is online. If the address is public then it is very easy for the perpetrator to find the survivor’s address.

In addition there are further costs involved in withholding an address on top of the usual insolvency fee. Many County Courts have been recently closed due to budget cuts so there can be increased costs of having to attend the hearing. This process can be extremely difficult emotionally for the person involved. It may be physically unsafe to return to their local area and so may not be able to attend their closest court and may result in the client having to attend the high court in London which further increases costs.

We will also be strengthening our work with both local and national partners including proposals for existing and new work; increasing our offer to volunteers so that they can become more comprehensively involved across the organisation; and continuing to train new money advisers.

If you're worried about debts or problems with welfare benefits, we may be able to help through one of the advice services listed below. Our services are for people who are struggling to manage their money and who may be in debt. The three free telephone-based advice services on this page are available to three groups of people: Brighton and Hove residents, survivors of domestic abuse anywhere in the UK, and to people in East Sussex who have been affected by cancer, respectively.

MONEYWORKS

ADVICELINE

Moneyworks is a Brighton and Hove Council funded project, which aims to provide cohesive and comprehensive money and debt advice. 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.

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**.

*“My wellbeing
has improved
where money is
concerned.”*

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 are a professional enquiring on behalf of a client and would like to refer to this service, please, fill in the client's details on a referral form and return to :

dame-referrals@moneyadviceplus.com

We will then call the client back.

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: Nikky Myers (Chair), Djan Omer (Vice Chair), Robert Phillips (Treasurer), Terry Mase, Paul Heathorn, Stewart Beamont, Jonathan Hyman and Andrew Berry.

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

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