

**MONEY
ADVICE
PLUS**

ANNUAL REPORT
2019

Supporting people to manage
their money effectively



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Our 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.

A Message from our Chair and Chief Executive

A very warm welcome to our 2019 annual report. We hope you enjoy reading it and learning about the work we do and the impact it's had. If you feel inspired to get involved either with your time or donations, the detail you need is on page 11.

We've had an interesting year working with partners and clients to help improve the lives of those we work with. Our Domestic Economic Abuse Project together with Surviving Economic Abuse, won a national award from the Institute of Money Advisers for the best partnership 2019. This has given Money Advice Plus a level of recognition we've not previously enjoyed, and has resulted in our involvement with the Cabinet Office, being named in the Domestic Abuse bill, and being invited to speak at several national conferences.

Quite a number of our projects have come up for recommissioning this year. Increasingly, this is the method chosen by funders to allocate contracts in our sector and always involves intense periods of work for those of involved in drafting our submissions. At the time of writing, we've had some success in partnership with Community Roots for mental health services in Brighton & Hove, and in partnership with We Are Digital for London & Quadrant Housing Association tenants around the country. But we've also experienced some knock backs, and are currently awaiting the outcome of a further three submissions. The outcome of these will greatly determine how

the organisation looks and, what we will be doing next year.

A new challenge this year has been the sector-wide recognition of staff stress. In advice work, especially when operating within a time of austerity, staff listen to multiple clients every week telling their own stories, explaining why they're now experiencing financial difficulty and need help getting things sorted. Over prolonged periods of time, this can impact on a worker's own mental health, resulting in conditions such as 'compassion fatigue'. As a responsible employer, we're looking at ways to ameliorate this, starting with access to one-to-one counselling, but hopefully also including more collective solutions.

The reason we are all involved with Money Advice Plus as trustees, staff or volunteers, is because we want to make a difference. We see individuals in financial need, and know that with our skills and expertise we can help them resolve their debts, claim benefits and possibly other income, and look at their overall financial capability. Fortunately, in 2019 we have been able to assist several thousand people and we know this has had a real impact on their lives through all the lovely messages we receive. Our drive is to keep on increasing both what we can offer, and the numbers of people we're able to help.



*Margaret
Carey*
**Chief
Executive**



*Nikky
Myers*
**Chair of
Trustees**

MONEY ADVICE PLUS

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 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 Impact



In 2018-19 we assisted **3,485** people with debt and welfare benefit problems.



2,179 people received face to face advice and case work in Brighton & Hove, East Sussex and West Sussex.



1,306 people received telephone advice and casework across the country

The result of this work was to:

- Increase clients' benefit income by **£1,743,070**
- Secure at least **£554,888** in one-off benefits payments for clients
- Obtain **£247,900** in grants, refunds & compensation for clients
- Write off **£1,257,019** of clients' debts
- Re-schedule at least **£1,791,986** of debt to affordable payments
- Manage **£68,334** of clients' rent arrears

Many clients' cases are becoming increasingly complicated and protracted, with similar or worse final results than in previous years (due to changes in welfare benefits policy and provision). Advisers have had to spend more time on each complex case, reducing the number of clients we've been able to help and overall levels of increased benefit income and debt reduced compared to previous years. **4**

Highlights of Our Year: 2019

Community Roots

Community Roots is a brand new partnership, launched in October 2019 and comprising a network of 16 local services committed to supporting good mental health and wellbeing in Brighton and Hove. Our part of the service is called **Money Advice for Wellbeing**. The link between mental health and money worries is well established. Statistics from the Money and Mental Health Policy Institute show that:

- 46% of people in problem debt also have a mental health problem; and
- 86% of 5,500 respondents to a Money and Mental Health Survey said that their financial situation had made their mental health problems worse.

Money Advice Plus has been providing debt and benefits advice to people in Brighton and Hove with mental ill health for over a quarter of a century and we are excited to be part of this new integrated service.

Councillor Clare Moonan, Chair of Brighton & Hove City Council's Health and Wellbeing

Board, commented: *'Mental health knows no boundaries; people across the city and in all walks of life can be affected. This new partnership will mean more support is available for people when and where they need it. We're really looking forward to working with the partnership and linking services to promote mental wellbeing for all.'*

Community Roots is funded by Brighton & Hove City Council and NHS Brighton & Hove CCG. www.communityroots.org.uk

Pound Advice

We have been working with L&Q residents for many years. L&Q is one of the largest housing associations in London with approximately 95,000 homes across London and the South-east.

In 2019, We Are Digital, which specialises in digital and financial inclusion training, began managing L&Q's Pound Advice project. Pound Advice is a service for L&Q residents giving debt advice and financial capability and well-being support. Money Advice Plus is one of the partners delivering Pound Advice and with our telephone case-work service, we are able to provide support to residents wherever they are in the country.

We are very happy to be working with We Are Digital and look forward to continuing to support L&Q residents.

Below is a quote from one of our service users who we supported with debt and financial



capability advice as well as grant applications. The grant application was vital to supporting the financial capability work as it helped her manage her limited income.

'Thank you very much for all support I received.... Words are not enough to thank you and your team. I have a bed to sleep on and a cooker to cook my food and now a washing machine on top of the financial advice and help I received. Thank you.'

DEAP

We are proud to announce that DEAP – the Domestic and Economic Abuse Project – is an award-winning partnership having won the Institute of Money Advisers' Best Partnership Award in 2019; well-deserved recognition for the DEAP team.

In the summer of 2017, the campaigning charity Surviving Economic Abuse (SEA) got in touch with us because they'd heard about our Domestic Abuse and Money Education (DAME) project, which has been giving debt and welfare benefit advice to victims/survivors of domestic abuse across the country since 2012. The benefits of joining forces was immediately obvious, combining the knowledge and expertise of DAME with the

knowledge and influence of SEA. The partnership is making great strides in gaining recognition for how much economic abuse is a major controlling factor in most cases of domestic abuse.

Together we continue to provide practical support to victims/survivors of domestic abuse with our casework service, provide advice and training to banks and building societies around their responsibilities towards the Financial Abuse Code of Practice and training to professionals who work in services who directly support and work with victims/survivors of domestic and economic abuse.



Our Plans for Next Year

At the time of going to press, we are awaiting decisions on three contracts for work in 2020 and subsequent years. The first is for money management services with Brighton & Hove City Council. Fingers crossed we'll get a positive outcome! Success would see us developing existing services and introducing new elements to improve clients' experience of working with us.

Whatever happens with the bids, our current three-year strategy ends in March 2020. Staff, clients, volunteers and trustees are already evaluating how well we have performed against what we wanted to achieve, and beginning to discuss what we want to do between 2020 and 2023. This is our opportunity for really thinking about what we do, and how best to achieve our aims moving forward.



Case Study: Mark's Story

In the last 5 years, half of the people who appealed against a decision on their disability benefits claim were successful. This leads to the inevitable conclusion that many decisions are wrong. The success rate for Personal Independence Payment (PIP) and Employment and Support Allowance (ESA) appeals granted at hearing has continued to rise, reaching 75% in the latest quarter, according to new figures from the Ministry of Justice.¹ This is Mark's experience:

Mark came to Money Advice Plus after another advice agency provided initial advice but couldn't help him to appeal to the welfare benefits Tribunal. Mark lives with his wife and three children and suffers from both physical and mental ill-health. For many years he had claimed ESA (Support Group.) The Support Group is for people who have severe health problems and have no current prospect of being able to work, and the amount awarded is higher in recognition of the extra costs of being ill or disabled. Also, the Benefit Cap (a limit on the amount of benefits some household can receive) does not apply if you are in the Support Group

Mark was called to a Work Capability Assessment where it was decided that he no longer met the criteria for the Support Group. He was placed instead in the Work Related Activity Group, meaning that although the DWP accepted that his health condition limited his ability to work right now, he could be asked to go to work-focused interviews and carry out work-

related activities. In addition, his family was no longer exempt from the Benefit Cap.

Mark suffers from extreme anxiety and was further distressed about this change and the reduction in his income. He was extremely worried that he could no longer afford to pay his rent and that he would be evicted from his property.

Mark's Money Adviser advised him how to appeal the decision to place him in the Work Related Activity Group and wrote a statement on his behalf, which was sent in advance of his tribunal so that the panel would be able to see a clear explanation of why Mark thought the decision was wrong. She also helped Mark make a claim for PIP, which was successful. This gave him an extra £79.95 per week and meant that the family would now be exempt from the Benefit Cap. Because Mark was getting PIP, we helped his wife (who is his carer) to claim Carers Allowance. Mark's appeal was successful and he was put back into the Support Group.

As a result of our advice, claiming the benefits the family was entitled to and winning the appeal, Mark and his family are now better off by:

- *PIP of £4,157 a year and a one-off backdated payment of £1,039*
- *Returning his ESA payments to the Support Group allowance, which gave an additional £520 a year plus a one-off backdated payment of £500*
- *plus being exempt from the Benefit Cap.*



¹ September 2019, announcement on Rightsnet)

What Our Clients Think

We always work hard to make sure that our service is of real benefit to our clients. One of the ways that we continue to assess our impact is by surveying our clients, asking about their experience of our service. The figures in our impact section only tell half the story – just as important as the amount of money gained for clients is how they feel about themselves and their situation, how much their quality of life improves from involvement with Money Advice Plus. This is the ultimate goal of our work, as outlined in our vision of *'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.'*

This year, the easy-read format annual client survey questionnaire was sent to 746 existing or recently closed clients from 14 different projects. 102 questionnaires were completed and returned to us. We also redesigned our exit questionnaires to make them easier to read. We received 84 completed exit questionnaires in 18/19. Many people wrote very positive comments, saying how happy they were with our support and advice.

Below are some headline stats from the exit survey:

98% of respondents reported that they were satisfied with our services and support

92% of respondents felt less stressed and anxious and felt their wellbeing had improved

93% of respondents felt more confident in accessing help if needed in the future

Client Voice: Our 2020-2023 Strategy

Our current 3-year strategy is ending in March 2020. We wanted to know what our clients thought about how we did over the last three years and their suggestions for the direction we should go in.

This is what our clients told us:

95%

of our clients are happy about how we keep them informed

95%

of clients feel better prepared to face financial adversity in the future after advice and support from us

100%

of clients think that what we do reflects what they need

95%

of clients rate our service as 'easy to access'

Our clients also suggested that we improve the way that we provide services for people with visual impairment, that we expand awareness raising about our service, and that we keep on doing what we do!

Fundraising

As we have for many years now, Team Money Advice Plus, comprising of staff and trustees, once again took part in the London Legal Services Trusts' Brighton and Hove sponsored walk. The LLST raises money for charities which, like us, provide free legal advice. Although welfare benefits and debt advice isn't usually thought of as legal advice, it actually is: our advisers have to have detailed knowledge of legislation in order to give accurate advice.

The sponsored walks take place in the South East, and we are one of the lucky charities to benefit from the Brighton and Hove walk, along with BHT, Possability People and Brighton & Hove Citizens Advice. Money is raised by teams and team members raising sponsorships. A good deal of the money raised is by teams from local solicitors firms, and this year there was a record number of teams doing the walk. Only the charities benefit, and the solicitors firms do the walk and raise money to show their support of advice charities and to acknowledge the value of free legal advice.

In addition to the sponsored walk, in February two intrepid members of staff, Carly and Nick, ran their socks off for us! The Sussex Beacon half marathon takes place every year. This year it was an absolutely glorious sunny day. Carly and Nick definitely earned their medals!

We had two other fundraising events this year: a pub quiz and a film night. A huge thank you to all the staff and trustees who gave their time and energy to make both a great success and thank you to all the businesses who donated raffle prizes and to the Brunswick pub for letting us use their room.



Our Finances

The year ending 31st March 2019 was the third year in the charity's history that our total income exceeded £1 million. Total income at £1,088,065 increased by 3% compared with the previous year's figure of £1,054,345. Income to fund Money Management services at £550,925 represented an increase of £55,665 on the previous year, while income to fund Money Advice services declined by £17,474 to £528,262

Other income comprised £2,409 from donations and legacies, £3,646 from training and membership and £2,823 from investment income.

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

Our full accounts can be viewed on our website at moneyadviceplus.org.uk/about-us



Our Funders

We'd once again like to thank our wonderful funders and partners for making the work we do possible! You can see their logos on this page.



Help Us Make a Difference

There are a number of ways you can support our work practically or financially – either through direct donations or by signing up to a free donate-while-you-shop scheme (at no cost to yourself!), as outlined below.

Could you be a Trustee?

We're on the lookout for more people to join our wonderful Board of Trustees! Currently 7-strong, our Board oversees the strategic direction of the charity. At the moment, we're particularly looking for people with good HR knowledge, but even if this isn't your skill-set please get in touch if you feel you could help us to achieve our mission and vision.

Board meetings are every two months in our Hove office and trustees have the opportunity to join a quarterly sub-group (our strategic and operational meetings) which best matches their interests or area of expertise. Trustees are reimbursed their expenses and can access professional development training. Find out more and how to apply via our website:

<https://www.moneyadviceplus.org.uk/meet-the-team/paid-volunteer-opportunities/>

We aim to be as accessible as possible, so if you might have any requirements or concerns you would like to discuss, please contact the Chief Executive, Margaret Carey, at **Margaret.carey@moneyadviceplus.org.uk** or by phone on 01273 664000.



Give while you Shop!

Money Advice Plus is now registered as a good cause on easyfundraising. If you shop online, you can raise FREE donations from retailers for Money Advice Plus by registering on the website and going to the shop via the easyfundraising website. Over 4,000 shops and sites will donate to us when you use easyfundraising to shop with them! Sound good? We think so! Visit **<http://tiny.cc/Moneyadviceplus>** to register, then search for your favourite retailer and start shopping!

If you shop with Amazon, they have a different system called Amazon Smile but you can get to this from the easyfundraising website or go directly to **<http://tiny.cc/smileMAPS>**

Donations are extremely important to us as they allow us to use money for services to further our charitable remit, without the restrictions which might be required by funders.

Many thanks and happy shopping – and feel free to pass this on!

Legacies

There are many generous people who leave money to charities in their Will but Money Advice Plus isn't an obvious one to choose; often people don't even realise we are a charity.

When we do receive legacies, it means a lot to us. For example, several years ago a client of ours, Violet Martin, left us an extremely generous legacy. Violet was an extraordinary woman who strongly believed that as long as her and her family's needs were well met, she would help others as much as she could. Despite failing health in her later years, she was always jolly and was well loved by her family, friends and neighbours. In recognition of her generosity, we named the interview room in our then premises after her – and painted it violet!

Violet's legacy has helped us in many ways. We used it to fill funding gaps – allowing us to continue services to people when one grant ended and before we found the next lot of funding. What was hugely important to us is that it gave our charity the stability we

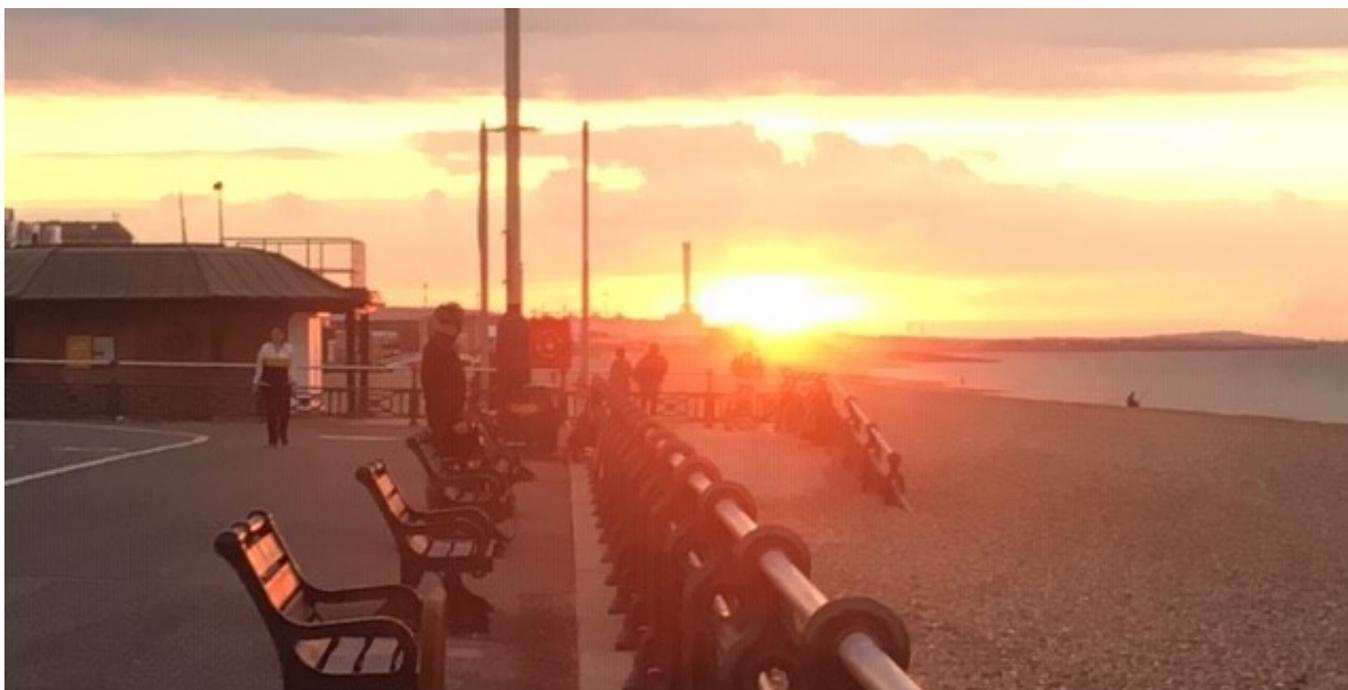
needed to develop. Thank you, Violet! Without your legacy Money Advice Plus wouldn't have been able to grow to the organisation it is now.

If you'd like know more about making a legacy to Money Advice Plus, please get in touch with us for more information. Our contact details are on the back of this report.

Stay in Touch!

If you would like to be a supporter of Money Advice Plus and receive our occasional newsletter to keep in touch with us, contact **jackie.grigg@moneyadviceplus.org.uk**. We'll then add you to our supporters' list which will only be used to send out occasional news about Money Advice Plus.

We have a Facebook page and you can also find us on Twitter **@Money Advice Plus**. Stay in touch and help us increase our number of followers! If you'd prefer to contact us by phone or post, please see the back cover for more details.



Acknowledgements

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

Firstly, many thanks to our dedicated board of trustees who donate their time and expertise: Nikky Myers (Chair), Djan Omer (Vice Chair), Robert Phillips (Treasurer), Terry Mase, Stewart Beamont, Jonathan Hyman, Andrew Berry and Asif Chaudhery.

Money Advice Plus is supported by a team of wonderful volunteers. Our thanks to Martin O'Donnell (of Etiqa), Lisa Robertson, Jan Kesper, Nita French, Yasmin Goksen, Clive Sanders, Ana Fernandez, Jane Wright and Mark Schnabel.

A big thank you to all the service users who have contributed to improving the service.

Lastly, thank you to our Patrons, David Leppar, Caroline Lucas MP, Stephen Lloyd, and Peter Kyle MP. They have all been extremely supportive and helpful in the work we do.

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

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The logo for Money Advice Plus is contained within a blue speech bubble shape. The words "MONEY" and "ADVICE" are stacked vertically in a bold, blue, sans-serif font. Below them, the word "PLUS" is written in a bold, orange, sans-serif font.

**MONEY
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