



Telephone Advice  
Casework Services  
Face-to-Face Advice  
**Debt Advice**  
Welfare Benefits Advice  
Money Handling  
Talks & Education



# IMPACT REPORT

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# 2023

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Supporting  
People  
to Manage  
their Money  
Effectively

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# Welcome

## A Message From Our Chair of Trustees

2022- 2023 has been a year of both challenges and successes. Like many other charities, Money Advice Plus has been hit by unexpected and challenging price increases. The income through contracts was agreed upon, in some instances, many years ago, when the financial climate was very different, and we hadn't experienced a pandemic and were not in a cost-of-living crisis. The management team has worked hard to increase income to support staff and wage increases throughout this period.

While financially this has been a tough year for the charity, we continue to work towards our strategic aims, and the hard work and focus of looking for core funding over the last year is beginning to show, with an unrestricted grant from Garfield Weston Foundation secured in July 2023.

While the management team is working tirelessly to achieve funding goals and support staff, the front-line team continues to be equally dedicated to the services they provide to clients. The staff at Money Advice Plus are committed to the charity's core values and drive towards its aims even when they themselves are also feeling

the impact of increases in the cost of living. This can be seen in the number of people we support and the huge financial gains they are achieving. During this year, each client supported by our service was, on average, £1,643.94 financially better off as a result of our work.

While we look towards what 2023-2024 will bring, we know more challenging costs and competition for funding are to come. It will require us to look to the future. It will require planning and careful consideration of our structure, and of how our services are delivered, requiring us to be creative and innovate to ensure we can meet those costs.



Nikky Myers, Chair of Trustees



## What is Money Advice Plus?

Money Advice Plus exists to address poverty and inequality. Our core work is social welfare law, delivering welfare benefits and debt advice and casework. We provide our one-to-one casework service locally in Brighton and Hove, as well as nationwide by phone. Over many years, we have accumulated skills and expertise, developed relationships and refined our approach to casework to be tailored to the specific needs of the individual client. This person-centred approach means we are successful in helping the people who find it most challenging to engage with mainstream advice services. The team at Money Advice Plus excels in the safeguarding and soft skills needed to work with hard-to-reach individuals and are experts in building trust and engagement by listening and providing a tailored approach.

We work with a wide range of people with additional vulnerabilities; 32% (17%\*) of our clients identify as having a disability or long-term health condition that limits their day-to-day activities. 62% of our clients identify as having one or more vulnerability, and a further 32% state that they are struggling with their mental health.

This was the first year of our 3-year strategy 2022-25, *'The Pathway for Change'*, and we have been working hard to achieve our strategic objectives.

## Our Activities and Strategic Priorities

### SOCIAL WELFARE LAW

We provide welfare benefits and debt advice at specialist level (casework up to and including representation).

### FINANCIAL CAPABILITY WORK

Helping people to look at and understand their relationship with money.

### GRANT DISTRIBUTION

Distributing grants to those most in need.

### MONEY MANAGEMENT

We provide a money-handling service offered to the most vulnerable.

### LEGAL POLICY WORK & PRESSING FOR CHANGE

We use our expertise to drive policy change, working with national institutions such as HM Treasury, the Cabinet Office and the Department of Work and Pensions.



## Who We've Helped

Our charitable purpose is to help people manage their money effectively; we address this by providing the services described in the previous section. Our performance, detailed below, demonstrates evidence of the practical benefit of our services.

In 2022-23, we received **5690** enquiries into our service.

We assisted **3714** people with debt and welfare benefit problems.

**2003** people were supported in the community of Brighton and Hove.

Of these, **408** had a care plan with a local authority and received our money-handling service.

We are Deputies in the Court of Protection for **3** people.

**878** of the **1711** people we supported across England were victim-survivors of domestic abuse.

## What We've Achieved

£1,562,348

in increased benefits income was secured for our clients

£280,204

worth of one-off payments were secured for our clients

£116,782

worth of discretionary housing payments was secured for our clients

£503,357

of charitable grant funding was distributed to our clients

£596,373

of our clients' debt was relieved via formal insolvencies

£1,011,427

of our clients' debt was written off (excluding formal insolvencies)

£868,843

of this written-off debt was held by victim-survivors of domestic abuse

£46,345

we negotiated with creditors to reduce clients' payments by £46,345

With our help, our clients are now better off by a total of **£4,375,104** per year, an average of **£1,634** per client or **£3.17 for every £1 spent on our service**. These numbers are for just one year, but the impact on each client is immense and has life-changing outcomes.



This year's client survey told us that:

**94%** of our clients were satisfied with our services and the support they received.

**68%** felt in control of their debts.

**88%** felt more confident and in control of their finances

**86%** of clients contacted the advice organisation to which they were referred or signposted

and **100%** of those clients were happy with the service received from that organisation.

*'I just wanted to reinforce how much I appreciate all the support I have received from Money Advice Plus. It has literally been a Godsend. I'm so thankful for the kindness, patience, wisdom and generosity I have been given. Without your help, my life would not be in a better place. An extremely big thank you for everything.'*

- Money Advice Plus Client

*'The service has helped me become a little more comfortable talking about finances, which in itself has reduced some of my anxiety around money and the future [...] I feel more organised around my payments/savings now.'*

- Money Advice Plus Client

**100%** of clients supported by our Financial Support Line for Victims of Domestic Abuse felt the help and advice received made them more independent

**100%** of clients supported by our lift-up project, funded by Brighton and Hove City Council, felt more independent after receiving our help and advice



## Financial Support Line for Victims of Domestic Abuse

The Financial Support Line for Victims of Domestic Abuse is run by Money Advice Plus and is part of our partnership work with Surviving Economic Abuse (SEA). It offers specialist advice to anyone experiencing domestic abuse who is in financial difficulty. Our support for victim-survivors of domestic abuse continues to grow as we have received additional funding to support our work from Nationwide Building Society. The impact of our work is life-changing and supports victim-survivor to achieve financial freedom.



## Case Study

### *Tanya's Story:*

Tanya\* experienced physical, psychological, emotional, and economic abuse during the relationship with the perpetrator for a period of five years. The perpetrator would become aggressive if Tanya ever tried to talk to him about money and threatened to physically assault her and her family if she did not do as he asked. He kept financial information on his income and bank accounts from her and hid his money from Tanya.

Tanya was kept from having enough money to buy food, clothing and other necessities during the relationship and the perpetrator would decide how she spent money, rather than allowing her to decide to spend her income as she saw fit. All utility, water and household bills were placed in Tanya's sole name. As well as this, the perpetrator placed his personal bills in Tanya's name, including his car tax.

The perpetrator would take Tanya's phone from her to keep track of her spending and check available funds in her account by logging in to her banking app. He would threaten to sell Tanya's phone and her personal belongings to pay the bills if she did not comply with his demands. The perpetrator coerced Tanya into getting him an upgraded mobile phone

contract leaving her with the ongoing contract costs post separation. Tanya was also coerced into agreeing to be a guarantor for a loan.

Tanya was able to flee to a safe place in Spring 2022. However, the amount of debt owed was £21,000. As her debt was coerced and not her fault the client's debt solution was write-off requests. The Economic Abuse Evidence Form developed by Money Advice Plus was used to support a write-off request for Tanya's largest debt.

As a result of this work Tanya has been able to regain control of her finances with a budget to help her keep on track of her money.

When the adviser called Tanya to share the good news about the largest loan being written off, the client burst into tears crying in relief that she was not going to be made to pay back the coerced debt. She was extremely emotional and very, very grateful saying "You've literally made my year". Tanya explained she has had a lot going on with her health and this had just lifted a huge weight off her shoulders. Tanya was so very grateful she was not going to have to pay back a debt that she was coerced and forced into. She was going to ring her dad straight after our call (as he was in on one of our appointments) to tell him her good news.

\* Client's name has been changed to protect her identity

**The Financial Support Line  
for Victims of Domestic Abuse**

Run in partnership between SEA and MAP





## Money Advice and Wellbeing

Our Money Advice and Wellbeing project provides money, debt and welfare benefits advice to people experiencing mental ill-health in Brighton and Hove, delivered by our specialist mental health and money advisors. We are part of the UOK Brighton and Hove, which offers a whole range of help and support for people in Brighton and Hove who are experiencing mental illness.

### Case Study

#### *Greg's Story:*

Greg\* was referred to us whilst under section in Millview Hospital. He had no identification and no bank account. He had a previous Universal Credit claim. However, his money had been sent to a 'payment exception account' that he could not access due to his lack of identification. Working together with the hospital, we managed to get his bank account set up and his Universal Credit claim in place using our contacts at the job centre to prove his identity.

Greg was discharged and disengaged from our service. However, he was then referred to us again by his lead practitioner because the client had submitted an online Personal Independence Payment claim with no details and this had been turned down. At this point, Greg was back in hospital. We submitted a mandatory reconsideration with Greg's permission using medical evidence provided by the hospital to support his claim, and he has now been awarded Personal Independence Payment. Despite being extremely difficult to engage, we were able to get Greg's benefits in place using joint working.

\* Client's name has been changed to protect his identity



## Brighton & Hove Lift Up Project

The Lift Up Project is here to help people who need assistance to manage on the money they have and maintain financial resilience via a combination of Financial Capability Coaching and Grants.

### Case Study

#### *Sara's Story:*

Sara\* had OCD, ADHD, physical health problems leading to mobility impairment, experience of domestic abuse and a history of homelessness. Her main goals were to no longer feel like she was 'bad with money' and to have savings, specifically £100 by the end of the project. She also had debts which she was not dealing with, and we agreed that a secondary goal would be for her to feel ready to seek debt advice.

Our initial focus was to explore Sara's self-image relating to finances, and to find ways to reframe her view of herself. This involved identifying areas of her life where she had successfully established positive habits and using them to guide progress in other areas. We also talked about how her ADHD affected her ability to maintain habits, and discussed ways to overcome this.

After five sessions, Sara had increased the frequency with which she maintained her daily routine of positive habits, increased her savings by £35, begun using a budgeting app and a Christmas savings scheme, and expressed her changed mindset as 'Even though I say I'm not good with budgeting, I actually am quite good'. She felt confident that she was ready to deal with her debts.

\* Client's name has been changed to protect her identity

## Brighton & Hove Money Management

Our money handling service is offered to the our most vulnerable clients, in the form of cash delivery, bill paying and budget administration. We are Appointees for many of our money-handling clients meaning we have complete responsibility for their benefits claims. Uniquely, the Charity can be made Deputy in the Court of Protection for people who lack capacity and cannot manage their finances. 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. Our money handling and money management service has many benefits for clients with different needs including:

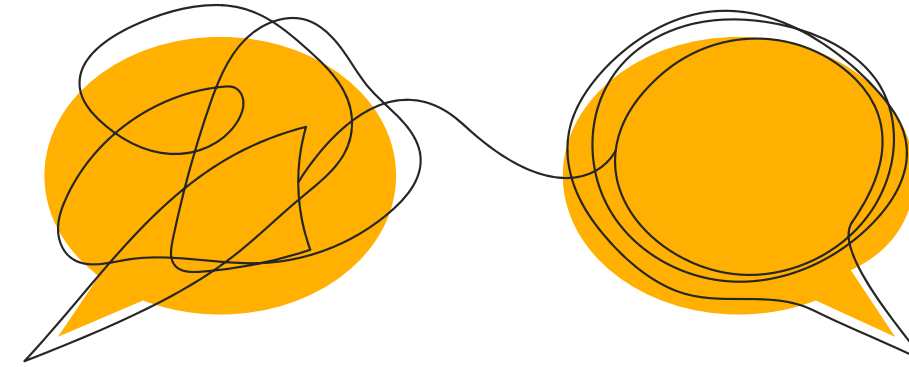
- Helping to control overspending
- Ensuring essential bills are paid
- Protection from economic abuse
- Helping to manage substance misuse
- Alleviation of anxiety about money and bills

### Our Money Management Service in Figures:

**424** people received our money-handling service

**£5,329,122** of clients money was handled through our service

**£5,161,000** of payments were made on behalf of clients, ensuring that essential bill payments were made and that clients had appropriate access to their money



## Case Study

### *Eliza's Story:*

Eliza\* was referred to us by the NHS Mental Health Assertive Outreach Team in July 2022. Eliza has schizoaffective disorder, colitis & Crohns disease and is a polysubstance user. We met with Eliza along with the Assertive Outreach Team to discuss what support she needed. We established that Eliza was not receiving all the income she was entitled to, and was in fact receiving less than 50% of her entitlement. As a result of this she was often going without food and essentials. Eliza was also on the verge of eviction due to arrears with their service charge.

We took on an Appointee-ship for Eliza with the Department for Work and Pensions and got all her benefits set up correctly. The result of this work has meant we have set up regular payments to ensure her essential household bills are paid. We transfer the remaining funds to Eliza throughout the week to ensure she has access to regular cash. Prior to our service being involved, Eliza would go for long period of time - up to four weeks - with no money. Today, Eliza is no longer at risk of eviction as her service charge arrears have been cleared and there are now regular payments being made.

\* Client's name has been changed to protect their identity





## Our Finances in Brief:

**£1.6 Million** total income, comprising:

**£631,861** for money management services; and

**£969,809** for money advice services.

**£1.59 Million** total expenditure

The year ended 31st March 2023 was the first year in the Charity's history that its total income was almost £1.7 million. Total income increased by 8% compared with the previous year's figure of £1.4 million. The two main elements of our income are money management services, totaling £631,861, and money advice services totaling £969,809. For the second year in a row, our money advice services made up the most significant part of our income, seeing an increase of 25%. Most of this increase was to support victim-survivors of domestic abuse.

Total expenditure amounted to £1.59 million. Staff remuneration and associated expenses accounted for the bulk of the Charity's expenditure, amounting to £1.38 million, and represented 76% of the Charity's total spending. The Charity continues to seek to ensure that all projects are funded on a full cost recovery basis and we are working hard to make sure future costs are forecasted adequately.

The Charity has maintained all its grants and contracts and in some instances has secured additional funding to enhance current services. The Charity continues to upgrade IT hardware and will be looking to achieve Cyber Essentials in the next year.



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.



Home Office



building communities



## Our Chief Executive, Karen Perrier, Looks Forward to 2024

Before we dive into our exciting roadmap for the future, let's take a moment to celebrate our collective achievements over the past year. Through our unwavering commitment to providing money and debt advice we have touched the lives of countless individuals, bringing about positive change and instilling hope where it was needed most. The dedication and hard work of the team, together with the generosity of our funders and partners, have provided the foundation for the impactful journey that lies ahead.

As we face a time of economic instability, with people struggling to manage their finances and afford the necessities of food, light and heat, we have seen an increase in demand for our service both in the number of people who have contacted the Charity for support and in an increase in the complexity of cases. 34% of our clients came to us with a negative budget but for those with additional vulnerabilities, including those who were victims-survivors of domestic abuse, this rose to 48%. Equally, we know that 91% of our clients came to us with less than £100 surplus income. The support we provide and how we provide this has never been more important.

We will continue to work towards our strategic priorities, sourcing funding and developing relationships so that we can continue to provide our person-centered approach to money advice needed by the most vulnerable.



Karen Perrier, Chief Executive



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

Money Advice Plus could not operate without our fantastic Board of Trustees, who donate their time and expertise: Nikky Myers (Chair), Jonathan Hyman (Treasurer), Gemma Dunn, Nick Gray, Richard Stewart, Bryan Coverdale, and Tracie Church. Between them, the trustees ensure that Money Advice Plus continues to work towards its vision and is achieving its strategic aims. The board provides direction and governance and ensures Money Advice Plus is a good employer, and forward-thinking. The board meet every two months all together, but much of their work takes place in six focused subgroups.

Money Advice Plus is also supported by a team of wonderful volunteers: Lisa Robertson, Ana Fernandez, Jane Wright and Mark Schnabel. Our thanks go out to all of those that have supported us through this challenging period and it is great to see our volunteers return to the office.

We'd also like to extend a big thank you to all our partners and funders

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# We'd love to hear from you!

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