



Telephone Advice Casework Services

Debt Advice **Money Handling**

Welfare Benefits Advice

Training & Education

Face-to-Face Advice



IMPACT REPORT

2024

Supporting
People to
Manage

their own money
effectively

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Welcome

A Message From Our Chair of Trustees

In 2023-2024, our clients and the Charity felt the impact of the cost-of-living crisis, making the last year one of our most challenging. We have met this challenge head-on, with hard work and determination from all. We have spent the year restructuring the flow of work. We now have three areas of work: money management, debt and benefits, and finally, our work with victim-survivors of domestic abuse.

As we look towards the future, this structure will provide agility and space for growth. This year, we have been working hard to achieve our strategic aims. As part of this, we have implemented new IT systems and working groups to oversee and ensure our service embeds equality, diversity, and inclusion.

We have also developed a service user toolkit to support client participation in our service development and ensure their voices are heard. Despite all the challenges we have faced with funding and increased costs, we supported the same number of clients, developing new services while continuing to deliver on the projects for which we are renowned.

We continue to work towards having the opportunity to provide preventive as well as crisis work, with our financial resilience work with Brighton and Hove Council entering its second year. Our crisis work has resulted in £4,168,768 in financial gains for our clients, and the impact of the Economic Abuse Evidence Form continues to grow. Our new website will launch in Autumn 2024. It will focus on accessibility and provide resources to support our clients and the wider community who are looking to access advice. None of this would be possible without our staff and volunteers, and I want to take the opportunity to thank all those involved who make Money Advice Plus what it is.



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 debt and welfare benefit advice.

With over 150 years of supporting those who are struggling to manage their money, we continue to support the community of Brighton and Hove and nationally through our debt advice casework services.

Our vision is for everyone to have the advice and support they need to manage their own money effectively. We will deliver person-centred money advice services. We will actively engage with those who find this most difficult, improving well-being and financial resilience.

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 own 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 2023-24, we received **4,002** enquiries into our service we assisted **3,044** with debt and welfare benefit problems

1,714 were from the community of Brighton & Hove

of these **379** had a care plan with a local authority and received our money handling service we are Deputy in the Court of Protection for **3** people

895 of the **1709** we supported across England were victim-survivors of domestic abuse



What We've Achieved

£1,964,124

in increased benefits income was secured for our clients

£218,440

worth of one-off payments were secured for our clients

£80,567

worth of discretionary housing payments was secured for our clients

£100,788

of charitable grant funding was distributed to our clients

£848,288

of our clients' debt was relieved via formal insolvencies

£792,072

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

£717,203

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

£32,241

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

Altogether with charitable payments and other financial outcomes, our clients who accessed our advice casework services were better off by a total of £3,792,187 per year, an average of £1,994 per client, or £5.59 for every £1 spent.

What clients say about our services

95% of our clients were satisfied with our services and the support they received

100% stated that they knew who to talk to about immigration queries

80% reported that they felt less stressed and anxious

81% felt that their debts were under control



'My PIP tribunal hearing went OK; I did win the appeal. They awarded me the standard rate of both components for 5 years, thank you so much for your help I'm so grateful'

-Money Advice Plus Client

'Thank you for all your help. I feel much more confident and not so anxious about my finances now after speaking to you. Thank you'

-Money Advice Plus Client

'My Money Adviser helped me whilst I was in the middle of a mental health crisis. The help and reassurance I received had a direct positive impact on my mental state and feelings of being able to cope, I am so very grateful, thank you'

-Money Advice Plus Client

83% knew more about benefits available to them

98% felt more confident on accessing our services again, if needed in the future

'It was a pleasure to deal with you because of the interest, accuracy and ease in dealing with my case and your constant support for me. You have all the kindness, respect and appreciation. Thank you'

-Money Advice Plus Client

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.



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

Run in partnership between SEA and MAP

Case Study

Ms Q's Story:

Background: Ms. Q experienced severe abuse from her husband, including physical, psychological, emotional, economic, and financial abuse. After an arranged marriage, her husband controlled her life, forced her to drop out of university, and subjected her to derogatory treatment.



Incident Abroad: In January 2021, Ms. Q and her children were taken abroad by her husband, who then returned to the UK with their passports, leaving them stranded. Coerced into taking a £20,000 loan, Ms. Q faced increased violence from her husband's family. She sought help from her national embassy and, with support from her UK university, secured emergency travel documents to return to the UK.

Financial Challenges: Upon returning, Ms. Q discovered a £41,000 housing benefit overpayment due to her husband's control of the claim. Additionally, he had disposed of their belongings and ended their tenancy, forcing her to borrow money for rent.

Support and Outcomes:

- **Loan Write-Off:** With support from MAP, the £20,000 loan was fully written off.
- **Housing Benefit Overpayment:** Initially reduced to £30,000, then to £12,000, and finally written off after persistent advocacy.
- **Council Tax:** Corrected liability and applied student discount, clearing over £1,000 in arrears.

Safe Housing: The National Domestic Abuse helpline arranged a safe place for Ms. Q and her children.

Collaborative Working

SNG Housing Association and MAP have been working together for over 10 years. The service was last commissioned by SNG in 2020. Since 2020 SNG have created a debt team and both sides notice a reduced engagement and lower financial outcomes for clients. Working collaboratively in the first 6 months we saw client engagement rise to 73% (was 43%) and financial gains increase by 200%.



"The help I received was amazing and I couldn't be more happy. I will probably struggle but I am sure I will get there in the end"

Amanda

"It has simplified our way of working and reduced the intensity and emotional impact that our frustration may have had." A MAP adviser

Case Study *Amanda's Story*

The collaboration between MAP and the SNG Debt Team significantly improved Amanda's* engagement and outcomes. Amanda, referred by the SNG Debt Team, faced nearly £15,000 in debt, including £3,000 in rent arrears and £8,000 owed to the local council. Her challenging circumstances included living with an ex-partner and an elderly family member, learning difficulties, and significant medical issues.

The SNG worker's trust and support were crucial in helping Amanda engage with MAP. Together, they identified the case as suitable for a Debt Relief Order (DRO) and negotiated a rent agreement to stabilise the housing situation. The SNG worker provided practical assistance, such as obtaining necessary paperwork and maintaining communication with the MAP adviser.

There were 34 communications between the SNG worker and the MAP adviser, including emails, calls, and conference calls with Amanda. Despite Amanda's hospitalization, the SNG worker ensured the process continued smoothly. The DRO, which will relieve Amanda of £15,000 of debt, is now ready for submission, and her housing situation has been managed, making her home more secure.

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

Brighton & Hove Money Management

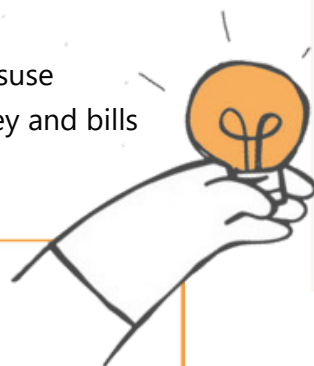
Our money handling service is offered to the our most vulnerable clients, in the form of cash delivery, bill paying and budget administration. We are Appointees for many of our money-handling clients meaning we have complete responsibility for their benefits claims.

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:

379 people received our money-handling service. **£5,029,530** of client's money was handled through our service. **£5,143,437** 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

Dot and Ron's Story:

Dot & Ron* were in critical need, lacking money for food and electricity. Their income was mismanaged, being paid into a family member's account. They faced significant rent arrears, care debt, and utility debts.

We contacted the DWP to suspend payments to the family member and applied for appointeeship to manage their income. A benefit check was conducted, and a missing premium was corrected. We negotiated a payment plan with BHCC for rent and care debt and set up weekly cash deliveries for food. Utility arrears were cleared, and they were switched to a credit meter.

As a result, Dot & Ron's income is now properly managed. Rent and care debts are being addressed. Utility debts are cleared, and they no longer fear running out of electricity. They have enough cash for food and can save for home comforts.

I wanted to take a moment to acknowledge and celebrate the exceptional work of Money Advice Plus. You stepped in promptly and professionally, navigating this sensitive situation with expertise and compassion, ensuring that their benefits are safeguarded and accessible to meet their needs. This has brought immediate relief and stability to the couple, who now have secure access to their financial resources. Your actions have made a real difference, restoring dignity and security to this couple's daily lives.

*Client's names have been changed to protect their identity

Our Finances in Brief:

£1,690,899 Million total income, comprising:

£720,050 for money management services; and **£970,849** for money advice services. **£1,659,677 Million** total expenditure

The year ended 31st March 2024, our income was, once again, nearly **1.7 million**. It is great to see that in such a harsh financial climate, and competition for funding at all time high, our income was the same.

The two main elements of our income are money management services, totaling **£720,050**, and money advice services totaling **£970,849**.

For the third year in a row, our money advice services made up the most significant proportion of our income. **88%** of our costs are staff salaries and employment related costs.



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



Our Chief Executive, Karen Perrier, continues to be **Proud of Our Achievements**

Every year at Money Advice Plus feels like we've just had the best year, filled with collective successes; 2024 has been no different. We have accomplished loads, and our mission continues.

Our clients are always our priority, and over the last year, despite the challenges we have faced in funding, our team has always excelled. Without our fantastic team, nothing would be possible; including our wonderful Trustees and volunteers.

Our thanks go out to all of those who support us, and we extend a big thank you to all our partners and funders.

Despite our accomplishments, we are always aware of the ongoing challenges individuals and families face in these times of financial uncertainty.

The cost-of-living crisis continues, energy prices are on the rise again, and now, more than ever, we are supporting those facing in-work poverty. We have seen an increase in demand for our service, both in the number of people who have contacted us and in the complexity of cases.

The support we provide and how we provide it has never been more critical. We will continue to work towards our strategic priorities, sourcing funding and developing relationships to ensure we deliver services that support those who find it most difficult to access advice. 2025 is expected to be busier and we have a plan with the launch of our new website with client resources and guides. We will be rolling up our sleeves to meet the challenge.



Karen Perrier, Chief Executive

We'd love to hear from you!

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