

**MONEY  
ADVICE**

**PLUS**

**Supporting  
People to  
Manage**

**their own money  
effectively**

**IMPACT REPORT**

**2025**



Telephone Advice **Casework Services**

**Debt Advice** **Money Handling**

**Welfare Benefits Advice**

**Training & Education**

**Face-to-Face Advice**

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ACKNOWLEDGEMENTS AND THANKS

# Welcome

## A Message From Our Chair of Trustees

The past year has brought significant challenges, particularly due to the ongoing cost-of-living crisis, which has deeply affected our clients and the charity alike.

In response, we restructured our services into three core areas: money management, debt and benefits, and support for victim-survivors of domestic and economic abuse. This has enabled us to better focus our efforts and deliver more responsive support.

Despite funding pressures and rising costs, our team continued to deliver high-quality services to thousands of clients across the England. We achieved over £4.3 million in financial gains for our clients, including substantial debt write-offs, increased benefit income, and targeted grant distribution.

We also made important progress in embedding equality, diversity, and inclusion across our organisation, including the development of a lived experience toolkit and working group to ensure client voices shape our services. Our new website, launched in January 2025, improving accessibility and provides vital resources for those seeking support.

None of this would be possible without the dedication of our staff, volunteers, and partners. I extend my heartfelt thanks to everyone who has contributed to our work this year.

As we look ahead, we remain committed to adapting and strengthening our services to meet the evolving needs of the communities we serve.



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 the 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 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 2024-25, we worked with **3800** clients. **781** were open from 2024, and a further **3019** were opened through the year.

of these, **1169** we supported with face to face advice ( Brighton & Hove residents), **332** had a care plan with a local authority and received our money handling service

**581** are clients of our National telephone advice services (some of whom may also be Brighton & Hove residents)



**1281** we supported across England were victim survivors of domestic abuse.

## What We've Achieved

**£4,887,195**

The total Financial Gains for all our clients in 24/25 is £4,887,195 – an average of £1,286 for each client in the year.

**£4,783,473**

payments were made, ensuring essential bills were paid, and clients had appropriate access to their money.

**£4,433,850**

clients' money was handled. £4,014,247 of this was DWP welfare benefits.

**£2,100,000**

Client account balances were maintained consistently at a level of over £2.1M throughout the year

**£313,396**

worth of additional benefit was secured for our clients

**£66,926**

we paid out for B&HCC as weekly subsistence payments for asylum seekers

**53,075**

transactions, which is over 1,000 each week

**Our direct measured outcomes are approximately £4 for each £1 spent on providing our services.**

This includes: **£2,241,921** in benefit income a **28%** increase on last year (**£1.87 million**) **£9,197,986** in one-off payments; **£2,249,335** is the annual total of ongoing payments, debt relief of **£2,297,474** (write offs, and Debt Relief orders, IVAs etc) including **£845,543** for victim-survivors of economic abuse

## What clients say about our services

**96%** of our clients were satisfied with our services and the support they received

**87%** of clients reported an increased knowledge about benefits available to them.

**85%** reported that they felt less stressed and anxious

**85%** felt that their debts were under control



*'I am most grateful for all the advice I was given by your money advisor. She was very helpful and explained what I was entitled to of which I have followed her advice and is now awaiting the decisions. I did not feel uncomfortable speaking to the money advisor as she was not judgmental'*

**-Money Advice Plus Client**

*'Absolutely brilliant. I simply could not have navigated the benefits system without your help. The stress arising from claiming was total overwhelming, but you held my hand all the way.'*

**-Money Advice Plus Client**

*'I just wanted to thank you for your work assisting me with Council tax debt. As you know the debt is reduced and the tax is paid this year. Whatever I can pay will come off the debt. Thanks to you my anxiety has reduced significantly, so that, I sometimes sleep at night now. Bless you'*

**-Money Advice Plus Client**

**80%** felt more confident in planning a budget

**90%** of client reported that the help and advice they received made them feel more independent and able to deal with future challenges

**86%** felt more confident in accessing help if needed in the future

## Support for Victims of Domestic Abuse

2024-25 saw the ongoing development of our Financial Support Line and casework service for victims of domestic abuse, supporting over 1,250 people. For the first time we explored the connection between economic abuse and gambling harm.

Our work continues to empower and support victim-survivors of economic abuse, by providing a client-centred, responsive, confidential money and debt advice service.



Through our collaborative work with Surviving Economic Abuse, the success of our **Economic Abuse Evidence Form (EAEF)** continues to grow, with more creditors embracing it and gaining a better understanding for how to assist with coerced debt.

### Impact

**94%** of victim-survivors who contacted the helpline felt they were more confident to move forward.

Those who accessed the debt casework service were on average **£3,027** better off.



### Amber's\* Story:

The perpetrator was abusive towards her and the children.

The ongoing economic abuse post-separation continued to affect Amber's ability to provide for her children and manage her bills, and as a result was in debt.

Our intervention speaking with her energy provider resulted in them writing off her £1,100 debt. This was crucial in helping Amber to overcome her financial burdens and relieved her from a huge amount of stress.

Amber is now able to keep up with her ongoing utility bills and cover her monthly mortgage payments.

She is now enjoying economic safety and financial resilience, and is rebuilding her life.

**“Ooh this is great. Thank you so much. I really can't thank you enough for all your help and support” -Money Advice Plus Client**

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

## Helping Vulnerable Clients

**We work with a wide range of people who are vulnerable**

**70%** have one or more vulnerability (physical or learning disability, substance misuse issues, victim of domestic abuse, refugee or asylum seeker)

**43%** identify as having a disability or long-term health condition that affects their day-to-day activities.

**49%** have mental ill health.

***‘My caseworker was so kind and supportive during a really difficult time for me. I have a clearer understanding of my income and budget now, and the emergency grant was such a mental relief. Thank you so much for all the work you do; it really makes a difference’***

**-Money Advice Plus Client**

## Case Study

### *Elaine's Story*

Elaine\* is an elderly woman who lives alone and had to be admitted to hospital for ten weeks. Prior to admission she had been giving her card and pin to neighbours and friends as her mobility had greatly reduced and she was unable to get out independently.

She was referred to MAP to assist with paying her bills during her hospital stay. Her bag couldn't be located, and it was discovered that money had been taken from her account prior to her admission and during her hospital stay without her knowledge. Transactions in excess of £1000 had been made and a single charge for £1600 was flagged by her bank, alongside ATM withdrawals.

When Elaine was sent home, she had no access to finances, was surviving on food banks and felt very vulnerable to abuse.

Money Advice Plus worked closely with Elaine to enable her to manage her own finances. In addition to recovering her losses due to the fraud, she has got several debts written off. We made sure that she's getting every benefit that she's entitled to, found pensions that were not paying her, and set up all of her bills with affordable payments that she can manage.

Without assistance from Money Advice Plus, Elaine isn't sure what would have happened to her. She is immensely grateful.

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

## Brighton & Hove Money Management

Our money handling service is offered to 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:

**332** people received a money handling service, primarily in Brighton and East Sussex. **£4,433,850** clients' money was handled through our service. We made payments out to the value of **£ 4,783,473** ensuring essential bills were paid, and clients had appropriate access to their money. This represents **53,075** transactions, which is over **1,000** each week.

## Case Study

### *Brandon's Story:*

Brandon\* is on the Autistic Spectrum and suffers from mental ill health, anxiety and depression. Brandon was referred to MAP approx. 7 years ago when, following financial abuse and inability to manage his own money, he found himself – ‘in a very difficult situation’ with no money and lots of debts.

For years Brandon suffered financial abuse from people he thought he could trust. He found himself with no money at all, with lots of debts including his essential bills. MAP became appointee and now receives his benefits, pays his rent, his bills and the care support he requires. MAP's support ensures Brandon's money is safe, his housing is secure, his needs are met, and his independence is maintained by providing access to his own money. MAP successfully had his PIP award backdated in the amount of £10,000.

Brandon feels safe and looked after now; he is very happy and finds the support flexible and accommodating. He has reported that his anxiety and depression do not overwhelm him anymore.

**“Without MAP, I would be back in that very difficult situation where I was few years ago, and probably, living on the street.” -Brandon- Money Advice Plus Client**

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

## Our Finances in Brief:

**£2,044,906** Million total income, comprising:

**£725,940** for money management services; and **£1,309,108** for money advice services. **£1,990,879 Million** total expenditure

The year ended 31st March 2025, for the first time our income was **over 2 million**. It is great to see that in such a harsh financial climate, and competition for funding at all time high, our income is growing.

Our money advice services made up the most significant proportion of our income. **80%** 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 we do possible. You can see their logos on this page.



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## Our Chief Executive, Karen Perrier, is Proud of Our Accomplishments

As we move forward into 2025–26, Money Advice Plus remains steadfast in its mission to support individuals and families through financial hardship. The past year has been challenging for many, with rising living costs and increasing demand for advice services. Despite these pressures, our team has continued to deliver expert, compassionate trauma informed support and advice, helping thousands of people to regain control of their finances and improve their wellbeing.

In 2024–25, we launched our new website, designed to make it easier for clients to access information and support. The site includes practical tools, self-help resources, and guidance. This is our first step into digital transformation and reflects our commitment to accessibility and innovation, complementing our current services.

We continue to strengthen partnerships, ensuring that our advice reaches those most in need. Alongside our core services, we continued to develop specialist resources such as the Financial Support Line which provide vital advice and assistance to those experiencing economic abuse and financial coercion. Acceptance of the Economic Abuse Evidence Form continues to grow, and we will strive to ensure that that the impact this is having in Financial Services Firms is replicated in central government.

Looking ahead to 2025–26, as we wait for the Government’s Financial Inclusion Strategy will build on these foundations, deepen our engagement with communities, and explore new ways to empower clients to take control of their financial futures. I want to thank our dedicated staff, trustees, partners, and funders for their unwavering commitment. Together, we will continue to make a real difference in people’s lives.



**Karen Perrier, Chief Executive**

# We'd love to hear from you!

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Or find us online at

[moneyadviceplus.org.uk](https://moneyadviceplus.org.uk)

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