



2019 Annual Report

**citizens
advice**

**Maldon and
District**



Aims and Principles

We aim to:

- **provide the advice people need for the problems they face.**
The Citizens Advice service offers information and advice through face-to-face, phone and email services, and online via www.citizensadvice.org.uk.
- **improve the policies and practices that affect people's lives.**
We're not just here for times of crisis - we also use clients' stories anonymously to campaign for policy changes that benefit the population as a whole.

Our Principles

The four principles to help fulfil our aims are that the service is:-

- **Free** - There is no direct cost to the client
- **Confidential** - Client's details are not disclosed
- **Independent** - From funders and agencies that we may work with
- **Impartial** - Advice is given without bias

Maldon & District Citizens Advice has been giving advice to local residents since 1985 as a member of the national organisation of Citizens Advice.

Maldon & District Citizens Advice is a registered charity and relies on trained volunteers to provide vital services to our community, helping people resolve problems affecting all areas of their lives.

You can us help by . . .

- **Volunteering** - We are always looking for help in a variety of roles.
- **Remembering us in your will** - Legacy gifts are exempt from Inheritance Tax.
- **Using 'Give as you live'** - When shopping on-line at no cost to you.
- **Donating money or services** - To support our volunteer network.

Thanks to our funders and supporters

Officers and Members of Maldon District Council for financial support and accommodation

Officers and Members of Essex County Council for financial support

National Lottery Community Fund

Burnham Town Council for their financial support and accommodation

Essex Community Foundation

Rotary Club of Kelvedon, Tiptree and District,

Turncole Wind Farm Community Benefit Fund,

Students at Ormiston Rivers Academy,

Heybridge Parish Council,

First Give

Charity of William John Cook

All clients and supporters who have been generous in making donations

Tim Steele of Palmers Solicitors for providing free monthly surgeries for our clients

Catherine Garrett for design and publicity services



Chair's Report 2019



The past 12 months have seen a further increase of demands for our services whether in person at Maldon, Burnham or Southminster or by telephone.

We had expected to face a new commissioning process with Maldon District Council during the past year to be

effective 1st April 2019 but the Council decided to extend the existing agreement for a further year to 31 March 2020 whilst they undertook their own internal reorganisation detailed in their "Transformation Project". Unfortunately, they subsequently decided to cut the level of funding by 15% or £11,000 effective 1st April 2019 which led the Trustees to consider the impact on the services we offer residents of Maldon & District. From that date, we have had to reduce the opening hours of the Maldon office by closing on Wednesday afternoons but the potential closure of one Outreach surgery has been postponed with necessary funding being sourced from our own reserves and donations. We hope that discussions with the council during 2019 will lead to certainty as to funding levels in the future. At the time of writing, the United Kingdom's

departure from the European Union has still to be finalised but we stand ready to assist any member of the public who may be affected by Brexit, particularly in respect of residency or employment issues.

My thanks to Maldon District Council, Essex County Council, The National Lottery Community Fund and National Citizens Advice as well as other funders for their financial support without which we would be unable to offer the range of services available.

My thanks too to all the staff and volunteers in Maldon Citizens Advice, led by Lucy Bettley, for the excellent work put in over the past year. The volunteers give approximately 300 hours a week of unpaid work to the community which is a fantastic amount. Finally, my thanks to my fellow trustees for their valuable contribution.



Volunteers enjoying a self-funded social barge trip.

Peter Boddam-Whetham
Chair Trustees



Manager's Report

Citizens Advice has always been, from its beginning 80 years ago, a charity reliant on volunteers. We have, at the latest count, 59 volunteers committed to making life better for the residents of the Maldon District.

Our volunteers lead very busy lives and include:

- students who fit volunteering into working towards a law degree or law practice course as well as doing paid work to support themselves;
- parents looking after children, and perhaps elderly relatives of their own, with part time employment;
- people retired from their original occupations, now working harder than ever before, volunteering in a wide range of capacities with various organisations in the district.

This diverse yet cohesive group is united by a desire to help other people and the spirit of teamwork on any day in the bureau is outstanding. Whatever their role, from debt specialist to receptionist to generalist adviser the volunteers and staff support each other through what can be very challenging work, both intellectually and emotionally. It is one of the things that makes our bureau a very special place to work and makes me feel very fortunate to have such a fulfilling job.



If Citizens Advice relied on paid staff to deliver their services, it simply would not exist and residents would not get the help they need to navigate the complexities of modern life. What other organisation can make such a modest amount of money go such a long way?

Every pound invested is repaid many times over both in financial gain for residents, bringing money into the local economy, and in financial savings for statutory services by, for example, preventing homelessness and keeping people in work through employment advice.

Last night we went to an evening at Ormiston





Rivers Academy to watch presentations by year 8 students about various local charities. This was finals night of a project run by First Give where the winning group were given £1,000 (from the Jack Petchey Foundation) for their charity. We came away richer by a significant sum to put towards running our outreach surgery in Burnham. More importantly, we met young people who have been inspired to be passionate about charity and volunteering. Our group of girls had already spread the word about Citizens

Advice to all the Saturday shoppers in Burnham's Co-op while running a tombola to raise additional funds for us. They were confident and articulate, and will be our community leaders of the next generation.

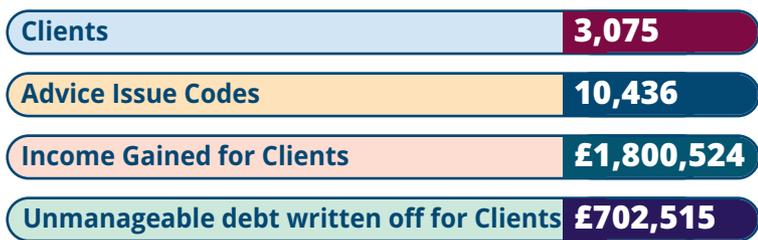
In these troubled times of uncertainty and division, it is this sort of experience which fills me with great hope.

Lucy Bettley
Bureau Manager

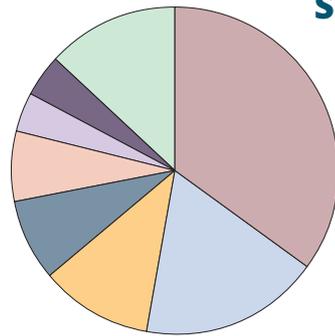




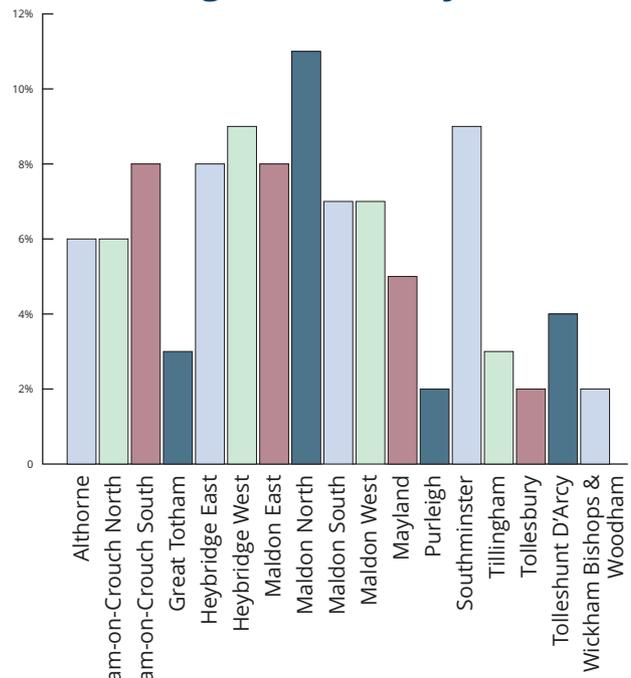
Key Statistics



Advice Categories Summary



Percentage of Issues by ward



- **35%** - Welfare Benefits
- **18%** - Debt
- **11%** - Housing
- **8%** - Employment
- **7%** - Relationships and Family
- **4%** - Financial Capability
- **4%** - Legal
- **13%** - All other

Thank you so much for all your help. Being long term chronically unwell I wouldn't be able to manage without your services.



Outreach Services

Our weekly Outreach surgeries continue with advisers on a Thursday morning in the Burnham Station House and on a Tuesday morning in Southminster. The Southminster Outreach moved to the United Reformed Church in November as a result of the library moving to smaller premises. We are pleased that our change of location has not affected the number of clients needing advice finding their way to our door.



Home visits also continue to be offered to more vulnerable clients including those whom are elderly and less mobile and those who have mental health difficulties and have trouble going out. Most referrals for home visits come from the Maldon Citizens Advice office but we also receive a number of referrals from the Community Agents.

Help given at home visits this year has included completion of benefit forms, phone calls to benefit agencies, benefit appeals and online applications for Universal Credit. Other noteworthy cases include:

Mr B's Story

The partner of Mr B died unexpectedly leaving him with their three children. At a home visit Mr B was helped to use the Tell Us Once service and complete an online application for Universal Credit. As the law currently stands, someone who is not married does not qualify for bereavement support payments. Nevertheless Mr B was assisted in making an application for these payments and a mandatory reconsideration was requested when the application was rejected. The Government is under pressure to change the law following a Supreme Court case which found that similar legislation was discriminatory. Hence affected families are advised to put in a claim for the benefit and ask the DWP to hold off from making a decision on the claim until the government amends the regulations. If the law is changed, Mr B should receive a one off payment of £3,500 and 18 monthly instalments of £350.

I suffer with poor mental health and I have found the cab people to be so supportive, so helpful, very efficient and so kind. They are and have continued to support me with all my needs. Wonderful people, I would have been lost without them. I am beginning to feel some peace which I haven't had in many years. thank you.



Employment



'Employment' enquiries continue to provide a significant amount of work for our office in Maldon. These cases often require an appreciable number of appointments if we deal with a disputed issue all the way through to an employment tribunal hearing; and the level of support varies from client to client. Some require general guidance while others need more specific and detailed help. Our cases cover both specific work problems (e.g. unauthorised deductions from pay; unfair dismissal etc.) and more complex discrimination matters involving all 'protected characteristics' (age; disability, sex etc.)

On first discussing an employment issue with a client the viability of a case is assessed. Sometimes it is the client who may have acted unreasonably or unknowingly and, if so, we will discuss the issues with the client noting the possible reasons for the dispute. Often, bringing the matter to the attention of the employer in a 'tactful' way will clear up the complaint and the relationship between the client and the employer is safeguarded. However, in the majority of

cases, the client who comes to us has a justifiable reason.

Grievance and disciplinary issues are the most common areas of our involvement and great care is taken to follow the 'approved' process – as an incorrect approach might well prejudice the case at any subsequent tribunal hearing. Having experience from 'gateway' to a tribunal hearing provides a really sound basis on which to help our clients who are referred by our generalist advisers, for more detailed advice, to our own specialist support.

As usual, frequent changes to regulations and new case law require us to keep abreast of developments. We are fortunate to attend regular update and network meetings given by our 'Expert Advice Team' in London. They keep us informed of important changes and issues throughout the year which have included:

- Delays to Employment Tribunal hearings due to the significant increase in number of claims;
- Issues surrounding the 'gig' economy (Uber drivers; Pimlico plumbers) – employment status issues - whether an employee, worker or self employed;
- Holiday pay issues during long term sickness – carry over conditions;
- Payslips to include more detail e.g number of hours worked; and
- Naming / shaming of employers who do not pay tribunal awards.



Debbie's Story

Debbie is 64 years old and for the last 10 years has worked as an office manager in an insurance business. Having 4 staff under her control, she was responsible for ensuring that administration issues were properly dealt with and business/customer records were maintained up to date.

Debbie was happy in her role and had good working relationships with her staff. The directors to whom she worked rarely got involved with her work. Debbie gave assurances that the business complied with the necessary regulations that applied to the business.

Unbeknown to Debbie, the company decided to ask for an external audit of its administration section. A confidential report was completed making a number of recommendations for improvement. Debbie was then asked to attend a disciplinary meeting to discuss how and why some items had not been addressed i.e. delays in completing company records; health and safety checks incomplete etc. Debbie was able to state the reasons for particular issues that were raised about the concerns but the directors informed her that they had lost trust and confidence in her work and she would be dismissed for gross misconduct.

Debbie came to the office seeking help with her situation. She was shocked by the events. Advice



was given on the disciplinary process and help given to draft letters of explanation etc. The employer confirmed the dismissal decision and an appeal was submitted and refused. ACAS early conciliation did not result in a settlement and Debbie therefore decided to proceed with an Employment Tribunal claim. Fortunately Debbie had legal expenses cover on her household insurance so solicitors took over the claim. We have just heard that Debbie is likely to settle early for a sum of around £12000

I was very nervous, embarrassed and anxious to go to Citizens Advice, but after meeting the lovely people who work there, I was immediately put at ease, they helped me EVERY step of the way, and now am very happy that everything is settled.



Kathy's Story

Kathy is 44 and worked for 16 years as an HR manager for a construction company in London. She enjoyed her job and was appreciated by her colleagues and senior management. However, her work role changed significantly when a consultant who had completed a review of the company's HR department changed the responsibilities and location of her job. The consultant also took a permanent job with the company becoming the client's line manager.



Kathy was given a less responsible role and during the move of department to an adjacent building she was given a desk in the middle of a corridor on a partly refurbished floor. Her colleagues were on the floor above. This caused her significant anxiety which resulted in her GP giving her a medical certificate for acute anxiety and stress. The new line manager was not prepared to discuss or listen to Kathy's concerns. And, to matters worse, Kathy was paid Statutory sick pay when others of her

grade, when ill, were all provided with contractual sick pay (full pay for 3 months).

Kathy did not know who to turn to and contacted our office to talk through her treatment by the employer and the concerns arising. Initially we helped Kathy raise a formal grievance; and the meeting took an appreciable time to convene. The result was unsatisfactory and Kathy decided to appeal against the decision not to permit her to stay in her former job; and to continue to raise objections to the disrespectful treatment that she had received during the move. Support from management in the company was non-existent. She was so upset that she decided to resign her position citing the 'bullying' received. She started an ET claim for unfair/wrongful unfair dismissal and we helped her through the process.

The appeal hearing went ahead and by this time the head of HR had left the company. The hearing (with senior staff unaware of the case) upheld all of Kathy's allegations and asked her to rescind her resignation. She refused to do so having felt that the company did not support her when she needed it most. Her potential ET claim amounted to over £21k. The company decided to settle the claim before it went to a tribunal hearing.

Kathy now has a more local job which she enjoys immensely – and that she considers is the most important factor!



Reaching Communities Project



Our project, funded by a grant from the National Lottery Community Fund, aims to tackle poverty throughout our district by providing debt advice, financial education and specialist help with benefits and housing problems and offers the only advice service of its kind in the area.

Maldon Citizens Advice gave me excellent, expert and compassionate support through a very complex benefit claim process, without which I could not have survived. I cannot praise their help too highly.

The elements are closely linked. Problems accessing appropriate benefits can mean time without income for clients, leading to indebtedness and risk of homelessness. Our different teams and specialists work closely together to ensure that every aspect of a client's problems is addressed to ensure the best possible outcomes.

Welfare Benefits

Our welfare benefits specialist team helped clients gain an increase in income of over £500,000. This total includes the result of successful appeals against benefits incorrectly discontinued or disallowed, in particular disability benefits. Our specialists support clients



throughout their appeals, helping them collate evidence and formulate their cases and preparing them for what to expect at a tribunal. Whilst correcting a poor decision and gaining the subsequent financial benefit is the ultimate aim, clients also benefit from feeling that they have support during the long process - a process which many would find too forbidding to embark upon alone.

Universal credit replaced six income related benefits - it is no longer possible to make a new claim for income support, job seekers allowance, employment support allowance, housing benefit or working and child tax credits. Existing claims will continue for several years to come so our advisers have to maintain good knowledge of two separate systems, awareness of what changes



precipitate a new claim and consequences of that change and, if clients have a choice, under which system a specific client may be better off. Our specialists will have to deal with complex cases, challenges and appeals under both systems for the foreseeable future.

Housing and Homelessness

Our specialist adviser works with clients to try and prevent homelessness. She may become involved at various stages including when indebtedness is threatening housing security, when clients have received eviction notices or when they are already homeless. We see many clients who are “hidden homeless” or sofa surfing. There is not enough social housing locally to meet demand and many private landlords are prohibited from accepting tenants who receive help with housing costs from benefits by their mortgage providers. We are hoping to see this stance changed to open up the private rental housing market to all prospective tenants.

Maldon Citizens Advice has been helping me with various DWP trials & tribulations over the past 18 months. My adviser's tenacity, support, knowledge and input has been incredible. She's passionate about fighting injustice. She picked up on DWP errors I did not even know about (I had been on the wrong Incapacity Benefit rate for 15 years). I cannot thank her and ALL the support staff at this branch enough. They are incredible.

Jennifer's Story

Jennifer approached us for general advice following a relationship breakdown. Her relationship had broken down following persistent controlling domestic abuse - Jennifer and her children had to leave their home for their own wellbeing and



mental health. Jennifer and her partner had an assured tenancy. Jennifer was not entitled to help from the local authority because she had a valid tenancy and was entitled to live in the property. If she relinquished the tenancy she would be judged to have made herself intentionally homeless. The housing association couldn't help either- as far as they were concerned both parties had the right to maintain the tenancy and stay in the home - there was no evidence of physical threat. It was a long process, but working with our support and the local domestic abuse support agency, Jennifer was able to use the legal system to get her partner to leave the property and for the tenancy to be assigned to her sole name, giving her and the children continued housing security.



Debt

Overall costs of living including rent, utility bills and council tax charges are still increasing at a greater rate than wage or earnings replacement benefit inflation. Support from our general debt advisers and specialists continues to be in great demand.

When we first see a client we are all trained to look at their case holistically- if we can give a client confidence in us to disclose a debt issue before it has become a crisis they will have more options for resolution. When a client first

discloses debt problems we take a general background and identify any debt emergencies. They then have the opportunity to see a general adviser for debt advice at which time we look at income/expenditure, income maximisation including checking benefits are at correct levels, liability for debt, priorities and overall indebtedness. We can then discuss options with the client. It is always the client's decision. We never judge. We will support the client along whichever path to resolution they feel most suits their situation.

Fran's Story

Fran is a widower in his 80s. After he was widowed 10 years ago he was stuck living somewhere he couldn't afford. During this period he had medical treatment for a life threatening condition which, whilst successful, left him with rare and unfortunate permanent health implications. The health problems meant he was unable to deal with looking for somewhere more cost effective to live and moving. Fran first came to us about 5 years ago. At that point he had credit card and loan debt of £12,000 which he had run up whilst meeting his living costs. We supported him over the course of a few months during which he applied for and moved to lower cost accommodation. With our help Fran contacted his

creditors and explained his circumstances. They agreed to accept token repayments that Fran could afford until his circumstances improved. We saw Fran again recently. His circumstances haven't changed and he continues to be plagued by health problems from his treatment. Fran has always rejected the idea of a formal debt solution like bankruptcy- he felt strongly that he should try to repay the debt. We contacted Fran's creditors to give them an update on Fran's circumstances- that they hadn't changed and were unlikely to do so. Two creditors who between them were owed 75% of the debt agreed to write off their balances as a gesture of goodwill. The remaining creditors continue to accept minimal token payments. Fran is delighted.



Financial Capability

This year saw us expand our financial education work. Over 500 pupils from local schools took part in one of our courses. We tailor the sessions to suit each group. Participants from schools this year were from years 6, 7 and 10 (10-15 years old). The courses covered a range of topics including one focusing on how the responsibility of managing a family budget can create stresses and strains which impact wellbeing.

We were delighted to work again with Action for Family Carers and to work for the first time with 1st Heybridge Guides both of whom took part in fun sessions playing a family budgeting game.



We ran a pilot of a multi session course “Money Talks” aimed at families in partnership with Essex Child and Family Wellbeing Service. Moat Housing Association kindly provided us with funding to provide a free crèche and Adult Community Learning Essex provided the venue. It was a great example of local agencies working together for the benefit of our community. The pilot was successful and it is planned to repeat the course in 19/20 on a larger scale.

We continue to offer all clients advice and support on budgeting and income maximisation as part of our general advice. We have a dedicated financial capability specialist with whom clients who wish to can work on a one to one basis. The goal of this support is to give clients the confidence to manage their finances positively in the future.



Marion's Story

Marion lives with her adult son- they are both on very low incomes - she was managing their finances, but with nothing to spare each month. Marion's other son was to be married in Scotland 12 months hence; she knew that the costs of travelling to celebrate with him, accommodation and associated expenses were out of her reach and she had resigned herself to either missing this family event or borrowing to fund her attendance. This information was incidental to the reason Marion visited us here, but the adviser thought it might be worth Marion spending some time in a budgeting session to see if we could help. Our financial capability specialist went through Marion's household budget with her and identified areas where small adjustments and savings could be made, including better value utilities and insurance. They researched the costs Marion would incur in attending her son's wedding and made a savings plan together which Marion felt was realistic. Following this plan would mean that Marion would have enough money for her and her other son to attend the wedding in a year's time.



Research and Campaigns report

At Citizens Advice we see so many people with so many different kinds of problems, and that gives us a unique insight into the challenges people are facing today.

From all over the country local Citizens Advice are sending examples of poor practices and procedures to our head office which are then collated and used at national level to bring about change.

With the right evidence, we can show big organisations – from companies up to the government – how they can make things better for people.

Recent examples of change brought about through the influence of Citizens Advice include improvements in Universal Credit and regulation regarding letting agents.

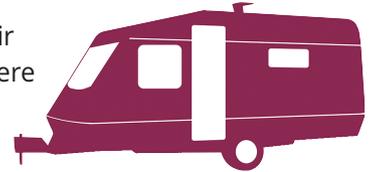
We also research into problems that we are particularly aware of in our local communities and this year a student volunteer investigated the problems faced by people living in caravans.

A caravan is sometimes the only affordable and available housing option but it is fraught with insecurities. Maldon & District Citizens Advice have helped caravan park residents with a wide range of issues. On starting their lease, a resident may not

have been informed of their liability for Council Tax (where they have no other

'primary residence'). Huge Council Tax arrears may accumulate and only come to light when someone moves into new accommodation and applies for benefits. The Council can only give limited assistance when they look for housing in the winter months. When caravan residents apply for long-term Social Housing they may be placed in low priority bands or they may be referred to another Authority because they are not considered to have a 'local connection' if their last permanent settled accommodation was elsewhere. Those lucky enough to own their own caravan may only sell on the site owner at knock down prices, owing to 'restrictive covenants'. Those who enjoy use of a caravan when they work on a site have few housing rights when their health or circumstances change.

Living in a caravan site from March to November can be a great lifestyle choice. It should not be an option of last resort for vulnerable people. Better information on rights and obligations would enable prospective residents to make good decisions. Above all, wider availability of affordable rented housing in the district would go a long way to addressing the problems encountered by many clients of Maldon & District Citizens Advice.





Volunteer's story



From the very moment I started University as a Law Student, it was drummed into us the importance of work experience – how good it looks on your CV, how prospective employers look for students who go above and beyond their usual studies and so on.

The legal sector is highly competitive and securing a work placement is no different. After a number of unsuccessful applications, I started to think outside the box and that was when I found Citizens Advice. I enquired regarding volunteering as a Gateway Advisor and I can honestly say that it was one of the best decisions I have ever made. I have been a Gateway Advisor for over a year now and I have learnt so much in this time – my confidence has grown tremendously, as has my knowledge and each day I learn something new.

Whilst my initial decision to start volunteering stemmed from my own self-interest, since my time at Citizens Advice this has completely changed. When I started, I did not realise quite

how satisfying it would be providing advice to others - helping those who need it the most! One recurring theme that I noticed throughout was how grateful the clients are for somebody to offer their time to sit and listen to them and provide helpful advice. It is this sense of satisfaction that makes volunteering so worthwhile.

Each day brings a new challenge and no day is ever the same! You come across such a variety of issues and people at Citizens Advice and this is something I really enjoy. I am surrounded and supported by such a great team and this support network helps me to do the job as best I can. I never get feel like I am at 'work' whilst volunteering.

You should never underestimate your own ability to make a difference to someone's life and through volunteering I have learned that even the smallest of gestures can go a long way. From just listening to a client share their problem can lift a great weight of their shoulders. They may have spent weeks, months, even years, worrying about an issue – and after a short consultation, they could leave feeling happier (even if just slightly). It really does make a difference.

Volunteering at Citizens Advice has allowed me to see the world from a different perspective – it has taught me to appreciate life more, especially so on a 'bad' day remembering that there are always others going through much worse.



Staff

Bureau Manager

Lucy Bettley

Advice Service Manager

Fiona Nelmes

Outreach Workers

Fiona Nelmes

Derek Hall

Benefits Caseworker

Justine Southgate

Training Supervisor

Anne Cramphorn

Homelessness Prevention Specialist

Christine Wakeling

Project and Debt Advice Manager

Justine Southgate

Financial Capability Worker

Judy Norton

Debt Caseworker

Jenny Phillips

Advice Session Supervisor

Sarah Lornie

Justine Southgate

Sally Babbage

Help to Claim

Paul Street

Sally Babbage

Volunteer Research and Campaigns co-ordinator

Irene Chapman

Ruth Lornie

Volunteer Administrators

Sabah Ebrahimi

Volunteer Receptionists

Joan Fish

Jean Harrod

Linda Keyes

Tessa Watkins

Anthea Balmford

Stella Curran

Jill Buschor

Lorraine McHale

Suzanne Lovett

Volunteer Advisers & Gateway Assessors

Diana Adams

Mike Canter

Terry Canty

Richard Holland

Michael Lofthouse

Sarah Lornie

Justine Southgate

David Spiceley

Sue Voyce

Gill Woods

Janet Carden

Sally Babbage

Karl Davies

Jean Grant



Irene Chapman

Paul Dellar

Sheri Dines

David Ogden

Janet Allison

Lynne Pursell

Susie Tomlinson

Paula Stanbury

Martyn Hodges

Alan Hale

Gill Stone

Mike Gibson

Paul John

Geoff Bull

Lisa Amor

Lisa Walton

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Natalie Carr

Amy Hall

Cliff Ellams

Michelle Gill

David Ogburn

Emily Woloszczuk

Gayathri Sreekumar



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