



2018 Annual Report



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

Big Lottery - Reaching Communities Fund

Burnham Town Council for their financial support and accommodation

Essex Community Foundation

Turncole Wind Farm Community Benefit Fund,

Middlewick Farm Community Benefit Fund,

Essex Millennium Fund,

Crix Charitable Fund,

Students at Ormiston Rivers Academy,

Heybridge Parish Council,

Purleigh Parish Council,

Chelmsford Male Voice Choir,

Maldon Court Preparatory School,

All Saints Church, Maldon.

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 2018



"The one constant is change"

(or variations thereof) is a saying attributed to Heraclitus, a Greek philosopher who lived in the 5th century BC.

I was put in mind of this quote when thinking about this year's Chair's report. By world standards we live in a safe and stable environment, yet this year our services have been as much in demand as ever as our clients continue to seek our assistance. Sometimes their difficulties emerge slowly as one issue leads on to another, whilst at other times a single major event creates problems that threaten to overwhelm them. At such times the bureau offers a vital role in helping them through their difficulties, perhaps by acting as their advocate to ensure fair treatment or by simply ensuring that they approach the proper authorities to resolve their problems. With the outcome of Brexit as uncertain now as it was last year, the one thing we can be certain of is that change will remain our constant companion and the vulnerable will be as much at risk and in need of the bureau's services as they are now.

At the same time, Citizens Advice itself is facing increasing challenges as pressures increase on local authorities to cut discretionary spending to protect the statutory services that they must provide and other agencies seek to replace local bureaux as the providers of those discretionary services. The Citizens Advice conference in November last year was dominated by this theme and how to respond to those challenges and I think we can expect to see a number of initiatives in response to these challenges at local, regional and national levels, in the next couple of years. We ourselves face a new commissioning process during 2018/19 to secure our core funding so that we can continue to provide the services that are so needed by the vulnerable in our community.

I should like to take express my thanks to Maldon District Council, the Big Lottery and other funders of the bureau for their continued support without which we could not function. Most of all, I would also like to thank all those involved in Maldon Citizens Advice, our Manager, staff and volunteers and my fellow trustees, for all their support and hard work in delivering our services.

Martin Say
Chair Trustees



Manager's Report

In this report you will see a sample of quotes written by our clients. This evident impact on people's lives is what first attracts our volunteers and keep them here for many years, treating the work they do with complete professionalism. During the snow this winter, when Maldon had all but come a halt and some office workers had no choice but to take the opportunity of a day at home, our longest standing adviser donned waterproofs, walking boots and, armed with poles, walked in for several miles in case there were clients here needing help. There were, and her trek was not

wasted. It is this commitment to helping others that unites our 52-strong team of volunteers and contributes to making the Maldon District a great community in which to live.

It has been a busy year at Maldon Citizens Advice, as can be seen from



the reports in the coming pages. A year of stability and consolidation during which the specialist advice service has been further developed.

The process by which our advice standard is audited has changed from being an inspection once every three years, to an on-going monthly samples of cases. This is a positive development and we are very pleased that thanks to the hard work of our advisers and supervisors, our results consistently score at the highest level.

It would be easy to relax and become complacent as we are already busy and doing well received work. One of our recent visitors, Cllr. John Aldridge, described the bureau as "having a flare for innovation and moving with the times". This is crucial if we are to meet the changing needs of our community in 5, 10, 20 years' time.

One aspect of our new work is within schools and groups of teenagers such as young carers. While we frequently help adults with their problems, try to get them on a financially secure footing, increase their skills and confidence in managing money, how good it will be if we can contribute to the next generation being better equipped to deal



Market Hill, Maldon. Winter 2018
© Andrew Taylor Photography



with these challenges and thereby avoid indebtedness from the outset.

We are very grateful to both Maldon and Burnham Councils for providing excellent premises from which residents can get advice and for the varied financial support which enables the service to continue and thrive. A concert in the autumn brought together three local choirs into a packed church in Maldon. It raised significant funds as well as giving us an opportunity to introduce many people to Citizens Advice, the help residents can get and the opportunities for volunteering.

Those making a financial contribution to Citizens Advice can be confident that, due to staffing in the main by volunteers, every pound invested is repaid many times over

- in financial gain for residents which brings money into the community,
- in financial savings for local services by, for example, preventing homelessness and keeping people in work.

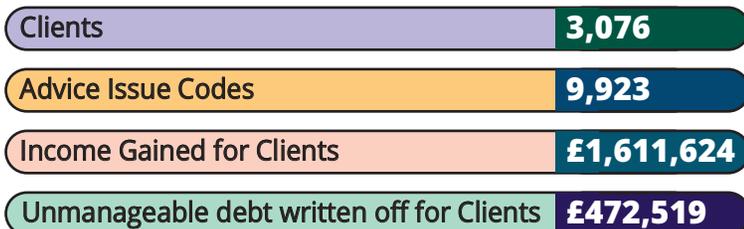
Lucy Bettley
Bureau Manager



M A L D O N

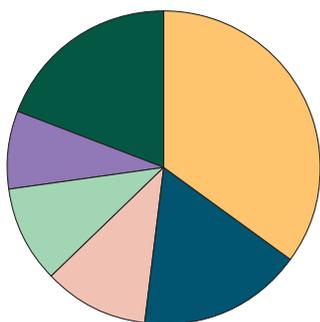


Key Statistics



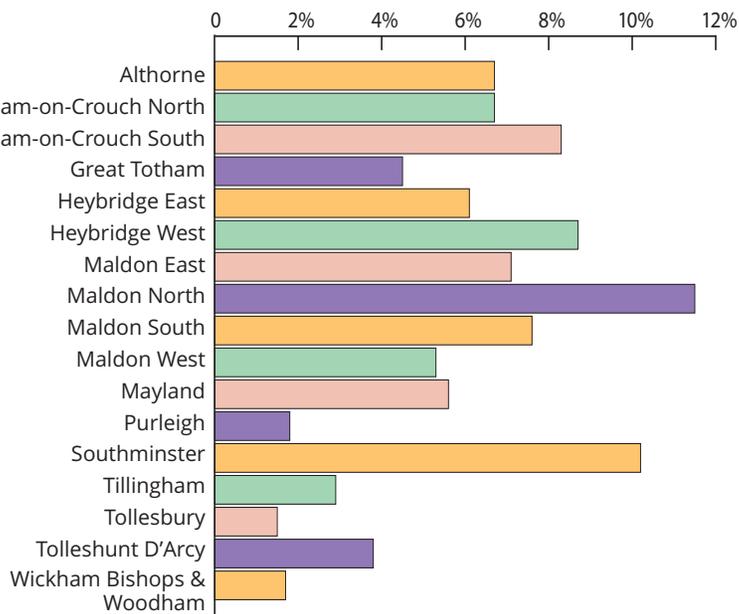
Thank you so much for your time and extremely kind understanding – God bless.

Advice Categories Summary



- 17%** - Debt
- 11%** - Housing
- 10%** - Employment
- 8%** - Relationships and Family
- 19%** - All other
- 35%** - Benefits including Universal Credit and Tax Credit

Percentage of Issues by ward





Outreach Services

During the year, weekly surgeries have been run in Burnham and Southminster and home visits have been made to more vulnerable clients. In Burnham the Outreach moved from the Town Council Office where we had been for many years, to Station House. We now have two big rooms where people can have more private conversations with less interruption and this new premises is working very well for local residents. In Southminster the Outreach continued throughout the year in the Library despite Library services closing in the winter because of heating issues.

Outreach services are a lifeline for many of our clients who cannot get out or afford to travel to Maldon. Cases undertaken this year include:



Citizens Advice Outreach Office
Burnham-on-Crouch

Outreach Case Study

Mr A, in his late 90s, contacted us for help in understanding and challenging the bills he was getting from Essex County Council in relation to care costs for his wife who was bed-bound following a Stroke. He was concerned that the high costs of care would result in the couple running out of money. Citizens Advice assisted during home visits by gathering together information about the couple's income and savings, explaining how a financial assessment is carried out. Mr. A felt greatly reassured and understood that they will not be left penniless

*You gave
your very best –
thank you – help
when we
needed it.*

Outreach Case Study

Mrs B contacted us for help when her husband went into hospital. Her husband used to manage the couple's benefits and finances and Mrs B was unsure about what to do and lacking in confidence. We assisted Mrs B by explaining the different benefits and notifying the four relevant agencies of their change of circumstance. Later, Mr B returned home and the relevant agencies needed to be notified again of this change of circumstance. Another home visit was offered but by then Mrs B had grown in confidence and was able to telephone all four agencies herself.



Outreach Case Study

Sarah suffers from anxiety, depression and fibromyalgia and finds it very difficult to go out.

Sarah received a letter about a telephone compliance interview regarding her Employment & Support Allowance (ESA) and asked to be supported during the call. Our outreach adviser was with Sarah during the call which revealed that she had been overpaid ESA by approximately £1,600. Although this was the DWP's mistake, Sarah was required to provide years of back-dated bank statements and her ongoing benefit was stopped together with her Housing Benefit and Council Tax support.

We assisted Sarah in sending her bank statements to the DWP and visited Maldon District Council on her behalf to get her Housing Benefit and Council Tax support restarted. It took almost 9 months of ongoing support to get Sarah's ESA put back into payment (£110.75 per week). The DWP claimed not to have received the bank statements, which had to be resent, and multiple calls had to be made by our adviser chasing for a decision. In the meantime, we assisted Sarah in making a claim for Personal Independence Payment (PIP) which included having to challenge a decision to end the claim because she failed to attend a medical assessment in Chelmsford.

Sarah was eventually assessed at home and awarded £79.95 per week. Without the help of Maldon & District Citizens Advice, Sarah would not have had the strength to cope with dealing with the various agencies. She would not have received the income to which she is entitled and would have risked homelessness through not being able to pay her rent. As well as the practical help given, we have been able to relieve Sarah of the additional stress caused by these problems.



Employment



Employment cases continue to form a significant part of our work and another adviser, Sally, is receiving more specific development in this particular area to get to grips with the intricacies of employment issues .

The range of employment problems tackled at Maldon varies from relatively straight

forward 'non-payment of wages' claims to more challenging discrimination cases; and it is unusual for a case to be resolved by simple 'one off' advice. Indeed, for cases leading to a tribunal, our advice needs to be measured according to the needs of the individual and the many others seeking our help.

Based on our experience, if there were one issue that employers (and employees!) could improve on, it would be recognising the appreciable benefits arising from taking a bit more time to talk to their staff. It's a really worthwhile investment!

The majority of problems coming our way result, in some way or other, from a breakdown in

communication. Often, an employee gets frustrated with a relatively minor matter which could be nipped in the bud by a few minutes discussion with their manager. Of course, with hectic schedules, there is never a convenient moment to talk about concerns and the issue escalates to a full blown grievance or, in the worst case scenario, tribunal action.

At the bureau, in all cases, we try to help resolve our clients' problems with a pragmatic approach recognising the basis of their complaint and the employer's need to run a profitable business in a supportive environment.

Thank you for providing such a vital free service in the local community and for having the foresight to attract and retain advisers who genuinely care about fairness, honesty and obtaining a positive outcome for their clients if their case is merited.



Employment Case Study

Ivan lives with his wife and two young children.

Ivan had been working for his employer for ten years when he was dismissed for gross misconduct following a disagreement with another worker. Ivan came to us for help to challenge the dismissal and to clear his name. As well as making it extremely difficult to get other work, a record of gross misconduct prevents a claim for JSA and would leave the family struggling. Ivan would have found it impossible to follow the complex procedures unaided.

We assisted him through the Early Conciliation Process and onto Employment Tribunal. This requires a very considerable amount of preparation work and skilled negotiation. After a lengthy process a settlement of £8,500 was won for the client. This enabled him to

support his family while finding alternative employment as well as being exonerated for any wrong doing. We are pleased to hear that he is now settled in a new job

We have nothing but admiration for the people that work here. We thank you for all your help.



Reaching Communities Project



LOTTERY FUNDED

Our Reaching Communities project provides free, independent and confidential advice, support and casework for complex benefits issues, welfare benefit appeals, debt, homelessness prevention and budgeting and financial capability.

The grant from the Big Lottery



With students from Ormiston Rivers Academy, Burnham-on-Crouch.

Fund allowed us to expand and enhance the work we were already doing in these areas and to dedicate time and resources to help clients develop financial skills to prevent future indebtedness.

We maintain good links with community partners, schools and referring agencies and through them offer various money skills workshops.

Debt

We are seeing ever increasing numbers of clients who need specialist help with a debt situation. Overall costs of living, particularly rent and utility bills, are still increasing at a faster rate than wages and benefit rates, putting increased pressure on families to operate to a strict budget to afford a basic standard of living. There is often no money spare in a budget to meet unexpected costs or a fall in income for example through illness, job loss or a changed family situation. Borrowing money on a short term basis has become easy and is widely advertised. This method of borrowing quickly becomes prohibitively expensive. Debt that can't be serviced is insidious. Whether acknowledged or not, the fear, worry and pressure invades every aspect of lives. We repeatedly see a noticeable change in our clients' demeanour, even after their first visit to us. Relating their situation and realising we will support them in looking at their options and



through any subsequent process can have a profound effect. Comments we have received include ***“I slept well last night for the first time in months”, “I wish we had come to you earlier”, “I feel like a weight has been lifted”.***

Debt Case Study

Robert lives with his partner and their three year old child, in private rental accommodation.

Robert has recently been diagnosed with terminal cancer. Although he had been facing redundancy, his employer has kept him on with a reduced salary to help him during this very difficult time. Robert kept well on top of his financial obligations while he was working full time, paying all the household bills and making the required monthly payments to service his £11,000 of loans. Although he has not missed any payments, he is extremely worried about how to manage during the time left to him, adding extra stress to his already dreadful situation.

We are helping Robert by creating suitable plans for how to deal with his debts and negotiating with his creditors, looking at strategies for minimising expenditure and identifying benefits available to him now and in the future as his illness progresses. We will of course be offering advice for his partner should Robert no longer be with her.

Welfare Benefits

Welfare benefits apply to a huge proportion of our community- they include tax credits for working families, state pension and disability benefits. When something goes wrong with a benefit claim, resolution can be a long and complex process.

A person whose income varies, perhaps because of a zero hours contract or overtime, can find their income related benefits (tax credits, housing benefit, council tax reduction) are not paid at the appropriate level, leading to overpayments or underpayments. Underpayments mean that clients may struggle to meet their commitments with potentially serious consequences. Overpayments lead to clients having an unexpected debt which they will have to repay. We support clients in this situation to establish what levels of benefit they should have been entitled to over a period of time and, where appropriate, help them appeal decisions or negotiate repayment.

Clients who are entitled to disability benefits can find their awards are refused initially, or when they are reviewed. They have to ask for the decision to be looked at again and then formally start the appeal process. Appeals are heard by a tribunal comprising of a judge, a doctor and possibly a disability expert. It can take over 6



months for an appeal to be heard, during which time clients don't receive the benefit they have applied for (or have become used to receiving) to help with the extra costs that a having a disability can bring. We help clients through this stressful period, preparing their case, supporting them where possible with income maximisation and explaining what happens at a tribunal so they feel able to attend and be heard.

Message received from a client following a successful Personal Independence Payment appeal- "I'd never have had the confidence to go today without your help, positive attitude and strong advice, so thanks once again. Wish there



were more people in the world like you. I'm celebrating with fish & chips!"

(Through our specialist advice this year, clients saw an increase in income from benefits of £486,000.)

Benefits Case Study

Gordon, a retired professional, is attempting to transfer his disability benefit from Disability Living Allowance to Personal Independence Payment. He lives, with his equally disabled companion, over 20 miles away from the nearest assessment centre and is unable to travel that far. For the last year Maldon Citizens Advice has been trying to get the client a home visit. This has involved a successful appeal to the Tribunal, a complaint to IAS (the company who manages the assessments), multiple requests for the DWP to reconsider their decision to end the client's disability benefit for failing to attend an assessment and working with the office of our local MP. We are hopeful that a home visit will take place shortly but in the meantime the client has been denied his disability benefit for over a year (approximately £4,200) and suffered a great deal of additional worry.





Housing and Homelessness

Private rent is becoming unaffordable for people who require help with rent. Local housing allowance rates remain frozen and are out of line with rental costs. A 2 bedroom property in Maldon costs about £850pcm- the LHA is £656.50pcm, leaving a family to find £200pcm. Eviction from private rental accounts for 78% of the rise in homelessness since 2011 (Shelter March 2017). Wherever possible our specialist adviser works with clients to prevent

homelessness. Managing to identify incorrect notices for tenants or failure to place deposits in secure schemes delays repossession and gives clients more time to find alternative accommodation. She has a good working relationship with Maldon District Council and local housing associations and in some cases successful negotiation has resulted in existing tenancies being maintained. When preventing homelessness is not possible clients are helped and supported to find a solution.



Money Skills Workshop at Burnham Primary School



Financial Capability

We offer all clients information about budgeting and income maximisation as part of our general advice. Clients who express an interest can benefit from one to one work with a specialist adviser. This may be a one off session or on-going support over a period of time. We help clients identify areas where savings may be made, offer education about money management and identify other sources of income eg from grants, benefits,

lodgers. Our continued support aims to give clients the confidence to manage their finances positively so they can get to a position where

unexpected expenses can be managed. Social media and advertising can lead to young people and families feeling pressured to have or provide apparently popular items. We are very pleased to be working in local schools offering a range of money skills workshops. These workshops share the themes of why a family needs a budget and what the consequences and options are when expenditure exceeds income.



Financial Capability Case Study

Serena lives in privately rented accommodation with her 2 children. One of her children is disabled and Serena is their carer. She manages her household expenses by withdrawing a fixed amount of cash each Monday to make payments. This has led to confusion because income and commitments are at different intervals- weekly, fortnightly and 4 weekly income and weekly and monthly costs. On paper there appears to be a small surplus each month, but in reality every penny is sent. Serena would like to have a savings account to meet annual costs and unexpected bills.

We helped Serena look at bills to ensure they were competitive and if any savings could be made, and asked her to keep a spending diary for a month so any budget would be realistic. Once we had that information we produced a visually strong, personalised 3 month spending plan. This detailed plan showed all expected income and commitments and specified a different specific amount of cash needed to be withdrawn each week. We saw Serena after 3 months. She was managing well- the budget didn't need adjusting and she had accrued some savings.



Volunteer's story



Why I Volunteer

I gave up my career to raise my children but as they grew and became more independent I found I needed a new purpose to my life, a new challenge.

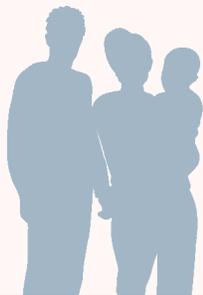
Citizens Advice is my purpose: an escape from the humdrum of housework

and cooking, where I can exercise my brain again by immersing myself in the problems of others and make a connection with people from all walks of life. The different people I meet or talk to on the phone inspire me to try my hardest to understand the complexities of the benefits system or the best way to complain about a faulty purchase.

My life sometimes seems like a dream compared to the problems of others. With a little bit of bad luck or a few bad choices I could also be struggling as so many people are and it is reassuring to think that there is someone there who will give their time to listen and offer constructive advice.

During my time at Citizens Advice I have grown as a person. I have more confidence and self-esteem and have new found interest in the world around me. I had not always understood the difficulties people face and the reasons why some seem to struggle in life so much. But with the training I have received and the support of the other volunteers I can see why it can be so difficult to pick oneself up again after a set-back. I see the world differently now and the inequalities in life that were someone else's problem but now in a small way I am making a difference, person by person. From the training I have received and the opinions of others I have gained knowledge that I employ in my everyday life and I am also more flexible and open-minded in any situation. I love the challenge that each question brings.

I have considered going back to paid employment but it can be daunting after so many years away. Now I feel confident in my abilities having gained new skills, knowledge and experience that the step into employment seems such a small step. Each time I am at Citizens Advice I learn something new. I continue volunteering because it fills me with hope that there are so many people trying to make a difference every day. I enjoy the company of the like-minded people I volunteer alongside and the conversations with the varied people I meet. Volunteering gives me more balance in my life.



Staff

Bureau Manager

Lucy Bettley

Advice Service Manager

Fiona Nelmes

Outreach Workers

Fiona Nelmes

Derek Hall

Benefits Caseworker

Phil Watkins

Training Supervisor

Anne Cramphorn

Homelessness Prevention Specialist

Christine Wakeling

Project and Debt Advice Manager

Justine Southgate

Financial Capability Worker

Judy Norton

Justine Southgate

Debt Caseworker

Jenny Phillips

Advice Session Supervisor

Sarah Lornie

Justine Southgate

Volunteer Research and Campaigns co-ordinator

Irene Chapman

Volunteer Administrators

Sabah Ebrahimi

Volunteer Receptionists

Stephanie Say

Joan Fish

Jean Harrod

Linda Keyes

Tessa Watkins

Anthea Balmford

Stella Curran

Jill Buschor

Janice Higgins

Volunteer Advisers

Diana Adams

Mike Canter

Terry Canty

Richard Holland



Michael Lofthouse

Sarah Lornie

Justine Southgate

David Spiceley

Geraldine Stratford

Sue Voyce

Gill Woods

Janet Carden

Sally Babbage

Karl Davies

Jean Grant

Irene Chapman

Paul Dellar

Sheri Dines

David Ogden

Volunteer Gateway Assessors

Janet Allison

Lynne Pursell

Susie Tomlinson

Paula Stanbury

Martyn Hodges

Alan Hale

Gill Stone

Mike Gibson

Paul John

Helen Bennett



Legal and Administrative Information

Trustees

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(Treasurer)
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Alan Mack
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Here to help

Contact us at:

In Person (no appointment necessary):

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Council Offices, Princes Road, Maldon. CM9 5DL
Monday to Friday 10.00am - 4.00pm

Burnham-on-Crouch

Station House, Station Approach
Burnham-on-Crouch, CM0 8BQ
Every Thursday, 10.00am - 1.00pm

Southminster

The Library, Queenborough Road, Southminster, CM0 7AD
Every Tuesday, 9.30am - 12.00 noon

Telephone: 01621 875774

Email: bureau@maldoncab.cabnet.org.uk

Website: citizensadvice.org.uk/maldon-district

Twitter: @MaldonCAB





Maldon & District
Citizens Advice

**Will you support our
volunteers**

to help over 3,000 local
people in distress each year...
...solve their problems?



Give as you Live™



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Each time you shop on the internet you make a contribution to us **AT NO COST TO YOU**



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