



2021 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

Essex Community Foundation

Turncole Wind Farm Community Benefit Fund,

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

West Maldon Community Centre

Catherine Garrett for design and publicity services

Chair of Trustees Report



After the most challenging of years we are standing at a watershed moment as, due to the benefits of the vaccine programme and the release of restrictions, we cautiously emerge into a more normal life, albeit, at the time of writing infection levels continue to rise. Looking forwards, we anticipate a greater demand for our services as

Government restrictions on debt collection and evictions are removed whilst the ending of the furlough scheme and additional support to Universal Credit combine to create additional challenges for many of our clients.

It is therefore immensely helpful to have received the continued support of Maldon District Council in a new three year contract (with the opportunity for a two year extension) for the delivery of advice services whilst at the same time we have successfully renewed our contract with the National Lottery to address poverty throughout the District including advisory services in debt, homelessness prevention, welfare benefits and financial capability. The renewal of these contracts demonstrates the confidence which our key funders have in our ability to serve our

community and we are greatly appreciative of their continued support.

I would like to recognise the work of our volunteers and staff and our Chief Officer, Lucy Bettley through the 18 months and counting of the covid period. Our team is mainly comprised of volunteers and has shown immense commitment and flexibility to maintain our service to our clients on a working from home basis with all that entails in learning new IT skills and working on a more independent footing away from the supportive environment of the office. We made a commitment to resume a face to face service in Maldon and in our Outreach Centres in Burnham and Southminster as soon as practically possible and I am pleased to say that we have been able to operate from each location for some months, albeit on a restricted and "covid aware" basis. This is an important facet of our service as we are acutely conscious that a proportion of our clients simply can't access our services digitally or by telephone.

Whilst the future continues to look relatively uncertain, with a strong team and the backing of our key funders we believe we are as ready as we can be to continue to serve our clients across the Maldon District.

Philip Wakeling



Chief Officer's Report

Over the next pages, in subject reports, you will read of the fantastic work carried out by our staff and volunteers, achieving great, measureable, outcomes for clients such as homes kept and income gained, but there are also those which are harder to quantify. The client feedback we receive is heartwarming to read and gives a flavour of how people's lives have been improved by being listened to and supported by

"The Maldon office have always gone the extra mile. I'm impressed and thankful."

our advisers and the kindness they have been shown, sometimes over a prolonged period. The quotes printed are representative of the many comments made during the course of the year.

Training much needed new advisers and subject specialists was one of the most challenging aspects of remote working. Anne Cramphorn, our training supervisor, has done a wonderful job in bringing first-class advisers onto our team. You can read about David's experience as a trainee later in the report.

On a personal level, I, and I think most of our staff and volunteers, feel very fortunate to have had



work to do during the year and a purpose to each day of lockdown. It certainly made the restrictions easier to deal with. Unfortunately the necessary change in our service delivery meant that there were no volunteering opportunities for some of our team, such as those in reception or gateway assessment roles. Some will retrain and return to us when a full drop in service resumes but many will have found new volunteering activities or have family commitments. The suddenness of the change with the coming of lockdown and uncertainty of future arrangements meant that we have not celebrated the difference they made to clients' lives and to the life of our charity in the way that we would have wished. I would like to take this opportunity to acknowledge their dedication and contribution.

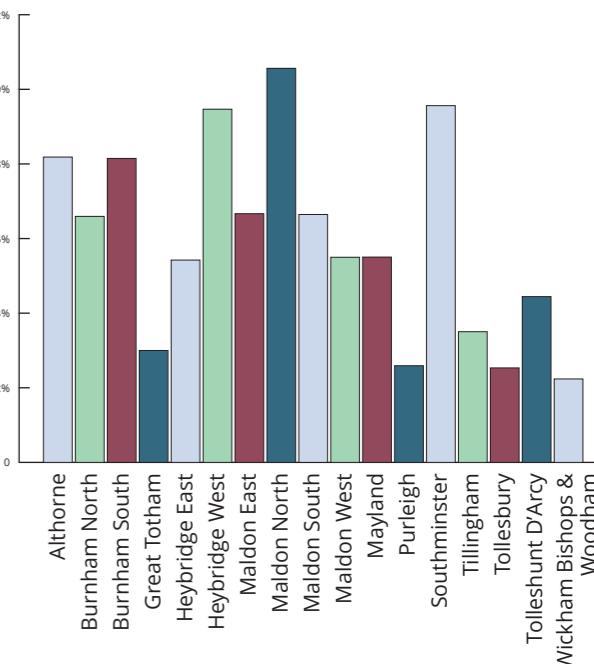
Lucy Bettley

Advice Categories Summary



- 17% - Universal Credit
- 20% - Other welfare benefits
- 8% - Debt
- 12% - Housing
- 14% - Employment
- 8% - Relationships and Family
- 4% - Legal
- 4% - Consumer
- 13% - All other

Percentage of Issues by Maldon District Ward



Key Statistics

Clients	3,072
Advice Issue	9,656
Income Gained for Clients*	£2,018,895
Unmanageable debt written off for Clients	£319,038

* much of which will be spent in the Maldon District, supporting the local economy

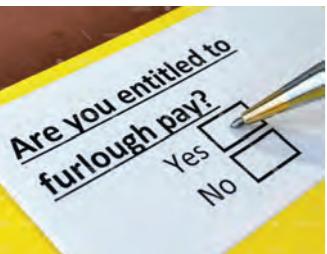


Employment

It almost goes without saying that this was a challenging year!! Everything changed – except, it seemed, for the need for our services.

In the world of work, there was huge disruption due to the pandemic. Many employees were forced to stop work; some were obliged to adopt new ways of working; and many were given support through the Government's 'furlough' schemes. People who were self employed (and who met certain conditions) were eligible to apply for government loans / grants.

All this meant that much of the existing rule book was chucked out of the window! The government acted quickly with new regulations and guidance being announced on almost a daily basis. This posed challenges for us; but it was impressive how our information systems coped with unprecedented demand and change.



"I just want to say thank you so much. I was so upset. If it hadn't have been for the help, I'm not sure what I would have done."

Employment enquiries mainly focussed on the introduction and

conditions applying to 'furlough' schemes. Most employers got to grips with the new arrangements quickly which, in itself, was very impressive. However, it didn't take too long for particular queries to surface - the 'what ifs' and 'what abouts!' What rules apply if I work from home? What happens if I am ill? What amount am I going to be paid? May I work for someone else? Can I be made redundant? What happens if I'm 'shielding'? When can I take holiday leave? And so on!

There were times when we didn't immediately have all the answers; but using resources from our own organisation and from various other professional bodies, we usually resolved the enquiries made, to the clients' satisfaction at an early stage.

Unfortunately, there continued to be matters of dispute between employees and their employers which were not resolved by informal action – our preferred remedy.

Some cases resulted in hearings at an Employment Tribunal; and several others were resolved early by out of court settlements. However, it is heartening to report that, invariably, in such situations, there were positive and deserving outcomes for our clients.

Case study

There were a number of challenging cases this year - some which involved Employment Tribunal claims. These took an appreciable amount of time to conclude. However, the experience of such cases has helped us to learn from and deal effectively with matters arising during this process.

The following case did not result in an ET claim; but concerns a client who was offered redundancy by his employer. He was given misleading information and incorrect calculations by the company and, with our help, the case was resolved without recourse to formal legal proceedings.

Gerry was 59 years old and had been employed as a metal worker for a local company for 11 years. He was a conscientious worker who never had any performance issues.

In September 2020, without consultation, his employer sent all staff a memo about the intention to add a clause to all employment contracts about short time

working/lay offs. Gerry objected (in writing) to this proposal; but his employer merely ignored his letter. At this time, a number of the workforce, including Gerry, were on furlough'.

During October 2020, the company asked if any staff would consider redundancy and Gerry expressed an interest. He was happy to be made redundant rather than continue on 'furlough' and appreciated the implications. The redundancy process then started.

Gerry had checked his expected Statutory Redundancy pay; and the sum based on his wages and years worked was around £7,000. A leaving date was agreed without any issues - 1st January 2021. Gerry, however, was concerned about his Statutory Notice pay and the way in which the employer had calculated it.

The company agreed that 11 weeks pay in lieu of notice should be paid; but this was to be calculated by applying 2 weeks 'furlough' pay (80% of normal); 5 weeks full pay and 4 weeks under lay off arrangements (no pay). The employer stated that lay offs – as determined by the

company - now applied to all employees including Gerry. Irrespective of this, which was in itself arguable, pay in lieu of notice had to be calculated on full weekly pay arrangements – no question! We helped Gerry write a letter to the company - referencing the Employment Rights Act - to explain their misunderstanding. Ultimately, the company accepted our statement and Gerry was to receive his Statutory Notice Pay using his full weekly pay amount as the basis of calculation – approximately £5,000.

Gerry contacted our office early in January 2021 stating that he had not received the payments due. Another letter was drafted for Gerry and within 3 days Gerry informed us that all the expected pay had now been received into his bank account.

This case could easily have proceeded further with an Employment Tribunal claim but, with the issues being raised appropriately and formally at an early stage, Gerry received his redundancy dues without too much undue argument or bad feeling.



Help to Claim



The Maldon Citizens Advice Help to Claim Service provided a lifeline for people on a low-income over the last 12 months and throughout the height of the Covid-19 pandemic. Working mainly from home, the HTC advisers assisted an increased number of clients with every step of making a Universal Credit application.

Maldon Help to Claim Clients 2020-2021

*354 clients by webchat
118 clients by telephone
128 clients face to face*

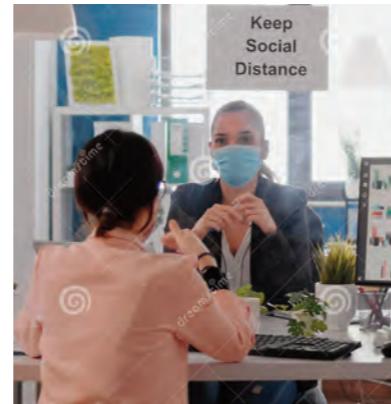
The Help to Claim team of Emily Woloszczuk and Paul Street worked with clients at a time when many were feeling isolated and fearful of how they were going to manage as they either lost their jobs or were furloughed. For a significant number of clients it is simply a change of circumstances that triggers a Universal Credit claim.

Many clients need help with the application process whether it's a telephone claim or online application. The Help to Claim service offers a vital helping hand to people who may have no experience of the benefits system and are sometimes overwhelmed by it.

The outreach service at Burnham on Crouch Library stopped when Essex Libraries closed in line with Government guidance around COVID-19. The phased re-opening of libraries since early July 2021 should allow us to be in a position to restart the outreach and once again deliver a service that is more accessible to people living in the south east of the district.

The Maldon Help to Claim Service will almost certainly have clients who will need help and support when the £20 a week uplift to Universal Credit is stopped by the government from October 2021. Similarly with the reintroduction of the 'minimum income floor' for self-employed claimants in August 2021.

A large number of our clients require additional help with issues such as debt, housing, immigration advice, disability, ill-health, and relationships. Our Help to Claim advisers frequently refer clients for specialist help internally as well as through the network of Citizens Advice services around the country. It is this network and the millions of people that Citizens Advice



helps every year that gives it a unique insight into the issues clients are facing.

Nationally, the Help to Claim Service has helped hundreds of thousands of people claim Universal Credit. It is estimated that 250,000 people may use the service in 2022-2023. The future of the Citizens Advice run service is uncertain since the DWP started a tendering process in May this year, with a view to implementing any new arrangements for running the Help to Claim Service from the 1st April 2022 (for an initial period of 12-months.)

"Great support, positive result, could not have completed form myself"

This report of Maldon Citizens Advice Help to Claim Service would not be complete if we failed to acknowledge the important contribution of volunteer advisers and supervisors working behind the scenes to make the service a success for clients. It is very much a team effort.

Warm Homes Project



grants, benefits and other outcomes to the value of £120,291.

Also, during the pandemic, we have been able to access emergency fuel payments for vulnerable clients who were unable to afford to top up their prepayment meter and provided over £2,500 for clients in the Maldon District.

For further information about the project or energy advice see our website warmhomesessex.org.uk or call 0300 3033 789.



WarmHomesEssex

Improving health through practical advice for fuel poor households



Outreach Services



Our weekly Outreach surgeries in Southminster and Burnham were closed during the Covid lockdowns but, when needed, advisers drove around the district picking up forms and then completing them in conversation with the client over the phone.

Southminster Outreach reopened in September and client numbers increased gradually back to normal levels as people became more confident about coming out to see us socially distanced,

with the adviser sitting behind a Perspex screen. Sadly the Outreach had to close again in December but document pick-ups and



deliveries continued until the Outreach restarted in late April 2021.

Burnham Outreach reopened in July 2021 moving to the Baptist Church in Station Road with its two advisers.

Save for occasional socially distanced chat at front doors when collecting documents, home visits were curtailed throughout the Covid pandemic but restarted at the beginning of May 2021 with added Covid protocols being followed to keep both clients and the adviser safe.

Help given at Outreach included:

"Friendly and compassionate support. They thoroughly looked into my situation and offered further support if I needed it. So thankful to them all at the Maldon offices."

Miss A, who is unable to read or write, had reached retirement age. She needed help to apply for her state pension, make a new online application for pension credit, notify the council of her change of circumstance (who will only accept a written form or notification via their online system) and apply for a bus pass. Miss A had also received a letter about her Personal Independence Payment following a revision that had wrongly taken away the mobility part of her award. A mandatory reconsideration request was written on her behalf and the award was reinstated.



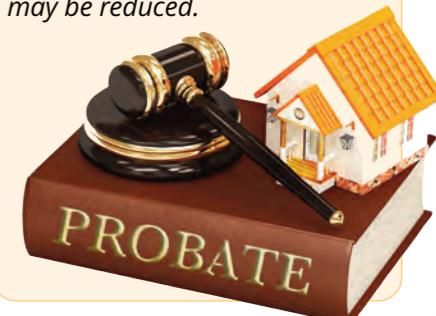
Miss A's usual support network of family had fallen away during the pandemic so she now texts us photos of any letters she receives which are of concern to her and we call her to explain what they say.

Mr B had never been unemployed and was uncertain what to do regarding how to look for jobs, benefit entitlements and how to deal with modern life without any computer literacy: all free face-to-face computer familiarity courses had stopped during the pandemic. An online application for Jobseekers Allowance was made and his CV formatted and typed up, with multiple copies sent to him to distribute to potential employers.



"The help I received was EXCELLENT. MANY THANKS"

Mr C, who has learning difficulties and is in receipt of benefits, came to Outreach with his support worker. His mother had died and he was now her personal representative, responsible for managing the probate process before an amount of £10,000 could be released to him. The steps for obtaining a grant of representation were explained: obtain a death certificate, complete the Inheritance Tax form (IHT205), apply for probate (form PA1A) and complete form EX160A for a remission of fees. A follow up email was sent to confirm the advice and Mr C was also advised that when he inherits the money he should notify relevant benefit agencies as his means-tested benefits may be reduced.





Housing & Homelessness Prevention



Our specialist adviser works with clients with a wide variety of housing issues – from tenants who need help resolving issues with their landlord (e.g. repairs, rent increases), to those who are falling behind with their rent or are already facing eviction from their properties (typically either for rent arrears and/or anti-social behaviour). We try and work with landlords (both private and housing associations) and the local authority's housing team to help solve our clients' problems – our aim is generally to ensure that they have access to settled, suitable housing that they can realistically afford whilst minimising disruption for



them and their families, whilst also ensuring they understand their legal rights and options.

We also help those who are already homeless – either sleeping rough or “sofa-surfing” – helping them identify the best route of securing suitable housing given their circumstances, including advising on homelessness applications.

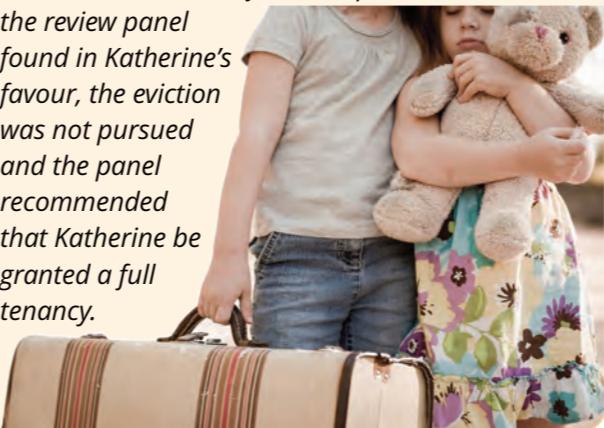
Clients who come to us with housing issues often face problems in other areas – such as problems with benefits or debts and we always seek to work with them to solve all their issues rather than just considering their housing situation in isolation.

The pandemic has proved to be challenging for many of our clients, and we have seen increasing amounts of housing debt as incomes have been affected. Whilst the various measures to help protect tenants from eviction have helped many at

least delay the process, we are now beginning to see an increase in the number of cases going through the courts. The delays to the eviction process have also proven to be something of a double-edged sword as we have seen private landlords increasingly careful about who they let their properties to – insisting on additional credit and income checks and often requiring a personal guarantor – and this has made it more difficult for many of our clients to secure suitable accommodation in the private sector.

Katherine is a single parent with 2 children under the age of 5, with a starter tenancy in a housing association property. Following complaints, from one neighbour in particular, Katherine received an eviction notice for anti-social behaviour. She felt strongly that the complaints, which resulted from an ongoing feud with this neighbour, were unfounded. Further, eviction for anti-social behaviour would have left Katherine in a very difficult position in terms of being re-housed as she may well have been deemed to have made herself intentionally homeless.

We worked with Katherine to identify a number of areas where the Housing Association had not followed their own Anti-Social Behaviour Policy and helped her write a formal appeal letter. As a result a review was granted and we attended the meeting, helping her produce evidence that cast doubt on a number of the complaints. As a result the review panel found in Katherine's favour, the eviction was not pursued and the panel recommended that Katherine be granted a full tenancy.



Debt

During the Coronavirus lockdown the risk of people falling into debt during these times of uncertainty has been recognised as an area that required more funding and Government support. People unexpectedly lost jobs, their working hours were reduced, or they were unable to work due to child care issues.

There has been new funding for trainee Debt



Money & Pensions Service

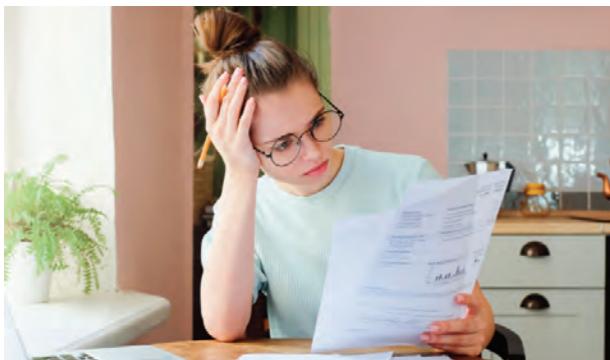
Advisors from the Money and Pension Service (MaPs) to ensure people can get the right help when they need it. The Government has also put various schemes in place. Furlough, the SIESS scheme and a government ban on repossession for both rented and mortgaged properties to name a few. The enforcement of orders and warrants were also banned until the end of May 2021. In May, a new Government Scheme was introduced called Breathing Space.



Very often our clients in debt leave it to the last minute to get help. The reasons for this can be complex. However, by this time, creditors are already taking action, and the threat of a client losing their home, possessions, and vital services, becomes a reality. This is where we expect 'Breathing Space' will be a lifeline. As a debt advisor, the Breathing Space scheme gives us the option to pause enforcement of qualifying debts for 60 days while we work with our client to find a strategy to help them deal with their debts.

Recently we have used the Breathing Space Scheme to help our clients pause bailiff action while they work out what they can afford to repay towards their debts, and we have advised our clients on how to apply to the scheme to help them stay in their home while we assist them with a benefit claim or query.

Emma initially came to see us about her water debts. Emma, a single parent to three children, had recently lost her job during coronavirus, and



was not able find another job due to childcare places being unavailable during lockdown. To make matters worse Emma was now caught in the benefit cap, meaning that her benefits were capped at certain level and she was now unable to afford her rent or other ongoing financial commitments. Fortunately Emma contacted Citizens Advice early on and we were able to advise her to apply for a discretionary housing payment to cover her rent, so that she would not lose her home when the ban on repossession ended. As we got nearer to the time where the courts reopened, we also applied for to the Breathing Space scheme to ensure that no court action would be taken while we helped Emma with a strategy to deal with her other debts, including her water debts. We gave her ideas on how to maximise her income and reduce her expenditure. It was important for Emma to seek help as soon as she realised her debts and living costs were unmanageable, as it gave her the chance of a much better outcome.

"I really don't know what I would have done without citizens advice. The person helping me was brilliant we communicated through the process so far I know I can phone him for advice or reassurance I cannot praise service enough I have recommended service to others.informed them of exceptional help and advice I received. Thank you so much citizen's advice."

Research and Campaigns

As a result of the different ways of working over the last 18 months, our research and campaigns have taken a slightly different approach to normal practices. Instead of identifying and campaigning against unfair practices within the wider community, we have taken a closer look at how Maldon and District Citizens Advice has been best able to help our clients during these difficult times.

Having successfully changed our working practices to provide a service which allowed our advisers to work from home, we began to look at whether we were providing the best possible service to the more vulnerable and those with less access to IT. This helped to shape our return to the office to provide face-to-face interviews by appointment.

We then began to look at access to IT within the wider community as well as the impact of the rise in electronic payment methods caused by the COVID pandemic. Although no



difficulties with electronic payment methods were found, the rise in the number of payment method providers within recent times may mean problems, such as increased debt, may yet manifest and we will continue to monitor the situation. The research into internet usage and the barriers people face produced interesting results. Although everywhere within our district has some form of internet connection, there is significant disparity between speeds available, and the costs involved in providing a reliable connection can be difficult for some clients to manage. Some clients also said they felt their IT skills were lacking. There are several free resources within the area, to help people with both their skills and confidence, and these will be highlighted to clients in future.

We continue to place short articles about subjects such as debt, universal credit and redundancy, in magazines circulated within the district.





Volunteering at Citizens Advice



'Have you thought about volunteering for Citizens Advice?' my wife suggested, worried that too much time at home might lead to a bulging waist-line and terminal boredom. It just happened to be a brilliant suggestion and led me in an unexpected but highly rewarding direction.

Following a taster face to face meeting observing an advisor in action, Covid meant that it was 'Learn From Home'! After comprehensive and thorough training it was time to go live on the phone.

Talking to clients seems initially daunting, but what you know is that you have the support and incredible knowledge base of the supervisors and specialists at the bureau. There is also the cavernous Citizens Advice database. The feeling of vertigo when talking about some topics with clients is relieved by the knowledge that there is always someone who knows more than you to ask. Your role is to put the client at ease, obtain all the facts and hopefully ask all the right questions.

Phone down, now comes the research and picking of the brains of those more experienced. Then with the shape of your advice formed and signed off by the supervisor, you can go back to the client. Suddenly it is not daunting, but instead there is a great feeling of helping someone out in their moment of need. As your knowledge and experience grows instead of being daunted you have feelings of anticipation and interest.

Where a 'thank you' and gratitude might be a rarity in many workplaces, it is the everyday currency of working at Citizens Advice. Being an advisor is a privileged position where you gain the



"The lady that contacted me was very helpful and kind and really wanted to help me. This service is a gem."

trust and confidence of clients who let you into their lives in order that you can seek to help them by providing guidance and advice. Going to work is energising as you never quite know what you are going to encounter when picking up the phone or when in a meeting, as thankfully we are now seeing clients in person again. The variety of cases even within one day can be extraordinary. Some cases can be straight forward but there are those that are harrowing but even here offering comfort and advice can improve a client's position and outlook. What amazes me is how helpful people from other agencies are when you reach out, the name of Citizens Advice carries great respect and makes me feel a part of a network of support for those in need. At the end of the day you can leave with a skip in your step, given a sense of having made a difference and contributed to making the world a better place, albeit in a very small way.

"I made contact with the Citizens Advice Bureau through an information advert in the Althorne News. I am in my 70's and not familiar with technique communication. The lady who answered my telephone call was patient and understanding she used technology to help me solve a serious problem with my bank in France. I am very thankful for the help that I received."

A further reason for enjoying going to the



office is the diverse and interesting team of fellow advisors at Citizens Advice. There is time for a chat and the out of office activities are good fun. So my wife's suggestion has helped to provide me with a greater sense of purpose, the ability to help people in need, a sense of being valued, wider interaction with society and a colligate and fun work environment. I cannot thank her enough!

Interested in volunteering with Citizens Advice?

Everyone has a skill....
Whats yours?





Staff

Chief Officer
Lucy Bettley

Advice Service Manager
Fiona Nelmes

Outreach Workers
Fiona Nelmes
Derek Hall

Benefits Caseworker
Justine Southgate
Phil Watkins

Training Supervisor
Anne Cramphorn

Homelessness Prevention Specialist
Paul Dellar

Project and Debt Advice Manager
Justine Southgate

Advice Session Supervisor
Sarah Lornie
Justine Southgate
Sally Babbage

Financial Capability Worker
Judy Norton

"Amazing staff at Maldon branch, so very helpful and friendly. Thanks"

Debt Caseworker
Jenny Phillips
Caroline Halfacre

Trainee Debt Adviser
Jennifer Nyman-Hansen

Help to Claim
Emily Woloszczuk
Paul Street

Volunteer Research and Campaigns co-ordinator
Sally Babbage

Volunteer Administrator
Lorraine McHale

Volunteer Advisers
Diana Adams
Geoff Bull
Terry Carty
Janet Carden



"During the past 5 or 6 years in which on several occasions I have used the service of 'The Maldon Citizens Advise'; I found their dedication commitment and perseverance outstanding to the 'nth degree'. For which I will be eternally grateful - Thank you!"

Legal and Administrative Information

Trustees

Philip Wakeling (Chair)
Peter Dollery (Treasurer)
Peter Boddam-Whetham
Deborah Fraser
Chris Thurston
Valerie Stealey
Robert Ferne

Independent Examiners

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CM3 5NG

Bankers

HSBC
72 High Street
Maldon
CM9 5ET

Charity No.

1141869

Company No.

7582667

Here to help

Contact us at:

In Person

Maldon

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

Burnham-on-Crouch

Baptist Church Hall, Station Road
Burnham-on-Crouch, CM0 8HJ
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



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