

Insight Report

2024



**citizens
advice**

**Maldon and
District**



AIMS & PRINCIPALS

Thanks to our funders & supporters including:

Maldon District Council for financial support and accommodation

Essex County Council for financial support

National Lottery Community Fund

Macmillan

Cadent

Essex Community Foundation

Bradwell Wind Farm Community Fund

The Middlewick Farm Community Benefit Fund

Turncole Wind Farm

Charity of William John Cook

All clients and supporters who have been generous in making donations

Palmers Solicitors for providing free monthly surgeries for our clients

Catherine Garrett for design and publicity services

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.

MESSAGE FROM OUR CHAIR OF TRUSTEES



As I write this the UK economy is seeing the green shoots of recovery with inflation at 2.2% and interest rates reducing. However, for many the cost of living crisis continues and supporting the Maldon & District community with access to wide ranging advice services remains an invaluable service.

This financial year has seen a continuing trend of an increasing number of clients with an increasing number of issues where they require our specialist advice. None of this can be delivered without the amazing work of our staff, volunteers and a significant amount of fundraising.

Our prime funder for general advice is Maldon District Council, from whom we won a contract after a competitive tender and we also have contracts in place with, amongst others, the National Lottery, and the Essex Citizens Advice Consortium for the delivery of specialist services including employment, debt and energy advice. I am pleased to say that helped by the strong

relationships we have maintained with a portfolio of funders we have been successful in renewing and extending funding streams to both ensure continuity of service and to adapt our range of services with a view to meeting local demand.

Performance levels are vital both for clients who place reliance upon the quality of our advice and for funders who require that the money invested is well spent. Our latest annual audit saw us achieve another very good score and our direct client feedback continues to track above National Citizens Advice averages.

In order to make sure that we address our clients' needs in a data led manner we have updated our "Community Needs Analysis" which feeds into our annually renewed Business Plan. This then enables us to flex our service as demand varies; our benefits advice service being particularly relevant in the last year.

We remain committed to serving the advice needs of our

clients at a professional standard and seek to support this aim by remaining well-funded on a sustainable basis. I am confident that we have the team and resources in place to continue to meet our objectives.



Citizens Advice turned 85 on the 4th of September 2024. It is striking to see that over these 85 years, our communities still need support across very similar themes including energy bills and food. I

would like to thank our staff and volunteers for their professionalism and commitment and, of course, our funders for their continuing support.

Claire Morin



CHIEF OFFICERS REPORT

Citizens Advice began as an entirely volunteer led and staffed organization. During the last 85 years, the charity has grown enormously and adapted to changing times and demands, but one of the constants is its reliance on a fantastic volunteer workforce, albeit now supplemented by a far smaller numbers of employed, mostly part-time, staff.

You can read the reflections of one of our newest volunteers in this report: he joined us after leaving school and before starting as an undergraduate,

reading law. To hear some of our other volunteers talking about what volunteering means to them, please do watch the video on our website. People come to volunteer with us at all stages of their professional life and for a variety of reasons, but all with a committed desire to help others.

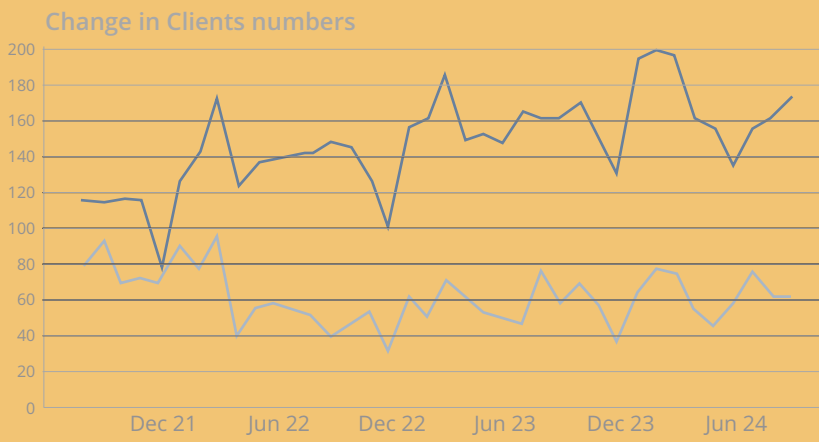
The team in Maldon is fabulous and I find it a joy to be a part of. If you are reading this, and are not already a volunteer with us, please do give it some thought and get in touch to find out more. We are

fortunate in having two excellent training supervisors to guide advisers and give you the knowledge and skills needed to help our clients. As the demand for advice in the Maldon District grows year after year, we are always ready to welcome new recruits.

The last year has been an exceptionally busy one. The new county-wide, Macmillan funded, service to provide advice, primarily about welfare benefits, for clients with a cancer diagnosis has been rolled out and is working well. Cadent are now funding energy advice targeted at rural parts of Essex and this been very helpful at a time of high demand for help in the area. While several long-standing advisers retired earlier in the year to whom we were very sorry to say goodbye, we have been very fortunate in that others have taken up specialist advice to cover areas of expertise such as employment and homelessness prevention.



Lucy Bettley



KEY

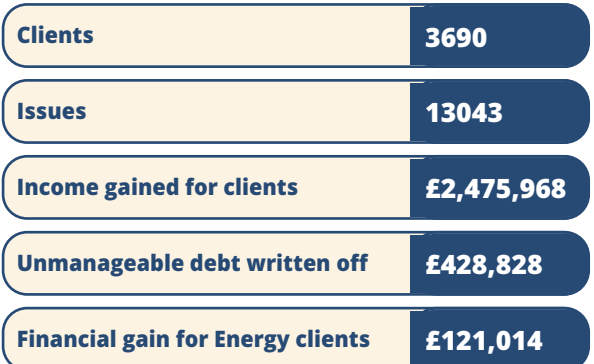
- Number of clients helped with legacy benefits and tax credits,
- Number of clients helped with Universal Credit.

CHIEF OFFICERS REPORT

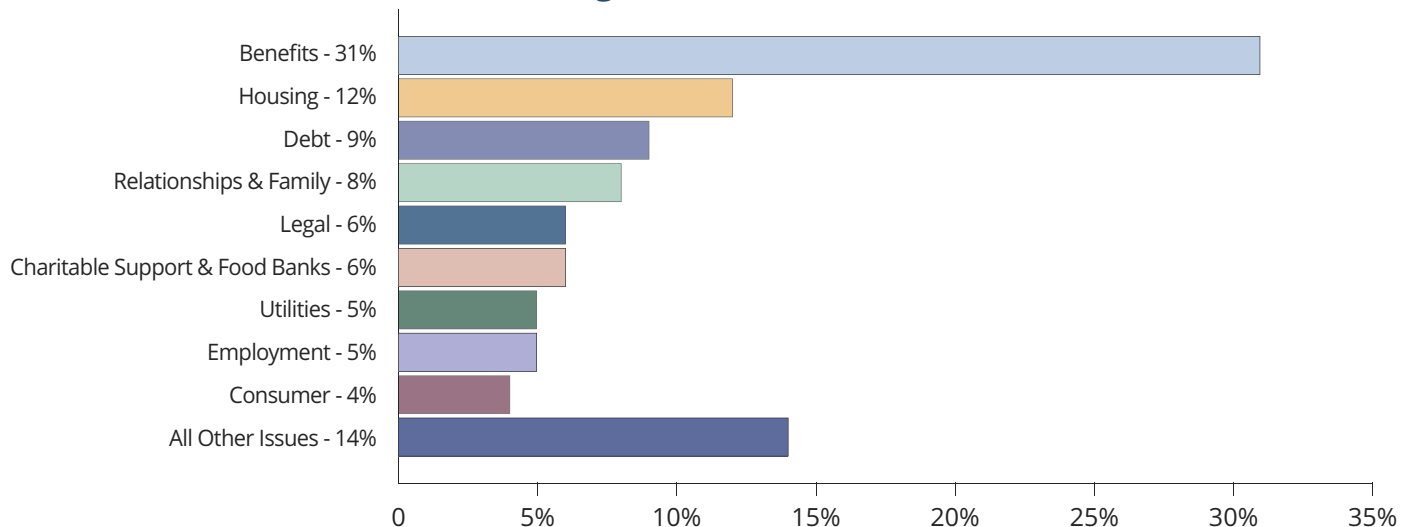
Clients by Wards in the Maldon District

Ward	Percentage	Clients
Maldon North	292	9%
Heybridge West	274	8%
Southminster	227	7%
Burnham-on-Crouch South	214	7%
Maldon West	186	6%
Burnham-on-Crouch North	191	6%
Maldon East	186	6%
Mayland	184	6%
Althorne	173	5%
Heybridge East	172	5%
Maldon South	163	5%
Great Totham	106	3%
Tolleshunt D'arcy	106	3%
Purleigh	98	3%
Tillingham	88	3%
Wickham Bishops and Woodham	86	3%
Tollesbury	66	2%

Key Statistics 01.04.2023 - 31.03.2024



Advice Categories





ENERGY ADVICE

Energy costs are still a major concern for our clients. The most recent price cap announced will see the cost of energy rise by 9.5% for the typical household. Also the majority of the price rises have been in the standing charges, making it difficult for clients to economise. The price cap for a typical house which uses electricity and gas and pays by Direct Debit is now £1717 or £143 a month. So it's a large component of a client's budget. Most of our clients are fuel poor spending more than 10% of their income, after housing costs, on energy.

Often our clients are living in badly insulated houses. A lot of our clients live in non-gas areas and their heating is electric, which costs more to run. The majority of the debt advice we give includes energy debt. Often the Direct Debit amount automatically determined by the energy company is just not affordable. A large number of our clients are on prepayment meters.

We gave out in excess of one hundred Fuel Vouchers last year

to clients struggling to afford to pay their energy costs and who had run out of credit on their prepayment meter. This was in addition to the Household Support Fund.

Although it's now easier to speak to your energy company, it still requires a long wait. When you finally get through the call handler has little discretion to modify payments. Often, when they cannot afford the suggested monthly payment, clients end up paying nothing. There has been very little Government help this year with energy costs. The abolition of the Winter Fuel Allowance for customers not on Pension Credit will make the situation worse. There are still very few good price deals to be had meaning it is no longer possible to achieve substantial savings by switching tariffs.

Most of our outcomes have been as a result of a broader, more holistic approach, looking at their overall household budget. We can make savings in other areas such as television subscriptions, broadband and water. There still seems little awareness of social tariffs for people on benefits. We also regularly identify extra benefits a client could claim such as Pension Credit, Council Tax Support and Universal Credit. We identify missing Universal Credit elements such as the Disabled Child Element or the Carer Element and get these put in place. We can get deductions from benefits reduced making the client's budget more manageable. We have also helped several clients sort out metering mistakes and got large fuel bills reduced: in one instance by

Working together

The consortium of local Citizens Advice offices serving Essex, Southend and Thurrock



“ Probably the best advice and assistance I got for quite some time now. Feel very confident ”

ENERGY ADVICE

nearly £2,000.

We achieve significant outcomes for clients by having unmanageable energy debt written off as part of Debt Relief Orders, carried out by our own two intermediaries.

A lot of our work, and arguably the most important, is just supporting clients so they don't feel alone and giving them the confidence to manage their finances better.

How we helped Anne

Anne came to an energy event held in the council. She spoke to our Community Adviser regarding energy saving. Unfortunately it wasn't possible for her to benefit from an insulation grant. However, we did identify that she was eligible for pension credit of £139 a week. She has since used some of the backdated pay to replace two remaining single glazed windows in her property and make other home improvements, reducing her other future energy costs.

Worried about your Energy Bills?

Energy bills have been at record high levels for the last few years and people living in rural areas have really struggled.

Our rural energy advice service is here to help.

We can:

- Help you find ways to increase your income
- Help you deal with any debts you have built up
- Advise you how to use energy more efficiently and about grants make your home warmer
- Provide you with emergency support
- Advise you about gas safety in the home

And much more...

01621 875774 - please leave a message and an adviser will ring you back or

www.maldoncitizensadvice.org.uk - and fill in an enquiry form

Funded by:
Cadent
Your Gas Network

citizens advice
Maldon & District



“ Judy and I would like to thank you for your help through this most difficult and stressful situation we are in right now, and it's very reassuring for us both that you are obviously a very sincere professional and we can't explain how much we appreciate your help! ”

EMPLOYMENT

Maldon and District Citizens Advice receives a steady flow of employment related enquiries. Most fall within the scope of disciplinary or grievance issues and can be addressed by all our advisers based on the thorough training received during induction. Some, however, are more complex and find their way to a specialist advisor.

Part of the fascination of Employment Law is that it changes with the winds of politics. Advisers (whether general or specialist), therefore, need to keep up to date with developments.

We are going through a particularly interesting time as we transition from Conservative to Labour philosophy.

Some of the last government's legislation has survived the general election. For example the Employment (Allocation of Tips) Act 2023 and its accompanying statutory will come into force on 1st October 2024. This requires employers to pass on tips in full to workers and where tips are left more than occasionally, employers are required to have a tipping policy in place. Employers must have regard to the new statutory Code of Practice when distributing tips.

From 26 October 2024, The Worker Protection (Amendment of Equality Act 2010) Act 2023 introduces a new proactive duty on employers to take reasonable steps to prevent (specifically) sexual harassment in the workplace. It will not apply where other forms of harassment are alleged (for example, harassment related to disability, age, religion or belief). Nor to harassment generally related to sex – meaning male or female – but not sexual in nature.

The Kings speech sets the direction of travel for the new Labour Government:

There will be an Employment Rights Bill within the first 100 days of office which will:

- ban “exploitative zero-hour contracts” if they do not accurately reflect the hours someone is working,
- end fire and rehire (commonly used to vary contracts) by reforming the law and replacing the statutory code,
- introduce a protection from unfair dismissal from day one of employment (subject to special rules around probationary periods),
- make parental leave a day-one right,

- make statutory sick pay a day-one right,
- remove the lower earnings limit for statutory sick pay,
- make it illegal to dismiss a woman for six months after she comes back from maternity leave (subject to some exceptions),

- make flexible working a day-one default presumption (rather than by request) and place an emphasis on employers needing to accommodate this where possible,

There will also be a draft Equality (Race and Disability) Bill which will:

- Legislate for the right to equal pay for people with disabilities and those from ethnic minorities.
- Introduce mandatory ethnicity and disability pay gap reporting for employers of 250+ personnel.

The protection from unfair dismissal from day one of employment is potentially a momentous change. We will watch developments with interest.

By ensuring that our advisers are well trained and keep their knowledge up to date, we are in a position to help our clients understand the options they have and the implications of each, supporting them to take action where appropriate.

DEBT



We are so lucky to have two debt specialists, both of whom are registered Debt Relief Order intermediaries. Having them both working alongside our trained general debt advisers means we are able to give advice and help clients with all manner of debt issues, from looking at budgeting tweaks to formal debt

solutions. Once a client approaches us, they can be confident that we have the expertise and training to look at all options with them and

can help them follow the option they decide upon. This year we gave debt information or advice to more than 550 residents.



How we helped Belinda

Belinda came to us to ask if there was any food bank support available locally for her and her school age daughter. Gentle discussion with our adviser resulted in us having an understanding of issues behind Belinda's request.

Several years ago Belinda's long standing marriage had ended. She had a mortgage and worked full time, but the increases in cost of living meant that she had to start using credit cards to make ends meet each month. The situation gradually got worse. The cost of living went up more and she now also had the minimum credit card repayments on top

of everything else. Keeping up with mortgage payments meant that other bills were now in arrears.

We looked at Belinda's income and expenditure and discovered that she would be significantly better off on Universal Credit than the legacy benefits system. Our research found that her employer had a charitable fund to assist employees in difficulty, and a successful application resulted in a grant to clear the most pressing debts. We helped Belinda talk to the credit card companies who agreed to suspend interest and charges on the balances and accept



regular affordable payments to reduce the amounts owing. Belinda's budget now balances and includes a small amount of monthly savings to deal with unexpected costs. If things change in future she has the option to ask Universal Credit for a loan to help with mortgage interest. If she takes this option the loan won't have to be repaid until she sells her property. Belinda feels that she has a fresh start with a workable plan and says she didn't realise just how much stress she was carrying around until our advice helped alleviate her burden.



“ Grateful thanks for helping me today. I cannot say enough how much you helped me over this issue ”

MACMILLAN PROJECT

Macmillan has funded Citizens Advice to deliver welfare benefits advice across Essex to patients with a cancer diagnosis. In Maldon we have two caseworkers, Leanne and Emma, working on this project.

Leanne and Emma are helping clients at a very difficult time in their lives. Clients often have had no need for benefits in their lives and are completely new to the complexities of the system. Our advisers can identify any entitlement and give time and support to see any applications through, and appeal an incorrect decision when necessary. There may be benefits needed to replace earnings, such as Universal Credit and Employment

Support Allowance, benefits to help with care or mobility needs such as Personal Independence. In addition, our caseworkers can make applications for Blue Badges and Macmillan Grants which can help those with a low income. Often contact is through a family member acting as a third party when the client is in hospital or not well enough to deal with phone calls and our advisers can take pressure off the whole family.

The feedback from these clients and their families is exceptional, showing how much they appreciate support which has been shown to them by our caseworkers.



How we helped Susan

We visited Susan at home. Her terminal cancer had affected her speech making it too difficult to communicate by phone. We made an application for a Blue Badge and it was processed and accepted on the same day. This will make it much easier for

Susan when she needs to go out or be driven to her many appointments at various hospitals. We also successfully applied for Attendance Allowance which will help with the additional costs of the care she needs at home, giving her

an additional £108 per week. The award was backdated to when she was given her terminal diagnosis. Susan was very grateful to have this help as she would not otherwise have had the energy to apply herself.

MACMILLAN PROJECT



How we helped Giacomo and Maria

Giacomo and Maria do not speak English and all communication was with their son acting as interpreter. Home visits were made to identify benefits for Maria who has a diagnosis and her husband. We applied for Universal Credit for them both, Personal Independence Payment for Maria as well as a Blue Badge. There were complications with the Universal Credit and we had to escalate the application via the team lead at the DWP. After many interactions all the applications were approved and appropriately back dated and the family were delighted with the support they had been given.

“ *We can't thank you enough for all the time and effort you made to help us! It was a big relief for us as it would have added further stress to do it ourselves.* ”



The Macmillan Pod at Broomfield Hospital. Patients can drop in for benefits advice from our caseworkers Leanne and Emma whose pictures you can see above.





COMMUNITY ENGAGEMENT & RESEARCH & CAMPAIGNS

As Community Engagement Officer, I am out and about with the local community.

I act as an ambassador for Maldon and District Citizens Advice, raising awareness about the services we offer. I listen to people's needs and where Citizens Advice is able to support, I encourage them to speak with an adviser.

I have visited six primary schools so far this last year, some more than once, offering an interactive money management session for the years 5 and 6. The children have the opportunity to experience the challenges of managing a budget and deciding what to spend the money on.

Together with one of our advisers, I have held sessions when parents can book an appointment within school time on the school grounds. I have been invited to attend school parent evenings and school events such as summer fetes and I am currently arranging visits to local Secondary Schools. I feel it is really important to teach children good money habits and by building good

relationships with education providers Citizens Advice can help to do this.

While speaking with residents about local problems that they are facing, I can gather data, research the issues and understand what we can do to help. A worrying local issue that has been identified in the community at the moment is transport, both public and community. As a largely rural district, changes within transport sector have resulted in a reduction of the services leaving residents isolated.

I have the pleasure of visiting a whole range of places in the Maldon district and I attend a variety of different groups and events. These have included UFest, community hubs, walk and talk groups, lunch clubs, coffee mornings/ afternoons, dementia cafe, craft groups,

mental health support, bereavement groups, parent/toddler groups. Many of these groups offer residents somewhere to go and socialise, play games, have a hot meal and they bring the community together. I have also met with other organisations and partners in the district, building important relationships. It's great to learn about what they do, so I know what is on offer in the community for residents whilst raising awareness of what we offer at Citizens Advice.



“ Really appreciate the help! I wasn't getting anywhere with my issue but now Citizens Advice has stepped in things are starting to look better. The DWP are listening whereas before they were stating the decision had been made and that was it. Fiona is a gem ”



BENEFITS

Applications for disability and other benefits are not straight forward. Clients are supported by Citizens Advice to make the initial application, fill in the various forms and then challenge any decision they are not happy with. If a client has to challenge a decision and go all the way to the Tribunal to get their award, the process can take over a year to complete. Meanwhile clients are without the funding they would otherwise be entitled to and need support with budgeting and debt.

Over the last year Maldon Citizens Advice has assisted 42 clients with benefit appeals. Some decisions are

reconsidered at an early stage by the DWP but others are decided by a Tribunal. Our advisers assist clients with the paperwork, gather together supporting evidence and prepare submissions. Our success rate is over 90%. The majority of cases relate to Personal Independence Payment but advisers have also helped clients get Employment & Support Allowance, Attendance Allowance, Disability Living Allowance, the housing cost and limited capability for work related activity element of Universal Credit and Pension Credit.

How we helped Jane

Jane, aged 70, was helped to complete an Attendance Allowance form in March 2023. The DWP decided she didn't qualify for the benefit so a mandatory reconsideration was requested on her behalf. This was refused in August 2023 and so an appeal was submitted to the Tribunal.

We helped Jane review the Tribunal paperwork and put together further arguments and evidence to support her appeal, which was heard eventually in July 2024. Jane won her case and was awarded the lower rate backdated to February 2023. This resulted in a payment of over £5500 and ongoing payments of £72.65 per week. The award of Attendance Allowance allowed Jane's husband to claim an underlying entitlement to Carers Allowance, which then enabled the couple to claim Pension Credit. The award of Pension Credit entitles the couple to help with dental and optician costs, a free TV licence and the Winter Fuel Allowance.





OUTREACH

The provision of outreach services is one of our core values as it enables us to:

- Build relationships with the local community
- Provide assistance or support to those who need our services
- Reach residents who for a variety of reasons cannot access mainstream services

We offer weekly drop in surgeries in Southminster and Burnham on Crouch, both of which are very well attended.

The Burnham Outreach session is based at The Baptist Church which gives us access

access to the team based in Maldon for support and specialist advice if clients need to be referred.

The majority of clients dropping into Burnham Outreach have issues relating to benefit entitlement, housing and financial hardship, many of which overlap. By offering holistic advice, we can provide our clients with the

23/24	% Clients
Benefits	61%
Debt	12%
Housing	22%
Family	17%
Travel	13%

appropriate information and support they need to progress all their issues.



to 2 private rooms to offer our confidential service. We always have 2 generalist advisers and are able to offer full advice on all issues, whilst still retaining

How we helped Jenny

We are seeing an increase in the number of pension age clients who are struggling to manage finances, many of whom also have health conditions. Clients like Jenny who dropped into Burnham Outreach to ask if there was any financial help for people in her situation.

Jenny was on a state pension but was just above the Pension Credit level. However Jenny had a health condition that would

mean she could claim for Attendance Allowance, and as she lived alone she would be eligible for Severe Disability Premium. As a result Jenny should be eligible for an additional £32.62 a week in Pension Credit and full council tax reduction. By virtue of the entitlement to Pension Credit, she will get a Winter Fuel Payment, making her life easier over the coming months.

“ Thank you from the bottom of our hearts for your precious time, valuable support and much needed directions helping with our housing requirements. ”



HOUSING

Our debt and housing specialist advisers have many cases that crossover into both areas. Our housing specialist is also a debt specialist, and our senior debt specialist has a background in housing. This allows us to look at each case as a whole, and often allows the client to have one point of contact which strengthens the client relationship.

We continue to see a shortage in available rental housing stock, both social housing and privately rented property. It remains to be seen what impact new government policy might have, but we do have concerns that the private rental market may shrink further.

This year more than 700 local people came to us with a housing issue. Many clients are not suitably housed and we make every effort to help them look at options for improving their circumstances, including discussing how to make themselves attractive tenants in a very competitive rental market. Where clients are suitably housed, avoiding homelessness has to remain a priority.

How we helped Bill avoid homelessness

Bill came to see us having received a notice of eviction. Discussion with Bill and contact with his housing association gave us a lot of background information. Bill had a rent shortfall of about £100 per month which he wasn't paying, and rent arrears had gradually accrued. Bill hadn't engaged with his housing association and finally they took steps to repossess the property.

Bill's long standing mental health issues had been exacerbated by recent bereavements. He felt overwhelmed and unable to cope with anything else. He had no money left at the end of each month.

We explained his possible options and got his permission to speak to the housing association. With the relevant information gathered we could apply for a breathing space to give Bill another 60 days to come up with a workable plan. At this point we became unable to make contact with Bill despite repeated calls, emails and letters. The eviction was now imminent. Our adviser didn't give up- they started sending simple text messages to Bill saying "Urgent- we can help. Please come in and see us"

Bill couldn't add credit to his phone but was able to see the texts and appeared at the office. He had felt hopeless and resigned himself to losing his home, but says the texts made him feel it was worth carrying on. There were additional hurdles we had to help Bill overcome, like a lack of ID, but we managed to apply for breathing space and put off the eviction.

This extra time allowed us to look at Bill's finances and show him how he could afford to pay both the rent shortfall and a contribution to the arrears. His housing association accepted the plan and agreed to suspend possession action if Bill kept to it. Initially, Bill came to our office and had help from an adviser to make the monthly payment. After that support, and once his finances allowed him to have a working phone, Bill felt confident to take responsibility and make them independently.

Since then, Bill has kept up the payments and says he feels like he can turn his life around.

This case required very considerable effort from our adviser, but the outcome speaks for itself. Without that additional input Bill would now be homeless.



“ I can't thank Maldon CAB enough for their help, support and advice, during a very difficult time in my life. I couldn't have navigated the Benefits system without their help, Thank you so much for helping Me when I needed it most ”

HOME VISITING

Maldon Citizens Advice continues to support clients by offering home visits. This is an essential service for those people who struggle to get to one of our offices because of health issues. Help given includes form filling, benefit checks, telephone calls and blue badge applications. Some clients need several visits over a number of weeks.



How we helped Bob

Bob, aged 58 had been living off an inheritance for the last few years. He had not been working. His savings had reduced to nothing and he had no income when he was referred to Citizens Advice. He was suffering a mental health crisis.

We visited Bob at home and helped him apply for Universal Credit, Personal Independence Payment and Council Tax Support. We were with Bob for almost 3 hours helping him through the various online

applications and assisting him get together and upload the documentation needed to complete the applications. The next steps were explained and follow up visits made to help complete forms.

For someone not used to the benefit system Bob was completely overwhelmed by the process. He is now getting a regular income and able to concentrate better on his mental health recovery.

How we helped Mary

Mary, aged 91, had recently returned to live at home having suffered a stroke at the end of last year. She had spent many months in hospital and then in a care home. When she got home she was on her own, her husband having been admitted permanently to a care home because of dementia. Her husband used to manage the household finances. Mary is partially sighted.

We visited Mary at home on a number of occasions to help her

sort out her paperwork and finances. This involved having to call the care homes to find out when Mary and her husband were admitted and, in Mary's case, when she was discharged; calling Social Services to query care home fees and set up Direct Debits for ongoing care at home; calling various benefit agencies to notify them of the couple's change of circumstances; completing forms to apply for Pension Credit and increase Mary's entitlement to Attendance Allowance.



Follow up calls were made to Mary on a regular basis to check for any letters received that needed reading to her. Mary is now in a position when she can manage going forward with the help of a personal assistant and regular carers.

VOLUNTEERING

by law student, Isaak Rehal



Volunteering at Citizens Advice is an extremely fulfilling experience. There aren't many positions elsewhere which allow you to make the same positive impact into someone's life as



being an adviser can. Whether it's a single mother staring down homelessness or guiding a pensioner through the process of a refund – every day brings the opportunity to help someone else even at a small scale.

It isn't without its ups and downs. Without a doubt there are challenging moments meeting with people who are often at the lowest point in their lives and expecting you to help somehow. Unfortunately, it's impossible to wave a magic wand to fix the issues. Instead, you just have to sit with a client as they recount their story and to piece together the options so

that client can choose their next steps. On paper it may not sound stressful, but it really does take a degree of strength, and more importantly, a lot of compassion to be able to advise effectively. However, with that said it's still a great experience and one that I do recommend. The tougher the issue, or the harder the circumstances, the more rewarding it is when a solution is found.

Finding that solution isn't always easy. Luckily, there is an office of people dedicated to helping the client. The supervisors and specialists are clear to me as some of the smartest people in Maldon with their knowledge over the intricacies of the benefit system, the Consumer Rights Act, and a variety of other

procedural laws which often go overlooked. Whenever I wasn't sure what to do, or when I thought a client's issue had trumped me, it was simple to ask for a bit of help.

Fundamentally, my time volunteering at Maldon Citizens Advice showed me the extent of the lifeline which is the Citizens Advice service and by becoming an adviser I was helping to extend that lifeline. The experience of helping the struggles in one's own community is which is difficult to describe in so few words but, as previously mentioned, is extremely fulfilling.

I hope that my time volunteering is more than just an accolade on my CV and is instead a base for a fulfilling career.





“Excellent, informative, empathetic and caring service! Highly recommended!”

GENERAL INFORMATION

Here to help you

Contact us at:

In Person

Maldon

Council Offices, Princes Road, Maldon, CM9 5DL

By appointment - Monday to Friday 10:00am - 4:00pm

Drop in - Thursday 10:00am - 4:00pm

Burnham-on-Crouch - drop in, no appointment necessary

Baptist Church Hall, Station Road,

Burnham-on-Crouch, CM0 8HJ

Every Thursday, 10:00am - 1:00pm

Southminster - drop in, no appointment necessary

United Reformed Church, North Street,

Southminster, CM0 7DF

Every Tuesday, 9:30am - 12:00 noon

Legal and Administrative Information

Trustees

Claire Morin (Chair)

Paul Roberts (Treasurer)

Laura Brown (Company Secretary)

Dale Cox

Philip Wakeling

Melanie Halls

Peter Dollery

Independent Examiners

Pocknells LLP

The Old Police Station,

West Square,

Maldon

CM9 5AL

Bankers

Unity Trust Bank,
Four Brindley Place,
Birmingham,
B1 2JB

Charity No.

1141869

Company No.

7582667

Telephone: 01621 875774

Email: office@maldoncitizensadvice.org.uk

Website: www.maldoncitizensadvice.org.uk

Twitter: @MaldonCAB

“The advice given has always been clear and very helpful nothing is too much bother for Maldon Citizens Advice. They've been over and beyond to help me with every situation I've had to deal with 100%. They always explain each procedure clearly to me. I couldn't have done without them and their advice over the years, goes without saying 100% BIG THANK YOU FROM ME”



OUR STAFF

Volunteer Advisers

Alan Hawkins
 Anouk Galappaththi
 Bev Johnson
 Carole Taylor
 Caroline Hare
 Catriona Potter (*Benefits Caseworker*)
 Chris Barlow
 David Church
 David Guest
 David Seago
 Gill Mallet
 Ian Harvey
 Irene Chapman
 Isaak Rehal
 Janet Carden
 Jill McNulty
 John Bolton
 John Price
 Joy Collin
 Julia Rome
 Karl Davies

Leigh Francis
 Marie Gerard
 Martyn Hodges
 Paul John
 Rachel Mahoney
 Richard Porter (*Employment Caseworker*)
 Sarah Lornie
 Sheri Dines
 Terry Canty
 Trevor May
 Wendy Figueira

Volunteer Receptionists

Anthea Balmford
 Bindu George
 Charlotte Buckley
 Colleen Huxen
 Lorraine McHale
 Jackie Murch
 Joan Fish
 Sarah Grimsey
 Sharon Browne

Training Supervisor

Amy Hall
 Michelle Gill

Debt Caseworkers

Caroline Halfacre
 Jennifer Nyman-Hansen

Financial Capability Adviser

Judy Norton

Homelessness Prevention Specialist

Jennifer Nyman-Hansen

Project and Debt Advice Manager

Justine Southgate

Advice Session Supervisors

Sarah Lornie
 Justine Southgate

Community Engagement Officer

Dina Harris

Benefits Caseworkers

Justine Southgate
 Fiona Nelmes

Outreach Advisers

Michelle Gill
 Fiona Nelmes

Advice Service Manager

Fiona Nelmes

Chief Officer

Lucy Bettley



Wards of the Maldon District

