



MACS

Money Advice and
Community Support



annual review

2009 - 2010

Supporting people to manage their money
successfully

Contents

Chair's Report	Page 3
Treasurer's Report	Page 4
Director's Report	Page 6
Our Background	Page 7
Activities and Services	Page 9
How we are funded	Pages 10 - 16
Money Guardians	Page 17
Staff Chart	Page 18



MACS
Money Advice and
Community Support

*Cover image Margaret Carey Money Support Worker
Image this page MACS staff at our open day in 2010*

Chair's Report

"May you live in interesting times" is said to be a Chinese curse, and along with many other charities and businesses, MACS has been facing challenges.

Statistics from Credit Action showed that at the beginning of the year the UK government was paying £91 million a day interest on the national debt of £703.4 billion. Personal debt in the UK stood at £1457 billion and in the previous 12 months £76.2 billion in interest was paid, which averaged out at £3,124 per household per year.

The first official confirmation that the UK was in recession came in January 2009 but as mentioned in last year's annual report, we had begun to see the effects earlier on when interest rates started to drop dramatically and there was a noticeable increase in demand for our services.

Despite these challenges, MACS had a very productive year with a 290% increase in Advice Line calls, while the number of people we helped to live independently rose by 127% from the previous year.

MACS helped clients increase their income, mainly through claiming benefits they were entitled to but hadn't claimed, by £7,446 a week. This brought an additional total income of £388,372 a year across the city, contributing not just to the quality of life, but also enabling more money to be spend in the local economy.

Our increased capacity was achieved partly through the awards of one off grants, and partly by improved working practices.



MACS continues to develop and improve the organisation and meet its charitable aims.

2009-10 was the first year of our new three year plan which aims to:

- Develop and improve services around client's needs
- Improve the way we work internally
- Ensure adequate funding to sustain existing services
- Position MACS in key external relationships and maximise opportunities which further our charitable remit

Although I started by saying it has been an 'interesting' year, it has also been very successful in terms of the number of people we have been able to assist and all credit must go to our staff team which has risen to the challenge with imagination, flexibility and a lot of hard work.

Peter Hilditch
Chair of Trustees

Treasurer's Report



In 2009/10 the Trustees agreed a deficit budget for a second year in a row. It was agreed that with careful planning and monitoring this was an acceptable risk to ensure that MACS did not have to reduce services to its beneficiaries at a time when demand was increasing.

As with most organisations in the voluntary sector our aim is to achieve full cost recovery, where funding covers all the costs incurred in delivering a project. This has mostly been achieved with our grant funders but not with our contracts, which have failed to keep pace with inflation as well as additional costs brought about by new terms and conditions.

It is understandable, in these lean times, why local authorities are unable to follow full cost recovery principles and a decision has to be made by the organisation to accept and manage the loss in order to continue providing a valuable service. Currently we are in a position to draw on our unrestricted reserves to supplement underpaying contracts and we are satisfied that our financial controls enable us to flag up and prepare to meet problems well in advance. However this can only be a short term solution and we are now exploring a number of opportunities to remedy this position, including working in partnership with other organisations and pursuing new funding opportunities.

It should be noted that the legacy of £8,347 from the late Ms Billy Costello was received in this year but has been deferred and will appear in the 2010-11 accounts.

Michael Carpenter
Treasurer

Statement of Financial Activities year ending 31 March 2010

Income

Grants and Contracts	£545,752
Investment Income	£8,235
Donations	£ -
Other Income	£2,011
Total	£555,998

Expenditure

Restricted Grants and Contracts	£109,819
Unrestricted Grants and Contracts	£466,327
Total	£576,146

	2009/10	2008/9	2007/8
Income	£555,998	£566,844	£580,410
Expenditure	£576,146	£587,202	£572,312
Surplus (deficit)	(£20,148)	(£20,358)	£8,098

Fixed Assets	2010	2009	2008
Tangible Assets	£4,030	£7,522	£14,465
Current Assets			
Investments	£22,537	£17,003	£23,362
Debtors	£39,207	£22,560	£56,822
Bank and Cash	£255,764	£263,906	£246,822
	£321,538	£310,991	£341,471
Creditors	(£94,093)	(£68,932)	(£83,578)
Net Current Assets	£200,878	£217,534	£257,893
Total Assets less Current Liabilities	£227,445	£242,059	£235,862

Balance sheet

Reserves

Capital reserve

Accumulated Funds

– Restricted

- Unrestricted - General

- Designated

£1,605

£1,697

£73,829

£150,314

£227,445

A full copy of the audited accounts for the year is available on request

Director's Report

Along with other debt and welfare benefits advice agencies in the city we are becoming increasingly busy. Not only is this due to an increasing need for advice because of the difficult economic times, but also because funding has allowed us to become more accessible to the public and other organisations, who can now more easily refer their clients to us.

We increased opening times for the MACS Advice Line enabling more people to call us as they need to. Referrals from Brighton and Hove City Council to our Supporting People service for clients with care needs, have also increased. Improvements in our systems mean people have a shorter waiting times for a first appointment.

Requests for face to face advice and assistance from people calling the MACS Advice Line, and from organisations we work in partnership with, such as the Carers Centre, Age Concern and MIND on behalf of their clients, have also risen.

We are very conscious of the need for both accurate and timely advice, although increasing demand and reduced resources does have an effect on the ability to deliver the latter.

We were fortunate to be awarded a grant from the Department of Business Enterprise and Regulatory Reform's Hardship Fund, set up to help charities cope with the effects of the recession. This ten month temporary funding was a fantastic boost which helped pay for more hours of front line services.

Brighton and Hove's Advice Strategy Sub Group also helped us by encouraging and improving partnership working with other advice agencies in the city. A coordinated approach helps us make the most of limited



resources which is even more vital when demand is increasing. Brighton and Hove City Council recognised this by providing one off 'recession' funding and MACS worked in partnership with Brighton and Hove CAB Brighton Housing Trust, St Luke's Advice Centre and East Sussex Credit Union to help meet the increased demand from the city's residents.

I am pleased to report that MACS was re-accredited by Brighton and Hove City Council as meeting level B of the Quality Assurance Framework. In November 2009 we were also re-awarded the Legal Service Commission Quality Mark in Debt and Welfare Benefits Advice with Casework.

I would like to acknowledge the support we receive from our funders and take the opportunity to thank our staff, volunteers and trustees. Without their hard work, enthusiasm and dedication MACS would not be able to continue to deliver its services.

I would also like to thank the estate of the late Ms Billy Costello for remembering MACS in her will. Legacies and the generosity of donors helps us improve and increase our services.

Jackie Grigg
Director

MACS

Our background

The 14th Century Poor Law was an attempt to provide state assistance for the poor and it divided the country into districts to deal with their own poor.

In 1869 the Charity Organisation Society was founded in London and set up offices in each Poor Law district. This Society gave small grants and loans to paupers, but largely set out to refer those in need to charities and organisations offering relief.

In 1871, the Charity Organisation Society for Brighton, Hove and Preston (originally called the Mendicity Society) was founded to co-ordinate poor relief in Brighton. Eventually this service evolved to become MACS.

The recorded population of Brighton at that time was 90,013; in England the average annual yearly pay for a labourer was £51.44, for a teacher £97.02 and for a clergyman £293.84.

Records show the first applications for assistance to the Mendicity Society date back to January 1872.

Events in Brighton that year included the opening of Cardinal Newman School and Convent, the building of Saint Bartholomew's church at a cost of £18,000, and the opening of the Aquarium, built at a cost of £130,000.

The Aquarium was an instant success, visited that year by a special delegation from Japan, who lunched with the mayor and returned home inspired to start a trend in Japan for sea-bathing, a hitherto unknown pastime there.

On a distinctly less fashionable note, the new parish workhouse and infirmary (now Brighton General Hospital) were completed in 1867. Initially built to house 861 people, it was later extended.

By 1881, the census gives the population of Brighton as 99,091; there were 1,043 residents in the workhouse.

The harsh workhouse regime discouraged people applying for parish relief. Wearing the workhouse uniform, men were put to work breaking stones and women unravelled tarred rope. One summer outing was allowed, as was one at Christmas, to the pantomime. Despite a high rate of infant deaths, the conditions at Brighton workhouse infirmary were praised by a commission, which in 1868 had investigated the conditions in workhouse infirmaries in London and elsewhere.

With no welfare state or benefit system for the poor, there was an urgent need to address the effects of poverty. For some people, the workhouse was their last resort, and those in poverty would do all they could to avoid ending up there, for example by applying to the Mendicity Society for assistance.

Records of applications to the Society from its beginning still exist; over 200 were received between January and June 1872 alone. These records reveal just how difficult life was for the poor and destitute, for whom charitable assistance was possibly the only relief.

The first application to the Society, on January 1 was a request from an out-of-work father with four young children, who required assistance to go to hospital, and money to buy his wife a basket to hawk fish. The family lived in two rooms at a weekly rent of 3/6. He was granted two baskets for his wife's use at a cost of 3/-.

Continues...

Continued...

Another application in January was from an out-of-work father of five. Again, the family lived in two rented rooms. The children had not been to school for three months and it was noted that while the house was in a destitute state and the children slept on a pile of rags, they were kept clean. The family was granted a shilling for bread.

Applications were made either in person or by referral and the Society's representative would judge whether or not the applicant was deserving of its help.

One of the criteria was temperance, another was whether the applicant was

already receiving assistance from elsewhere.

Over the years, however, the emphasis changed; the causes of poverty began to be addressed and the notion of the 'undeserving poor' gradually diminished until the National Assistance Act of 1948 brought financial support to everyone assessed to be in need.

MACS' 19th Century archives are now in the safekeeping of East Sussex County Council Record Office and some can be viewed here: http://catalogue.communitysites.co.uk/view_a__l_or__l686.aspx

Illustrative image: Casenote related to Caroline Taylor (LIA/53/4/1)

APPLICATION FORM. BRIGHTON MENDEICITY SOCIETY

No. 25 Date January 16 1872

Name Taylor Address 46 Baker Street Floor House District

Case sent to H. B. Barclay Loversbest Time in Parish 14 years Time at present Address 14 years

Residence Lindfield Weekly Rent 8 Millings Previous Address Lindfield

No. of Rooms occupied 4 House Arrears (if any) 4 Pounds 10

CHRISTIAN NAMES	AGE	OCCUPATION	LAST EMPLOYER	EMPLOYEE'S ADDRESS		CHILDREN'S NAMES	CHILDREN'S AGES	CHILDREN'S OCCUPATIONS	CHILDREN'S SCHOOLS	CHILDREN'S SCHOOLS	CHILDREN'S SCHOOLS	CHILDREN'S SCHOOLS	CHILDREN'S SCHOOLS	CHILDREN'S SCHOOLS	CHILDREN'S SCHOOLS	CHILDREN'S SCHOOLS	CHILDREN'S SCHOOLS	WAGES RECEIVED FROM ALL SOURCES	
				Street	Number													Per Week	Per Month
David M. H. Flynn	38	Mr. Bunnett	Ann St. 3	11	Sick	12	..	..	..	..	..	..	..	..	..	..	..	..	..
Caroline	38	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
David	9	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Joseph	7	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Harriett	2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..

Relations able to assist Nil

Total value of Relief from Parish Nil

Other sources Nil

Total 12

If over a Subscriber to any Relief Society Nil

Statement of Caroline Taylor my husband has been sick for three months, but now he is at work, I want to get some assistance to take my blind boy to George Hospital, what I want is my railway expenses

* Sign whether singly or usual. * Via other Charitable Persons or Societies, or Clubs, or Benefit Societies. † How insert names of family applying and nature of application.

Credit: Jill Oliver, Volunteer

Activities and Services

Specialist debt advice, casework and representation	Our skilled advisors have wealth of experience in the fields of debt and welfare benefit law.
Specialist welfare benefit advice, casework and representation	Our aim is to help people do as much as they can themselves so they can take away new skills, knowledge and importantly, confidence. Sometimes though, people need more help than this to successfully resolve a problem, so we also carry out case work on client's behalf, including representation at tribunals.
Money handling	MACS can receive and distribute income (bill payments and other transactions), to help people budget and manage their money and ensure clients have sufficient cash for weekly household expenses.
Telephone advice	Specialist welfare benefit advice Specialist debt advice
Support Planning and Brokerage	To help people who have a personal budget from Social Services plan and arrange services. Available to people in the south east part of East Sussex.
Training and workshops	Training, talks and work shops on subjects such as budgeting, fuel bill saving, welfare benefits awareness and managing debt.

Money Advice and Community Support (MACS) is based in Brighton and Hove; it operates throughout East and West Sussex.

MACS vision is to provide the best and most practical package of services to people who have difficulty managing their money and need support to retain their independence. We will continually improve and build on our unique range of services using the talents of our workers to the maximum.

We work with people from all spectrums of the community. We will provide a tailored service which considers the whole of an individual's situation to enable clients to move forward to achieve their greatest potential.

Our aim is to work in Sussex to enable people to live as independently as possible, to stabilise and maintain their financial situation and enhance their ability to manage their money successfully.

How we are funded

Supporting People - Brighton and Hove City Council, West Sussex County Council

Supporting People contracts MACS to assist vulnerable people living in the community who have difficulty budgeting and paying essential bills such as rent.

Financial abuse, particularly against older people is common. Approximately 30% of the people referred to us by Social Services are being financially abused, usually by a relative, friend or neighbour.

Our services are delivered by a team of Money Support Workers, Assistant Money Support Workers, Reception, Finance and Visiting Workers, either to people in their own homes or from our central Brighton offices.

We also have contracts with Brighton and Hove City Council Adult Social Care to provide the same service for some of their clients.

Philippa Powell and Debbie Blackburn who work on the Supporting People contracts



Case study

An older woman with mental health problems caused her to have episodes of overspending. She accrued huge debts and didn't pay essential bills such as rent.

Her Social Worker, who assessed her as needing help with her money, referred her to MACS.

With our support she is now more stable and able to use the cash delivered to spend in the way she wishes whilst her bills and other necessary outgoings are being paid by MACS on her behalf.

Before being referred to our service she was in hospital and had periods in residential care. She remains living in her own home, as part of the community, with the support she receives from a domiciliary care agency and MACS.

How we are funded

Supporting People Brighton and Hove also funded a short term project to deliver services specifically to sheltered housing residents. This was a marvellous opportunity to work in partnership with housing associations and Brighton and Hove City Council Sheltered Housing. From January to December 2009, 217 people attended 25 talks, and from this, 60 people had individual appointments with an adviser.

Our work verified national findings, that older people do not have as much debt as other client groups but do not claim all the benefits they are entitled to. As a result £16,352.24 in one off benefit payments were made and weekly benefits increased by £1,980.62, an annual figure of £102,992.24.



A sheltered housing tenant at a coffee morning attended by MACS

Case study

A woman living alone since her husband died some years ago.

Our client has a private arrangement for someone to help her at home and her family help out when they can. She has not had a holiday since her husband died.

Before MACS helped her, she received an Occupational Widow's Pension, a State Retirement Pension topped up by a small amount of Savings Pension Credit, and some help via Housing and Council Tax Benefit.

MACS helped her successfully apply for an Attendance Allowance award of £70.35 pw, full Housing and Council Tax Benefit and an extra £40pw Pension Credit.

She also received a one-off payment of about £700. She can now pay for all the help she needs and can afford to take an occasional holiday.



Brighton & Hove

People with No Recourse to Public Funds

Since 1998 MACS has been contracted to assist people who are not entitled to benefits but are entitled to be helped by the local authority.

We distribute a weekly personal allowance on behalf of the council and help people manage their money, pay bills and get other appropriate services.

How we are funded

Brighton and Hove City Council, Brighton and Hove City Teaching Primary Care Trust

MACS is contracted to assist people who need help with their money while they are patients in any of the mental health wards in Brighton and Hove.

A recent discussion group with some of the people we helped under this contract has taught us much about how we can improve our service.

The comments below demonstrate the value of advice and help with debts for people who have mental ill health.

Question: you were coming here with issues related to money but it sounds like there were a number of other circumstances around that...what kind of words would you use to describe how you were in yourself or how you felt about those kind of problems?

Trouble is with anxiety is what might be a tiny problem to a lot of people...anxiety amplifies it, makes it 100 times worse.

I was very scared as well because I was getting threatening letters and phone calls, they were saying they were going to turn up at the door and I ended up getting to the point where I didn't want to be at home, it didn't feel like home to be in at all – it didn't feel safe at all.

Question: How do you feel now compared to how you felt before

Well 'ecstatic' is the word I would use...I had this problem with my ex before and I couldn't manage my money...I didn't know how but they...they didn't just manage it for me... I feel they helped me...the told me what they were doing and helped me to do things...they taught me everything. Before I didn't know anything. They taught me how to manage money, how to open a bank account. I can do things for myself now that I couldn't...compared to where I was there was such a difference...you can't imagine.

Question: You talked about 'anxiety and depression' before hand?

Yeah, well I kept my flat so I was very happy! But really, dealing with those problems helped to ease off on the mental health side of things and the anxiety and that. It's really helped me get on with everything else, focus on day to day life.

Much more positive...really made a difference. And with the anxiety, like I said it can magnify things that wouldn't seem all that to other people. But don't worry like I did because I know, if it comes to it, I've got MACS to back me up.

How we are funded

Big Lottery Reaching Communities Money Management Service



The Big Lottery Fund enables us to work in partnership with organisations such as the Carers Centre, Age Concern and MIND and receive referrals on behalf of their clients, as well as see people who need more help than we can give them through our Advice Line. The Big Lottery Funding runs from 2007 - 2013.

Debbie Blackburn, Margaret Carey and Eva Mathis who work on the 'Trust' contract and the Big Lottery project



Case study

A lone parent with school age children. She has learning disabilities, is dependant on benefits, and lives in social housing.

Her children became the subject of a Child Protection Plan, due to neglect.

She had borrowed money from a door step lender and was repaying this loan at £50 per week. Because of this high repayment of a non-priority creditor she was failing to buy adequate food and clothing for the children and had become incredibly stressed by her financial situation.

Her Money Support Worker helped her understand her debts, which ones are high priority and which are low (such as door step lender debts).

She has worked out her weekly budget and has re-scheduled her debts so she is re-paying at an affordable rate and can now make sure she has enough for her essentials.

How we are funded

Financial Inclusion Fund

MACS is part of a consortium lead by Citizens Advice South East and funded by the Department of Business Enterprise and Regulatory Reform until March 2011. The consortium works in partnership with social landlords such as Hyde, Downland and Southern Housing Group, and local authorities, to reduce rent arrears and evictions.



Brighton and Hove City Council Discretionary Grant Debt Contingency

Along with 5 other Brighton and Hove charities this was awarded to help us increase our capacity during the recession.



Case study

A man living in rented council accommodation with his partner and two young children.

He claims Job Seekers Allowance and has council tax and rent arrears totalling £3500. He also owed £3,700 in loans and on an old mobile phone contract.

Paying these back compromised his ability to repay his council tax and rent arrears.

With our help, he decided to petition for a Debt Relief Order. This cleared his debts leaving just the rent arrears to re-pay from his benefits.

The Debt Relief Order freed up money to keep his tenancy.

Case study

A young woman with extreme difficulty with budgeting and ongoing problems with priority and non-priority debts.

Our client had not had a gas supply for two and a half years because she worried about paying the gas bill.

Using the budget sheets (from our free debt advice pack) she was shown that she could afford hot water and central heating from her income.

She was given advice about the difference between high and low priority debts and she learned she could turn her finances around using the debt pack and budget sheets.

She continued to receive support through MACS Advice Line until she was in a position to manage alone.

How we are funded

Brighton and Hove City Council Discretionary Grant BME Project



An analysis of our clients in 2008 showed that although we had a high percentage of Black and Minority Ethnic (BME) clients, this was mainly because of our contractual work with asylum seekers on behalf of BHCC.

With little take up of our publicly accessible services by BME communities, we used the BHCC grant to part fund a weekly desk at the Black and Minority Ethnic Community Partnership's (BMECP's) One Stop Shop; this has helped make our general range of service more accessible.



Fiona Wilding and Charlie Gray who work on the BME Project



Providing advice to Brighton and Hove's Black and Minority Ethnic Communities.



**GRANT
AIDED**
by

Brighton & Hove

How we are funded



The Hardship Fund

The Hardship Fund from the Office of the Third assisted charities affected by the recession.

This helped us cope with an increased demand for our services at a time when our income was decreasing.

With the addition of this time limited funding, we dealt with 746 debt and benefit advice and case work queries between November 2009 and September 2010. With only small number of these as repeat enquiries (approx 5%) this means we helped over 700 people and delivered 7 talks or training sessions to 35 people.



Exit questionnaire

Where ever possible we ask our clients how our work has helped them. Clients whose cases were closed during the funding period and who returned an exit questionnaire showed:

- 50% felt more independent
- 67% more in control
- 66% felt they enjoyed life more
- 62% felt less anxious.

We also ask questions to see if our help has increased peoples ability to deal with their problems:

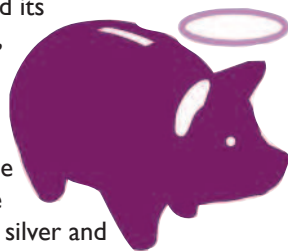
- 61% were more able to talk to their bank
- 70% more able to deal with debts
- 75% knew who to talk to about their benefits
- 70% more able to budget
- 69% more able to express views and complain.

Money Guardians

Money Guardians is the trading name of our partner social enterprise company, macs-plus. macs-plus is a not for profit organisation and contracts MACS to carry out casework for clients who choose to pay for services.

This means people who can afford to pay (and don't qualify for free services) get help to manage their money and are charged lower rates than alternative providers. macs-plus gift aids any annual surplus income to MACS. When macs-plus has built up enough

business to gift aid its surplus to MACS, MACS will use this to provide services which meet its charitable aims. Charges are banded into gold, silver and bronze according to the level most suitable for the client. More information can be found at www.money-guardians.org.uk



Case study

An older woman whose husband had recently died. When she was younger she and her husband shared responsibility for the family finances, but as they grew older, he took on most of this aspect of their lives. After her husband had died she felt she had lost her confidence in her ability to manage her money. Bills didn't get paid and essentials were not arranged.

Her children are grown up and have moved away and have families of their own, and she did not want to rely on relatives or friends to help her. She contacted Money Guardians and had a free initial appointment during which her adviser gave her debt and benefit advice, free of charge.

Her adviser made sure she was claiming all the welfare benefits she was entitled to, that there were no unmanageable debts and gathered information about her finances. Later on she was helped to draw up a budget so that she knew how much disposable income she had and what was needed for bills. Some adaptations were needed for the home as she was not able to get to the upstairs bathroom easily so her adviser helped her make an appointment with a Home Improvement Agency.

She chose the Money Guardians Bronze Service which she felt suited her wish to have access to skilled and impartial advice. She could also have help to make sure one or two of her essential bills, that she had fallen behind with, were being paid. She now feels more in control and independent and reassured that even if later on she finds she can manage alone, she can do so. She can always come back to Money Guardians as she needs it.

Her children also have the peace of mind that their mother has found a service that can provide her with completely independent and professional help: tailored to ensure it is just as much or as little as she needs

Staff in 2010

Senior Managers, Client Services

Juliet Pullen
Sophy Williams

Advisers - Money Support Workers

Matthew Ash	Margart Carey
Andrea Finch	Charlie Gray
Debbie Gross	Rachel Haney
Mary Hill	Eva Mathis
Sam Meaden	Eileen Mulligan
Diane Muzio	Philippa Powell
Andrew Sellars	Fiona Wilding

Assistant Money Support Workers

Farida Barfield (left)
Helen Rowsell
Charlie Gray
Michael Hootman
Fiona Wilding

Reception Workers

Amanda Dando (left)
Michael Hootman
Vicky Oliver
Helen Rowsell

Visiting Workers

Judy Cunniffe
Peter Davis

Board of Trustees

Director

Jackie Grigg

Assistant Manager, Client Services

Andrea Finch

Senior Manager, Finance

Marita Murphy

Finance Workers

Peter Davis
Julie Turner

IT Support Worker

Julie Turner

Finance Volunteer

Jill Oliver

Volunteers

Martin Beavon
Lavina Appasamy
Andrew Lansdown

IT Volunteer

Martin O'Donnell (Etiqa)

Board of Trustees

Peter Hilditch—Chair
Michael Carpenter—Treasurer
David Coldwell –Vice Chair
Yared Asfaw Tefari
Miranda Martin
Tony Bennett
Terry Mase (joined February 2010)
Janice Leeming (resigned December 2010)

Patron: David Lepper
Company Secretary: Jackie Grigg
Director: Jackie Grigg
Accountants: Clark Brownscombe
Payroll: Knill James

Thanks to our volunteers

Martin Beavon
Martin O'Donnell
Jill Oliver
Lavina Appasamy
Andrew Lansdown
Katy McGrory (for help with annual report)



Legal Service Commission
Quality Mark
Debt and Welfare Benefits
Advice and Case Work

Thank you to our funders

Big Lottery Fund
Brighton and Hove City Council
Brighton and Hove NHS Teaching
Primary Care Trust
Financial Inclusion Fund
Hardship Fund
Supporting People
West Sussex County Council



Money Advice and Community Support Service

Registered address:
24 Old Steine, Brighton BN1 1EL
Telephone: 01273 664000
MACS Advice Line 01273 664040
Fax: 01273 664001
info@macss.org.uk; www.macss.org.uk

Company registration number: 3029782; Charity registration number: 1045340