

Green Light for New Premises

Citizens Advice has launched a capital appeal linked to the construction of new regional premises in Donegall Pass. The new £1m + building will double the space available for regional support services such as training and new technology, and will provide an important resource for the continuing development of new services within the advice sector. Chief Executive, Derek Alcorn said that the £50,000 appeal was linked to the final remaining costs for furnishing and fittings.

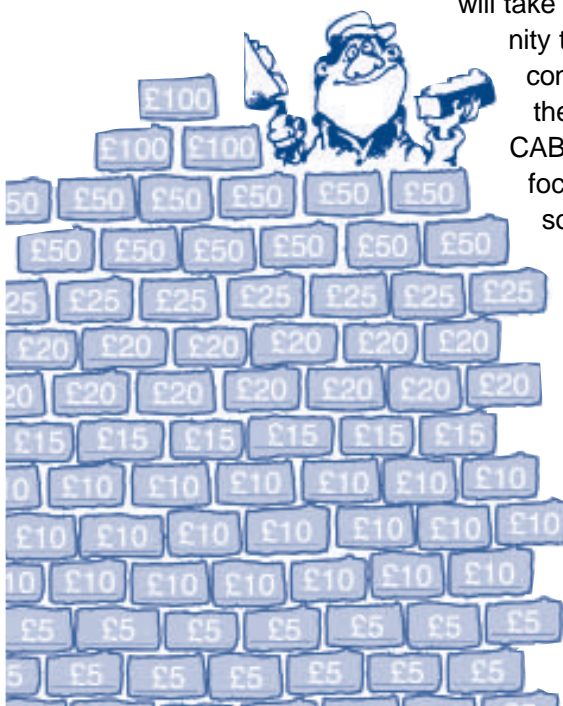
"We have secured all of the revenue needed to proceed with construction, but are continuing to fundraise for furnishing and fittings which is linked to ensuring that the building is equipped and fitted with the most up to date technology and equipment. We hope that all of the people and organisations with whom we work will take the opportunity to make a contribution to the work of CAB which is focussed on meeting social need and promoting social justice."

The new building will underpin the growth and development of CAB's work in Northern Ireland and will provide important financial stability to the Association. It comes at a time when advice work is set to expand and develop



in the context of the DSD Regional Advice Strategy, the work of the Legal Services Commission, the Review of Public Administration, Partners for Change and the Task Force on Resourcing the Voluntary and Community Sector.

Donations can be made using the appeal leaflet enclosed with this issue of Advice or by using the Freepost address: Citizens Advice Freepost NAT21600, Belfast BT7 1BR.



Staff News

Siobhán Harding, Information & Policy Officer, Citizens Advice

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Views and opinions expressed in Advice are those of the editor or particular contributor, and should not be considered to be the view of Citizens Advice.

Antrim Road CAB welcomes Lindsay Kelly as a new volunteer adviser and congratulates Joan Connor, also a volunteer adviser, who has just finished the ATP course.



*Sandy Capper,
Bangor CAB*



*Stan Braden,
Carrickfergus CAB*

Ards CAB is pleased to welcome its new Social Policy Volunteer, Pauline Montgomery to the bureau.

Bangor CAB welcomes new volunteer advisers Leonard White, Sandy Capper and Cathy Simpson who are all currently undertaking the ATP course. The bureau also wishes to congratulate volunteer adviser Brian Morrison who recently passed his accreditation for the ATP course.



*Dianna McDowell,
Dungannon CAB*



*Sarojani Wilson,
East Belfast CAB*

Central Belfast CAB welcomes its new Social Policy volunteer Lynne Sharman.

Coleraine CAB is pleased to have Daniel Kenyon who is on a part-time placement in the bureau through Enterprise Ulster for 6 months. Daniel is working on a project to detail the history of Coleraine CAB.



*Maura Jackman,
Fermanagh CAB*



*Diane Wilson, NMW
Information Supervisor*

Cookstown CAB has appointed Sinead Campbell as its new Disability Rights Advisor.

Dungannon CAB welcomes Dianna McDowell and Una Mullin as volunteer advisers. The bureau also welcomes Lynn Morgan as its new Money Advice Worker.

East Belfast CAB welcomes Sarojani Wilson as a new volunteer adviser.

Fermanagh CAB welcomes Maura Jackman as its new Youth Consumer Adviser.

Larne CAB wishes to congratulate its Chair Michael Lynch who has been highly commended in the Volunteer of the Year Awards through National Citizens Advice.



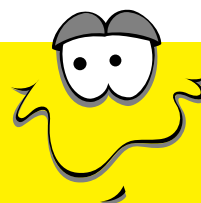
*Michael Lynch,
Chair of Larne CAB*

Magherafelt External Extension welcomes Sinead Campbell as its new Disability Worker.

Newry CAB wishes to welcome Keith Stanyer as its new Manager.

Strabane CAB welcomes Mairead Griffen as its new Manager.

Citizens Advice, Regional Office welcomes Diane Wilson to her post as the new National Minimum Wage Information Supervisor.



Citizens Chatter.....

(from case notes)

"Client has worked in a supermarket for 13 months. Last month, she signed a contract agreeing to the contents....."

Problems with The Pension Service

The Social Security Agency's response.

Barry McVeigh, Specialist Support Officer, Citizens Advice

The Citizens Advice evidence report 'It's yours, but how easy is it to pick it up...', which highlighted major problems with the administration and processing of Pension Credit, was presented to the Social Security Agency (SSA) in June 2004. A meeting was arranged in response to this with the Director of Pension Age in the SSA and other senior staff to discuss the findings and recommendations highlighted in the report.

The SSA was aware that problems existed within the Pension Service and confirmed that a recovery plan had been put in place to improve this service. The Citizens Advice

recommendations were discussed in detail and the SSA representatives detailed how the recovery plan might address some of these issues. For example:

- more staff had been taken on, including experienced Income Support staff from local Social Security Offices, in an attempt to reduce delays and cope with demand;
- additional training was under way to allow telephony staff to answer more complicated issues;
- new management systems were being introduced to provide for a

more adequate structure for storing and retrieving information; and

- a more developed partnership approach with the advice sector was being addressed through initiatives such as the Partnership for Pensions group and Advice Services Alliance meetings.

The SSA gave Citizens Advice assurances that action will be taken to address the problems within the Pension Service. Citizens Advice will however continue to monitor the outcomes of the proposed recovery plan and the services provided by the Pension Service.

New Pay Entitlement for Young Workers

Anne Marie Marquess, NMW Information Officer

For the first time since National Minimum Wage (NMW) legislation was introduced, there is to be a new NMW introduced for 16 and 17 year olds. This new rate will be introduced on 1 October 2004 alongside increases in the current rates for 18-21 year olds and those aged 22 and over. The new rate will be introduced at £3.00 per hour.

The Low Pay Commission published a report in March 2003 recommending that the current situation concerning 16 and 17 year olds and the NMW be reviewed. Citizens Advice was amongst those consulted prior to the completion of the report by the Low Pay Commission. The Low Pay Commission agreed that the

Government should look at a rate that would be sustainable in the current economic climate and one that would not encourage young people to opt out of education, while at the same time ending the exploitation of young workers.

As with current rates of NMW there will be certain exceptions to the 16/17 rate in relation to apprentices and entitlement may also be based on the compulsory school leaving age.

The NMW Helpline **0845 6500 207** established in 2001 based at Citizens Advice Regional Office receives a significant number of calls from 16-17 year olds or from people calling on behalf of someone in that age group.

John Napier, Director of Information Services, Citizens Advice, said:

"Citizens Advice welcomes this new rate and it will benefit many young workers. In the past those aged under 18 had no rights in relation to their pay entitlement but now that the NMW is being extended they too will be covered for the first time ensuring that they receive a wage that is in accordance with the Low Pay Commission's recommendations."

For further information about the NMW contact the NMW Helpline on 0845 6500 207. Lines are open Monday to Friday, 9am to 5pm with an answering service provided outside these times.

The Prince's Trust Business Programme

For young people with a good business idea and the ambition to be their own boss, The Prince's Trust offers them the opportunity to turn their dreams into reality.

The Prince's Trust provides funding and support to help young people between the ages of 18-30 to start their own business. For many young people, unemployment or casual low paid jobs are the reality of adult life. The barriers of lack of money and educational qualifications prevent many from realising their business ambitions.

Financial support offering low interest loans (at 3%) of up to

£5,000 provides them with the resources to set up a business. Additional grants are available in special circumstances. On top of funding, advice and assistance and a business mentor provides practical support tailored to the needs of each young person. This ensures vital encouragement, guidance and advice is available to help the development and success of the young entrepreneurs in their business ventures.

If you would like more information please contact Fiona Waugh on 028 3751 5217. For more information on The Prince's Trust visit the website at www.princes-trust.org.uk

Citizens Advice Bureau and Waterside Churches Advice Centre Become One

Raymond Cassidy, Deputy Manager, L'Derry CAB

Two leading and historic advice agencies serving the needs of local people and communities in the North-West officially merged in June 2004.

This venture, the first of its kind, will specialise in meeting the spiralling demand for advice and information provision and specialist services such as benefit advice, tribunal representation, consumer law, debt, employment and housing.

All services are free, independent, impartial and confidential and will be delivered from both offices and at a total of ten outreach centres located throughout the district council area.

Currently the L'Derry CAB's main office is based at Embassy Court, and the merger sees the expansion of its services to the Waterside area with increased staff deployed at 121 Spencer Road.

Jacqueline Gallagher, Manager of L'Derry CAB said "this merger (the first of its kind within Citizens Advice) represents the way forward for advice provision in Northern Ireland and may be viewed as the prototype of new 'advice-hub of excellence' structures."



From left to right: James Baird, Director, Waterside Churches' Advice Centre, David Williamson, Williamson Consulting, Cllr Gearoid O'Heara, Mayor of Derry, Rev Alastair Rosborough, Acting Chairman, Waterside Churches' Advice Centre, Jackie Gallagher, Manager, L'Derry CAB, Declan O'Hare, Director, North West Development Office, DSD and Paddy Gray, Chairman, L'Derry CAB

Health Initiative to Tackle Fuel Poverty

Dave Murphy, Director of Development, Citizens Advice

Citizens Advice has been invited to join a steering group established to raise awareness and develop resources to assist people experiencing fuel poverty. The pilot project which was developed by the Health Promotion Agency, Northern Ireland and National Energy Action (NI) aims to raise awareness of the links between fuel poverty and health amongst primary health care professionals and to develop their role in addressing the issue of fuel poverty.

The Northern Ireland House Conditions Survey 2001 found that 203,000 households (33%) suffer from fuel poverty. This

figure is much higher than the figures for Britain. Fuel poverty itself can have major impacts on the health and social wellbeing of individuals. It is readily accepted that there is a link between living in a cold home and a number of illnesses, including poor mental health, respiratory disease, heart disease and premature mortality. Fuel poverty also contributes to social exclusion, limiting people's engagement with society and their life choices.

The DHSSPS has included fuel poverty in its Investing for Health Strategy and the DSD has produced a draft fuel poverty

strategy, two key components of which are to increase public awareness of fuel poverty and to provide advice to the public on energy matters. Both departments have provided funding for the project which is to run for six months from November 2004 to April 2005. It will be piloted in four areas: North Belfast, Keady, Strabane and Magherafelt. Fuel poverty awareness raising sessions will be held with 50 health professionals including Health Visitors, Occupational Therapists, and District Nurses in each of the four areas.

An information leaflet has been developed for clients called "Is your home warm enough?" The leaflet provides information on a range of health issues affected by inadequate heating and what clients can do to ensure that their home is warm enough. The leaflet also provides information on organisations, including Citizens Advice, which provide free advice on how to ensure that a home is adequately heated and advice on how to maximise income for people on low incomes.

Money Talks in high demand!

As part of the CCEA training day for teachers on the new GCSE subject "Learning for Life and Work" Citizens Advice and Northern Bank have delivered a range of workshops highlighting the Money Talks resources. Money Talks is unique initiative in consumer education and financial literacy and has been incorporated into the GCSE curriculum. The project has been in high demand since its launch in May 2003, with almost 2,000 pupils receiving a Money Talks session in the classroom and even higher demand for outreach talks this year. The training day was attended by over 70 teachers from across Northern Ireland who will be delivering the Money Talks programme to their pupils during 2004/05.

Attendees at the CCEA Workshops



NICVA LINK Award for Money Talks Initiative

The Northern Bank and Citizens Advice picked up a prestigious NICVA LINK award in September for their innovative financial literacy initiative Money Talks which has been delivered to some 2000 school children in Northern Ireland. The Money Talks initiative is unique in the UK insofar as the materials have been formally incorporated into the NI GCSE curriculum from September 2003, and insofar as the materials have been developed by

a charity, and a private sector finance company, with approval from the Council for the Curriculum Examinations and Assessment (CCEA) in Northern Ireland.

The materials, which are available free of charge, have been downloaded some 4000 times from the Citizens Advice website in Northern Ireland www.citizensadvice.co.uk. Chief Executive, Derek Alcorn said

"We welcome the recognition which this innovative project has attracted, and look forward to its continuing development with the Northern Bank."

Julie Peasgood, TV Actress presented the Link Award to Rhonda Gibson, Northern Bank and Kelly Collins, Citizens Advice with Marnie O'Neill, BT Northern Ireland



The Independent Case Examiner

Jodi Berg, Independent Case Examiner for the Social Security Agency and the Northern Ireland Child Support Agency

The Independent Case Examiner's Office (ICE) was set up in April 1997 at the request of the Parliamentary Ombudsman to investigate complaints about the Child Support Agency. From April 2000, the office has also been able to investigate complaints about the Social Security Agency.

The Independent Case Examiner offers a free and impartial service to customers of the Agencies, which aims to resolve their personal complaints and make a difference to the service they and others receive in the future.

The service is available to any Agency customers, who remain dissatisfied with the final response they have had to their complaint or with the redress provided. We cannot investigate legal decisions that have been taken, which are subject to separate appeal rights, but can look at complaints about the way people have been treated or the service they have been given. We will be able to decide whether an Agency has lived up to the promises made in its Charter Standards leaflet or has acted in a reasonable and appropriate way.

Complaints may also be made to the Independent Case Examiner by people acting on behalf of someone who has been adversely affected by the actions of an Agency. We particularly wel-

come complaints referred by Citizens Advice, which is often a first point of call for people facing difficulties in their dealings with Government Agencies.

Once a complaint has been accepted for investigation, the relevant Agency will be asked for information, including its view of what happened. When all the facts have been considered, we try to help the Agency and its customer to reach agreement on a course of action which will resolve the complaint. If this is not possible, following our investigation, the Independent Case Examiner issues a report setting out how the complaint arose and giving a view of what has happened and recommendations about what, if anything, should be done to put things right.

Both the Child Support Agency and the Social Security Agency have agreed to implement these recommendations. If an Agency does not do this, the Independent Case Examiner will want to know why and may publish the fact (without identifying the complainant) in the annual report.

The following is an example of a complaint investigated by the Independent Case Examiner:

Mr A complained that the Social Security Agency carried out an unnecessary medical examination on him for his Incapacity Benefit claim. He said that he



Jodi Berg,
Independent
Case Examiner

was exempt from the examination because he had been awarded the highest rate of the care component of Disability Living Allowance. Although the Agency had apologised for this mistake and had awarded Mr A a consolatory payment, the Independent Case Examiner identified that he had not received the arrears of benefit that he was due. The Independent Case Examiner recommended that this be done urgently and that the Agency should apologise for not doing so earlier. It was also recommended that the Agency review its procedures to ensure that it checked whether an examination was required before taking this step.

Further information about the Independent Case Examiner can be viewed on the website www.ind-case-exam.org.uk.

Complaints that meet the criteria outlined above should be sent to The Independent Case Examiner, PO Box 1245, Belfast, BT2 7DF.

Making A Difference

Aileen Hutton, Community Worker, Bangor CAB

Pat and Julie Morrison, clients of Bangor CAB have a baby girl with Down Syndrome. With the help of their Social Worker they applied for Disability Living Allowance (DLA) for her. They found the experience of completing the forms difficult and stressful.

DLA branch acknowledged receipt of the forms but these were then lost. Fortunately the client's were able to provide copies and within only a few days their daughter was disallowed for DLA. The Social Worker contacted the bureau for assistance. The couple were very upset because no professionals who had knowledge of their baby's problems had been contacted about the DLA claim.

The Community Worker in Bangor CAB met with Julie and looked at copies of the forms. These were well completed and demonstrated care needs over and above that of another child of a comparable age. The couple had already submitted a revision letter as well as contacting their MP.

Due to the circumstances of this case the Community Worker liaised with the Manager of DLA branch to highlight what she believed to be substantial errors in the decision making process. The Manager agreed with her conclusions and subsequently awarded the middle rate of the care component on the same information that was available to the initial Decision Maker. Although pleased that the award was made, the family were angry

at the treatment they had received and instructed the bureau to complain on their behalf.

The bureau wrote to the head of the Disability and Carers Service outlining the case and the error was acknowledged and the family received a personal apology.

The Community Worker is concerned that families who have already had to face the trauma of trying to come to terms with a child's disability are further being undermined by being denied DLA. This family did choose to challenge the decision but how many families do not because their energy and confidence are too low to face further possible rejection and humiliation?

Citizens Advice celebrates Advice Week

A range of initiatives have taken place across Northern Ireland as part of Advice Week which ran from 6th to 12th September. Advice Week is an important event in the CAB calendar and an ideal opportunity to highlight the work of CAB and to encourage local people to volunteer. Citizens Advice, Northern Ireland already relies on over 470 volunteers who work in a range of roles, the majority as trained advisers

and Management Committee Trustees, with others offering IT skills, administrative assistance and language skills.

The Chairman of Banbridge District Council, Ian Burns, attended an Open Day held in Banbridge CAB to add his voice to the call for more local people to volunteer with CAB. The Open Day enabled potential volunteers to call into bureau and talk to advisers about the

nature of the work, view the extensive electronic Information System and gain an understanding of case recording and bureau procedures. A variety of promotions to raise the profile of the bureau locally

included a display stand in the library and a stand staffed by advisers in the Banbridge Tesco store. Stories were published in the local newspapers and one focussed on Maurice Hudson, Outreach/Tribunal Officer who started with Banbridge CAB as a volunteer and subsequently gained a full-time paid post as a result.

Joan Davis, Manager of Banbridge CAB added, "Volunteering in your local CAB is an excellent way to gain a qualification and experience as well as giving something back to your community. Many employers are keen to employ those who have CAB experience. Volunteers come from all backgrounds, for example, those taking a gap year after study, those changing career, those taking early retirement or getting back into work after having a family."

Larne and District CAB held a Coffee Morning as part of Advice Week. Benefit checks were offered to local people by the bureau's Money Advice Worker as well as plentiful amounts of coffee, tea and scones!



Staff and Committee Members from Banbridge CAB with Ian Burns, Chairman of Banbridge District Council at the Open Day held to celebrate Advice Week



Staff, Committee Members and clients from Larne District CAB at the Coffee Morning held to celebrate Advice Week

Bureau News

Caroline Bradley, Information & Policy Officer, Citizens Advice

- Ards CAB** celebrates its 25th anniversary with a reception hosted by Ards Council in the Town Hall.
- Cookstown CAB** has celebrated its 21st anniversary. Fiona Wood a founder member and the first manager of the bureau presented awards to founder members. The master of ceremonies for the event was Fred Faulkner of Radio Ulster.
- East Belfast CAB** has received funding from Lloyds TSB for a Mental Health Project.
- Falls CAB** is now open Monday, Wednesday and Friday mornings from 9:30am to 12:30am.
- Fermanagh CAB** has received funding for two years from Fermanagh Local Strategic Partnership to work in partnership with the Western Education Library Board on a Youth Consumer project.
- L'Derry CAB** has received funding from Lloyds TSB for the computerisation of the Waterside Office in Spencer Road. The bureau also took part in a Help Shop for local business people and residents affected by the severe flooding in the city in August. Representatives from all the main statutory agencies and the voluntary sector were available to offer advice and support.



Extent of flooding in Derry City Centre

Delivering Service to the Corporate Bodies

John Napier, Director of Information Services, Citizens Advice

Advisedirect is the shop front for Citizens Advice Services which has developed an ecommerce website (www.advisedirect.net) to help promote the delivery of services to the public, private and community sectors. The site is limited to members of Citizens Advice Services who can avail of training, information and publications including Advicfinder and CARMA the CAB Information and Case Recording systems. All transactions will be conducted via the web so that customers can access and pay for services at their own convenience.

The site represents a significant effort by Citizens Advice to address the issue of sustainability of the voluntary sector. This development follows on from an Ulster Marketing Survey which

highlighted key services that Citizens Advice should make available to other organisations outside the CAB service.

The Department of Enterprise Trade and Investment has become the first organisation to receive services via Advisedirect and it is hoped that existing Associate Members of Citizens Advice and new customers will recognise the value of this website for the delivery of services.

Ruth Menary of the DETI described Advisedirect as "a very useful source of information on citizen's rights, especially as it is updated frequently and takes account

of changes in legislation in Northern Ireland, as well as the rest of the UK."

If your organisation would like to subscribe to Advisedirect or requires further information on the services offered by Citizens Advice Services please contact Una Buchanan on 028 9023 1120 or e-mail buchananu@citizensadvice.co.uk.

