

CAB Welcomes Advice & Information Strategy

Citizens Advice has given a broad welcome to the Advice & Information Strategy launched by DSD Minister David Hanson earlier this month. The Strategy envisages a network of advice "Hubs" which will be **"a locally based advice provider of a complete range of services including advice, advocacy and high level support on both basic and complex advice issues."**

While the mechanisms for how hubs will be agreed are hazy, the strategy envisages that **80% of the population should live within five miles of an area hub**. Broadly, the deal offered by Government, is more resources and a strategic approach in return for some rationalisation and reduction of duplication in the sector.

The best practice on the deployment of new technology developed by Citizens Advice over the last ten years in respect of standardised integrated IT systems is incorporated into the vision set out by the strategy.

Welcoming the development, the Chief Executive of Citizens Advice, Derek Alcorn said that advice agencies were one of the leanest and most efficient parts of the voluntary sector with an average cost of £10 per enquiry, with work highly concentrated in the most complex area of all, social security

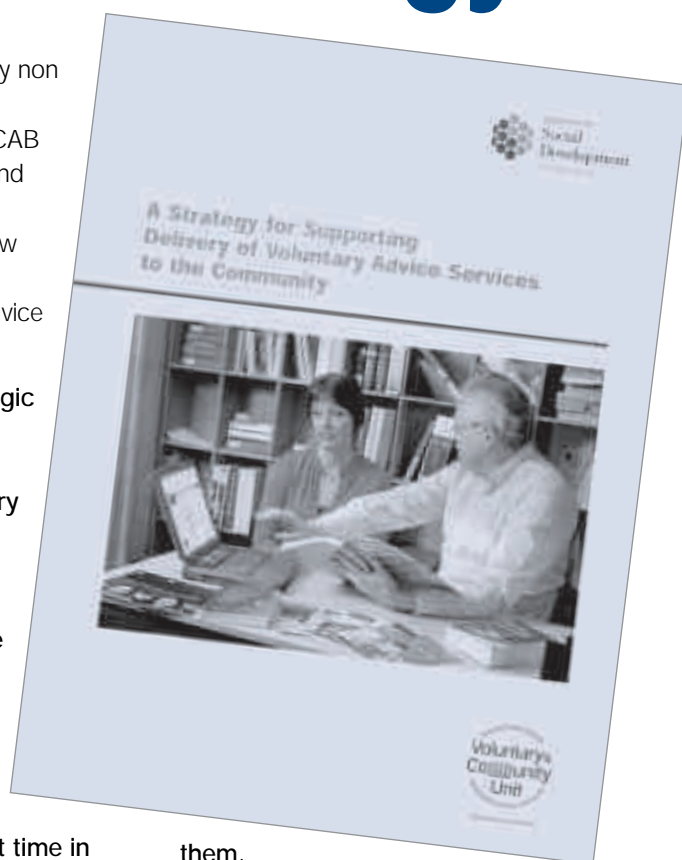
law and regulations. This efficiency was achieved by non statutory fundraising, a volunteer contribution in CAB worth £0.75m per year, and regrettably insecure employment contracts, low pay and non pensionable posts in many frontline advice agencies.

"The basis of this strategic framework has been worked out with the advice sector, and is very important. Funding within a strategic framework forces Government to examine social need and population patterns of advice provision, patterns of funding, its own role as a funder, and crucially for the first time in 30 years, to define what outcomes it wants for the funding provided. This clarifies for both parties, what is being funded and what is being expected."

"The strategy was developed in consultation with the Advice Services Alliance (ASA), and envisages a role for the ASA in developing a set of quality standards for the advice sector and in encouraging and supporting members to meet

them, something which it previously did in the early 1990's. It will also have a role in helping to minimise duplication in the sector and in ensuring that resources are used effectively. It will continue to lobby and campaign on advice issues and continue to make the case for support of the advice sector."

Copies of the consultation document are available from the DSD Voluntary and Community Unit.



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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.

Staff News

Antrim CAB welcomes Tracey Sproule as a new volunteer adviser and Heather McCullough as an administrative worker.

Ards CAB would like to welcome Michelle Catley and Gareth English as new volunteer advisers – both are currently completing the ATP course.

Armagh CAB welcomes Donna O'Sullivan who is a new volunteer adviser with the bureau.

Banbridge CAB has recently appointed Sandra McCreanor as its new Outreach Worker.

Bangor CAB welcomes Peter McMullan and Brenda Surgenor as new volunteer advisers.

Carrickfergus CAB welcomes Helen Robb as its new Welfare Reform Worker. The bureau also wishes to welcome Dal Shaug and Julie Cooper who are currently undertaking the ATP course.

L'Derry CAB welcomes John Doherty as its new full-time advice worker funded by Foyle Trust.

Down District CAB welcomes its new volunteer adviser Dawn Reagan.

Dungannon CAB welcomes Geralyn Carolan as a new volunteer adviser and Deirdre Devlin as a part-time administrator for the Money Advice Project and a part-time Welfare Reform Adviser.

Lisburn CAB welcomes Martin Whitehead as its new Outreach Worker and John Belshaw as a new Money Advice Worker.

Magherafelt External Extension welcome Fred Allen as a volunteer adviser.

Newry CAB welcomes Anne Burns as a new volunteer adviser.

Newtownabbey District CAB welcomes six new volunteer advisers – Jim Blain, Michael Colville, Sam Ashe, Tony Cooper, Gary Pointon and Jaclyn Weir.

Strabane CAB would like to welcome its new volunteer adviser Mary McCorkell.

Suffolk and Andersonstown CAB welcomes Aidan Stafford as a new volunteer adviser currently on the ATP course.



*Gareth English,
Ards CAB*



*Peter McMullan,
Bangor CAB*



*Helen Robb,
Carrickfergus CAB*



*Dawn Reagan,
Down District CAB*



*Fred Allen,
Magherafelt External
Extension*

Bureau News

Dungannon CAB held a fundraising event with the support of many local businesses and raised over £2,000 which is being used to install a new telephone system and create a new reception area in the bureau.

Falls CAB is reopening Monday, Wednesday and Friday from 9:30 to 12:30 including its outreach services.

Newry CAB took part in an event "out with the frazzle in with the dazzle" to help people de-stress in the run up to Christmas.

Shankill CAB is operating a new advice surgery in Ardoyne Youth Club Association.

Two New Disability Codes of Practice

Since 1 October 2004 there have been substantial changes to the Disability Discrimination Act in relation to employment and occupations, and for trade organisations and qualification bodies. In June, the Equality Commission launched two updated Codes of Practice to explain some of the important changes recently made to the Disability Discrimination Act 1995 (DDA).

- The **Employment and Occupations Code** provides practical advice on how to prevent discrimination against disabled people seeking or already in work.
- The **Trade Organisations and Qualification Bodies Code** gives

practical guidance on how to prevent discrimination against disabled people by trade organisations and qualifications bodies and describes their duties. The way in which vocational qualifications are awarded is now covered by the Act for the first time.

There have also been important changes which affect the types of employment now covered by the Act. All employers (except the armed forces) are now covered by the legislation. Prior to the 1 October 2004 only employers with 15 or more employees had duties under the DDA. This means that small businesses will be affected by the law for the first time

– and this includes private households. In addition there are also other groups who, though they do not fall within the definition of employment, now have obligations under the Act. These include contract workers, public office holders, partners in firms and barristers and people seeking or undertaking a work placement.

There have also been changes to what is classed as disability discrimination under the law. The main change is that a new type of discrimination – Direct Discrimination – which cannot be justified has been introduced to accompany the existing types of discrimination under the Act including disability discrimination, failure to make 'reasonable adjustments', harassment and victimisation.

For more information on the Codes of Practice or the DDA contact the Equality Commission - Tel (028) 9050 0600, Fax: (028) 9033 1544, E-mail: information@equalityni.org, Textphone: (028) 9050 0589 or visit www.equalityni.org

CARMA Leading the way in Case Management

The positive evaluations of Citizens Advice's CARMA system and information system (Advicefinder) by Pentagon Solutions and Newell & Budge sparked interest in the procurement of the systems by Scottish CAB. Following this positive endorsement by Citizens Advice Scotland of the Newell & Budge report and the submission of the funding proposal to the Department of Trade & Industry, Citizens Advice Northern Ireland took the opportunity to demonstrate the CARMA case management system to Scottish bureau and independent advice agencies staff. It is hoped that the DTI will allocate the necessary funding and that Citizens Advice Scotland will be able to make a procurement decision in the new financial year.

CARMA has already been purchased by Derry City Council for all advice providers in the City. The system is

designed to ensure an appropriate audit trail for all client cases and will assist the Council in making better funding decisions based upon verifiable statistics derived from a common case recording system. The introduction of CARMA across the advice sector in Derry will allow the Council to make Best Value judgements on the quality of advice provision delivered by each agency in the City and will provide staff with the tools necessary to ensure that local people receive high quality services.

"Further interest in CARMA and Advicefinder has also been shown by other councils and advice agencies.



Ian Brown, Citizens Advice Scotland with John Napier, Citizens Advice Northern Ireland

Coleraine Borough Council has also taken the decision to purchase CARMA across advice providers in their Borough. This may provide the Department of Social Development, who helped fund the technology development under Building Sustainable Development 3.2, with a useful case study."

A Day in the Life of

Rosemary Wilkinson, Welfare Reform Adviser Londonderry/Strabane CAB

7.15am Leave house cup of coffee and piece of toast in hand.

8.45am Arrive at office.

9am I glance at my "to do" list and consider a few more things that should be added. Statistics need to be put on to the system so I get stuck into this. Phone rings, it is Norah in Strabane CAB advising me of a meeting with Strabane Council to which I have been invited. We discuss the niceties of the weekend and what we have eaten over the weekend - major health kick which fell at the first hurdle on Friday evening!

10am First client of the day, I wonder what this will be about - surprise, surprise yet another tax credit overpayment! Look at the 4 dozen award letters brought to Bureau to try and find out what has happened. I identify a problem and lift the phone to contact Preston in order to get more information only to be greeted by a recorded message and then the sweet rendition of "Love, love me do!" by the Beatles. I think this should really be "Help, I need somebody!" What seems like five hours later I get to speak to Jimmy. We talk about the case and it is hoped that the overpayment will be sorted out as the problem has been caused by an income discrepancy. The client is delighted.

10:40am Ring Foyle SSA regarding Income Support client but the phone goes dead 3 times - I am getting the distinct impression no one wants to talk to me today! On the fourth attempt I secure a dedicated employee determined to help. Backdating is sorted out for client and a lump sum will be received in the next few weeks.

12:10pm I am dying with hunger and I really want a Bacon baguette but it is still 50 minutes to go and I must make do with Slim a soup and a Banana!

1pm Lunch at last!

2pm Phone rings and it is Gregory Campbell's office who are looking for information regarding the Tax credit situation as Gregory Campbell is going to raise it at Parliamentary Questions. Talk at length about this and type up the

information and forward it to the DUP office.

2:45pm Next client very interesting - She thinks she has married a man who was never legally divorced from a previous marriage. Feminist streak kicks in with me and I start to question my impending

nuptials however I do know he hasn't been married before because I doubt anyone else would put up with him!

3:15pm Ring Pension Service regarding a client that has received a letter from them asking information about an occupational pension, client is not in receipt of occupational pension. All details are confirmed and I explain to the client that it is all sorted out but should she receive any further correspondence, she should return to CAB.

3:30pm Phone call from Secondment Manager in HMRC who wants to set up meeting to discuss progress to date as the project to which I am seconded is about to end and also to discuss my return to Tax Credit Office. Check diary for a date that suits and schedule the meeting.

4:00pm Silence falls over the office as we all concentrate hard putting on our stats in the last hour under the watchful gaze of he who must be obeyed - Raymond-o from Claudy-o (apologies this is an office joke!).

5pm Today I have been tea lady, Welfare Reform Adviser, Interior decorator and politician's assistant - never let it be said that Citizens Advice staff aren't multi-talented!



Rosemary Wilkinson,
Welfare Reform Adviser

Opportunity Europe

Northern Ireland's many links with the rest of Europe were on show at the Opportunity Europe Exhibition and Fair in St George's Market, Belfast on 3 and 4 October 2005. The event, which was organised by the European Commission Office in Northern Ireland in partnership with Belfast City Council and the Office of the First Minister and Deputy First Minister, attracted over 5,000 visitors. More than 50 exhibition stands, including Citizens Advice, provided a range of information, resources and advice on everything from studying to volunteering or doing business in another EU country.

John Napier, Citizens Advice, Eddie McVeigh, European Commission and Liam Murtagh, Borderwise



Two Money Advice Units Launched

Citizens Advice has launched two new Money Advice Units in Belfast and L'Derry with DETI funding. This has been released via the DSD as part of the Northern Ireland Consumer Strategy and has brought much needed revenue to the provision of front line money advice.

Speakers at the L'Derry launch were David Livingstone, Chief Trading Standards Officer for Northern Ireland, Dave Wall, Head of the Voluntary and Community Unit, and Sid McDowell, President of Citizens Advice. Local MP's Mark Durkan and Gregory Campbell were present throughout the event. The L'Derry unit deploys 3 staff and takes cases from across the city.

In Belfast the CAB Money Advice Unit was launched by Jimmy Hughes from Trading Standards and Citizens Advice Chief Executive, Derek Alcorn. The Belfast debt unit also takes

Mick McAtavey, Director, Belfast Group of CABx, Pat Colton, Manager, Central Belfast CAB, Jimmy Hughes, Trading Standards, Sinead Murphy, Central Belfast CAB



cases from across Belfast and deploys 2 staff one of whom has several years previous experience in National Debtline.

In L'Derry both Dave Wall and David Livingstone welcomed the development of the service and commended L'Derry CAB and its work in the city. At the Belfast launch Jimmy Hughes spoke of DETI's interest in supporting front line money advice provision, the need for further developments and the engagement of the private sector. Derek Alcorn said that both developments reflected CAB's ability to bring down additional funding from central government providing important additionality which enhanced local council funding.

*Back Row (l-r): John Doherty, L'Derry CAB, Jackie Gallagher, Manager, L'Derry CAB, Pat Andrews, L'Derry CAB, Paddy Gray, Chair, L'Derry CAB, Jack Doran, L'Derry CAB
Front Row (l-r): Dave Wall, VCU, Mayor of Derry Councillor Lynn Fleming, Sid McDowell, President, Citizens Advice*

Award for Chair of L'Derry CAB

Paddy Gray, Chairperson of L'Derry CAB is the recent recipient of the University of Ulster's Community Fellowship award. Paddy has been instrumental in the delivery of L'Derry CAB's strategic vision and expansion including most recently the historic mergers with Waterside Churches Advice Centre and Derry Community Social Services Centre.

John Hume, Paddy Gray, Chair of L'Derry CAB, Eddie Friel and Joan Casey, Office of Innovation and Enterprise, Patrick McIntyre, NI Housing Executive, Jackie Gallagher, Manager, L'Derry CAB, Jim Allan, Pro Vice Chancellor, University of Ulster and Carmel Malone, Student



Developing Quality, Investing in



Mary McGinn, Manager Armagh CAB, John Campbell, Mayor of Armagh and John Napier, Citizens Advice



Speakers at the AGM were Sid McDowell, President, Citizens Advice, Derek Alcorn, Chief Executive, Citizens Advice, Joan Cassells, Review of Public Administration, John Devine, Chair, Citizens Advice and Brian Compston, Treasurer, Citizens Advice



Scott Kennerley, Citizens Advice, Gareth Neil, Grant Thornton, Siobhán Harding, Citizens Advice, Linda Wilson, Grant Thornton, Mark Allen, Grant Thornton and Michael Peacock, Grant Thornton.

Delegates at the Citizens Advice 2004-2005 Annual Conference were welcomed to the Armagh City Hotel by the Mayor of Armagh, John Campbell who acknowledged the work of CAB in Armagh and across Northern Ireland.

The guest speaker at the event was Joan Cassells from the Review of Public Administration who spoke about the progress of the Review, the key messages coming from the consultations and the way ahead.

Delegates were given the opportunity to attend one of the following workshops in the afternoon session:

- **DSD – Advice and Information Strategy;**
- **Advice and Information – The European Dimension;**
- **Hear to Help – Scottish CAB Telephone Advice Service**

The event was sponsored by Grant Thornton and copies of the Citizens Advice Annual Report "Developing Quality, Investing in Communities" are available from Andrew Murphy at Citizens Advice Regional Office on 028 9023 1120 or via e-mail at murphya@citizensadvice.co.uk or can be downloaded from our website at www.citizensadvice.co.uk/publications.

Noel Broadbent, Inland Revenue, Genevieve Murphy, Citizens Advice, Philip McNabb, Inland Revenue and Lizanne Frawley, Citizens Advice



Yvonne Byrne, CHAP, Peter McMahon, CHAP, Jonathan Lamb, CHAP, Jill Smyth, CHAP and Kathryn Young, CHAP

n Communities



Derek Alcorn, Citizens Advice, Una Buchanan, Citizens Advice and Dr Patricia Clarke, Centre for Cross Border Studies



Scott Kennerley, Citizens Advice, Claire Greene, Citizens Advice, David Livingstone, Trading Standards and Sinead Murphy, Citizens Advice



Rey Muradez, Atlantic Philanthropies, John Napier, Citizens Advice, Orla Doyle, Atlantic Philanthropies, Tracy Bell, Atlantic Philanthropies, Dara Toal, Citizens Advice



Ivan Houston, Office of the NI Ombudsman, Siobhán Harding, Citizens Advice and Barry McVeigh, Citizens Advice



Roy McGivern, Department for Social Development and Judith Harrison, Citizens Advice



Scott Kennerley, Citizens Advice, Sinead Murphy, Citizens Advice and Pat Nixon, Moore Stephens



Michael McTernan, Citizens Advice Scotland, Diane Wilson, Citizens Advice and John Napier, Citizens Advice



Liam Murtagh, Borderwise, Josette Cuthbert, Comhairle and Una Buchanan, Citizens Advice

FOCUS ON EQUALITY

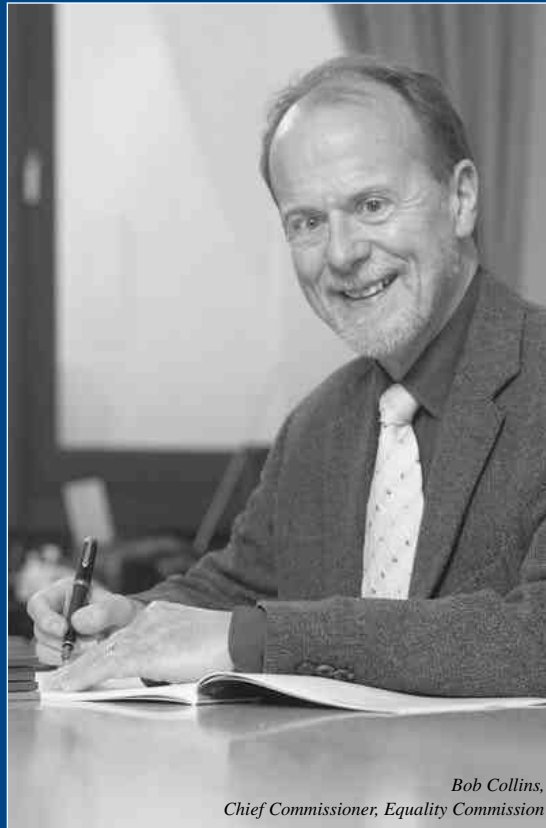
Equality in all its forms – the core business of the Equality Commission - is also, of course, central to the work carried on by Citizens Advice Bureaux on a daily basis throughout Northern Ireland. We are engaged in promoting equality of opportunity and challenging discrimination on the five grounds currently protected in legislation – disability, gender, race, religion and politics and sexual orientation – and concerns about all of these issues form the context for many of the problems brought to Citizens Advice Bureaux advisors by members of the public.

It is worth bearing in mind, however, that the

Commission, as well as advising complainants who believe they have suffered discrimination, also has an extensive programme of training and advisory work with employers and service providers, in both the public and private sectors. In this work, the focus is often on the most recent changes to equality legislation, as businesses of all sizes seek information, guidance and training so that they can meet the responsibilities the law imposes on them.

The law governing sexual orientation is one example, and there has been a great demand for the seminars and conferences the Commission has held on this issue. The most recent, in the Stormont Hotel on 1 December was attended by almost two hundred people from business, trade unions and the public sector, who heard a range of experts provide an update on legislation and case law, comprehensive and practical guidance for employers and an overview of public authorities' statutory responsibilities on sexual orientation.

Another area where recent developments in the law have led to widespread interest in advice and guidance by the Commission has been in the area of disability, particularly in the changes introduced in 2004. The requirement for 'reasonable



*Bob Collins,
Chief Commissioner, Equality Commission*

adjustments' to ensure that disabled customers can gain access to goods and make use of facilities or services, for example, has led to a very extensive promotional programme by the Commission and the publication of a wide range of codes and guidance setting out how businesses should approach this issue.

It is not only where the law itself changes that the demand for guidance and advice increases.

Discrimination on grounds of race, for example, has been unlawful in Northern Ireland since 1997 but the recent increase in the numbers of people of different nationalities and ethnic groups coming here to work

has been reflected in an upswing in number of seminars, conferences, advice sessions and publications. These deal with issues of racial discrimination and with proactive measures which all employers and service providers should be taking to make sure they are providing genuine equality of opportunity.

The complainant advice work which the Equality Commission carries out, advising and assisting people who feel they have been subjected to discrimination, will have a familiar ring to those in the Citizens Advice Bureaux who deal daily with people seeking help with a wide variety of problems.

But the extensive programme of work the Commission carries out with individual employers, and with business organisations and associations, also plays a vital role in improving equality of opportunity and creating an inclusive and non-discriminatory environment throughout all sectors of our society. We will never be able to eradicate all instances of discrimination and inequality, but we can minimise it, and establish good practice and equality of opportunity as the norm. That is the aim of the employer contact and promotional work which forms a substantial part of the Equality Commission's output.

Making a Difference

A client from Omagh contacted Dungannon CAB to get help with a problem of overpaid benefits into her husband's Post Office account. In June 2004 the client noticed that payments of benefits of approximately £150 per week were being made into the account in addition to her husband's normal entitlement to benefit. She contacted a number of Social Security Agency offices in Northern Ireland to enquire about this additional payment, but nobody could tell her where this money was coming from. Despite further phone calls the problem persisted and, as advised by a member of staff from Pensions Branch, the client asked that her contact with the above offices be recorded on computer.

Following enquiries the adviser in Dungannon CAB ascertained that the money was being paid by the Department for Work and Pensions (DWP) in Great Britain. The person who should have been receiving these benefits gave the incorrect bank details to the DWP which happened to be the same account number but for one digit.

The client then received notification from DWP that approximately £8,500 had been overpaid into her husband's account in error and that this money would be recoverable.

The adviser wrote to the DWP to challenge the decision to recover and asked that the overpayment be written off. The adviser questioned the DWP on the legal basis which allows them to recover this money. The adviser also stated that all efforts were made by the client to resolve this matter but to no avail. A copy of the record of the client's telephone calls, a letter from her local Social Security Office, Pensions Branch and Pension Service confirming that she had sought advice on these additional payments of benefit were also sent.

The adviser received a letter from the DWP stating that they had reconsidered their decision and would be no longer recovering the overpayment. The client then received notification from DWP that approximately £8,500 had been overpaid into her husband's account, in error, and that this money would be recoverable.

Investors in People

In September Citizens Advice attended an Investors in People (IIP) recognition event to formally receive the IIP accreditation which recognises the quality of services and the high levels of staff commitment to the organisation.

Investors in People (IIP) has four main principles, (Commitment, Planning, Action and Evaluation), there are eight indicators leading from this which the consultant evidenced in a day spent interviewing staff. The consultant randomly picked staff from all sections of Regional Office and also interviewed staff employed but not based at Regional Office.

Earlier this year we received notification that Citizens Advice had been successful in achieving the formal recognition of an Investor in People. The report stated: "Citizens Advice is a progressive and innovative organisation that values and develops its staff as its key resource in meeting its objectives. The organisation clearly meets the requirements of the Investors in People Standard. It is recommended, therefore, that Citizens Advice is recognised as an Investor in People."

Citizens Advice were delighted with IIP recognition which would not have been possible without the hard work of all the staff employed in Regional Office. The award was presented to Una Buchanan in Hillsborough Castle by the Minister Angela Smith.



Minister Angela Smith presenting Una Buchanan, Citizens Advice with the Investors in People award at Hillsborough Castle

Best in Northern Ireland

Citizens Advice won the Northern Ireland category for 'Best On-line Customer Services' at the National E-commerce awards sponsored by the Department of Trade and Industry and Interforum held in the Grosvenor Hotel in London. Citizens Advice was one of only five local companies to be selected to compete for the National award and is another endorsement of the quality of the technology strategy implemented by the organisation.

The Advicedirect website provides access to customers of Citizens Advice Services to a range of services including training, consultancy and publications as well as access to Advicefinder the organisation's electronic information system and CARMA the organisation's electronic case management system. The site provides a secure environment for customers to procure Citizens Advice services, registration is easy and purchase can be made on-line.

The Northern Ireland Assembly Library and the Department of Enterprise Trade and Investment are both customers of the new

service and it is hoped that all existing Associate members will transfer to the new system in the next financial year.

John Napier, Director of Information Services, received the award on behalf of Citizens Advice saying **"Advice Direct was a key element in helping Citizens Advice to sustain its charitable activities and is a necessary tool in meeting customer needs. I am particularly pleased that Citizens Advice Services won the award for Best Customer Services as it is a fitting tribute to the ethos of the organisation which is**

dedicated to providing high quality services to the public".

Citizens Advice has registered the patent to Advicedirect so that it can distribute a wide range of services to the public and other organisations under this brand.



From left to right: Gerry Staple, Biznet, Robin Fergusson and Tim Fergusson, Chemical Treatment Services, John Napier, Citizens Advice, Geoff Winter, Biznet

Crossing The Information Border

Lack of information still great obstacle to mobility

The need for improved cross-border information and advice services on the island of Ireland was highlighted at a conference organised by the Citizens Advice, the Comhairle Borderwise Project and the Centre for Cross Border Studies Borderireland.info Project. The conference looked at the current cross-border information, advice and advocacy needs and services on the island and how the needs might be met in the future.

A special feature of the conference was a presentation by a representative from a cross-border information service on mainland Europe, Jörg Saalbach of Infobest, a cross-border information project serving people in an area of the border region between France and Germany. Other presentations at the conference were made by representatives of the Secretariat of the North/South Ministerial Council and by speakers from a range of cross-border information related initiatives on the island including Expertise Ireland, Crosslinks,

EURES Cross-Border Partnership, Borderwise and Border Ireland.

Liam Murtagh, Project Manager of the Borderwise Project said that Citizens Advice and Comhairle had successfully developed a cross border information and advice service with Peace 2 funding and had successfully deployed the first advice workers on the island to be trained in both jurisdictions.

For further information about the work of



Tommy Gorman, RTE, Deirdre Farrell, First Secretary, Anglo-Irish Division, Department of Foreign Affairs, Derek Alcorn, Citizens Advice, Leonie Lunny, Comhairle and Pat Donaghy, Deputy Joint Secretary, OFMDFM, North South Ministerial Council

the Borderwise Project and the conference organisers visit www.borderwise.org, www.borderireland.ie, www.citizensadvice.co.uk, www.comhairle.ie or www.crossborder.ie.

Targeted Enforcement of the Minimum Wage!

The Department of Trade and Industry have announced that there will be a new approach to tackling non-payment of the minimum wage. For the first time, specific employment sectors will be put under the spotlight for what will be known as targeted enforcement directed at a specific trade sector.

Targeted enforcement is a two part approach that involves educating and raising awareness of minimum wage obligations within the specific trade sector and an increased number of 'spot' visits to specific types of employers to ensure that they are complying.

The National Minimum Wage Helpline view the education of employers as one of the key elements of their strategy, and in conjunction with the local HMRC team are designing a new leaflet aimed

directly at local businesses reminding them of their obligations to their staff.

The first trade sector to come under the spotlight is hairdressing; whilst the vast majority of hairdressers are happy to pay at least the minimum wage there is still a percentage who continue to pay too little and there is also a certain amount of confusion regarding those undertaking training.

Already this year, the NMW Helpline has passed a number of complaints about local hairdressing salons to the HMRC compliance team for investigation and recent results include 13 workers in one salon being awarded £15,000 of arrears and several workers in a second salon receiving arrears worth £14,000.

The NMW Helpline will be assisting the HMRC with targeted enforcement over



Greg Hill, NMW Information Officer and Diane Wilson, NMW Information Supervisor

the coming months by distributing specially designed literature regarding the payment of minimum wage and the hairdressing industry. For further information regarding NMW legislation and compliance call the NMW Helpline on 0845 6500 207.

Supercomplaint is Good News for Consumers

The Office of Fair Trading has recently announced that it is launching an investigation into the Payment Protection Insurance (PPI) market following a supercomplaint from Citizens Advice. A report published by Citizens Advice in September formed the basis of the supercomplaint and described how PPI fails many of those who need it most adding to their debts instead of protecting them against hard times.

Derek Alcorn, Chief Executive of Citizens Advice in Northern Ireland said **"This is a clear signal that the OFT believes there is a case to answer. It is very good news indeed and it marks the first step to**

a better deal for UK consumers. People buy PPI because they are looking for peace of mind. Given the scale of borrowing and the amount of money consumers spend on PPI, it is vitally important that they get a product that gives them peace of mind and meets their needs at a fair price."

PPI is sold to cover credit payments in the event of illness or job loss but is often very expensive, mis-sold to people who cannot possibly claim on it and designed to exclude many of the most common situations that can lead to debt problems.

Citizens Advice is calling for the

regulators to take joined up action to tackle the problems with PPI and are asking the Government to look into the sale of PPI with credit products to check policies are fair and to set standards for promoting and selling PPI.

A client who is off work due to ill health sought advice from CAB about debts of £21,000. Three of these debts were credit card debts and the bureau was shocked to discover the client was paying almost £50 per month insurance premiums on debts of £6,600. This is equivalent to an extra monthly interest charge of 0.75%.

Advice in Mind

A rise in the number of clients with mental health problems approaching CAB for help has prompted the writing up of an Evidence Report called 'Advice in Mind' which will be published in December 2005. Given that at any one point in time one in six people in Northern Ireland will have mental health problems and that Northern Ireland has a higher overall prevalence of mental health problems estimated at 25% higher than in England it is important to determine what the information and advice needs are for this group of clients.

'Advice in Mind' clearly illustrates the difficulties and barriers people with mental health problems face in trying to navigate their way around various systems such as the benefits system and the financial sector and highlights the very real and sometimes damaging effects of their experiences on their mental health condition.

The report also details the factors which must be considered in advising clients with mental health problems. Many clients with mental health problems suffer from poor concentration, a lack of understanding of the issues involved and require more encouragement and support in order to effectively advise them on

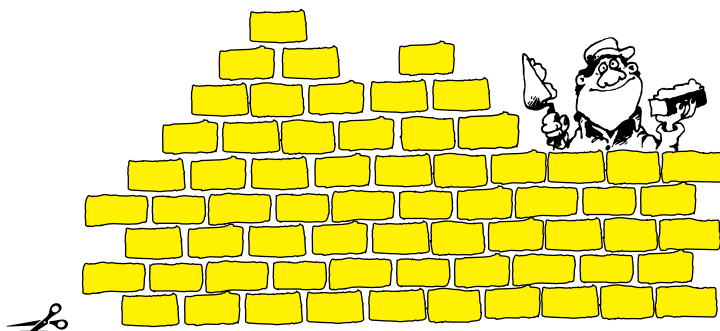
their rights. Failure to turn up for appointments, to take responsibility for their situation and the denial of their mental health condition can also make the advice process more difficult.

A client and her husband both have mental health problems. They have never worked and are both illiterate. When they receive letters they come into CAB to find out what the letter is about. The client does not keep appointments but just expects to be seen when she arrives. The client will not see any adviser but wants to see one particular adviser that she knows well.

The report recommends that long-term sustainable funding for specific mental health problems within the CAB network is made available incorporating outreach services so that clients with mental health problems can access the face-to-face advice and information they need in a familiar setting with time to build trust. CAB provide a natural focus for services targeted on social need and can combine a holistic view of the public's problems with the independence necessary to advocate on their behalf. Copies of 'Advice in Mind' are available from Andrew Murphy at Citizens Advice, Regional Office on 028 9023 1120 or via e-mail at murphy@citizensadvice.co.uk at a cost of £10 (including postage).

Progress on New Headquarters for Citizens Advice

Building is progressing at Donegall Pass in Belfast, where the new offices for Citizens Advice will provide important support services to the CAB network across Northern Ireland including training, IT support, updated information for frontline staff, quality assurance and help with fundraising. The new building will also ensure that CAB can continue to drive forward new methods of service delivery. Donations will help reduce our borrowing requirements, and are still needed.



DONATION FORM

If you wish to make a donation please complete this slip and return with your cheques made payable to Citizens Advice.

Name _____

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