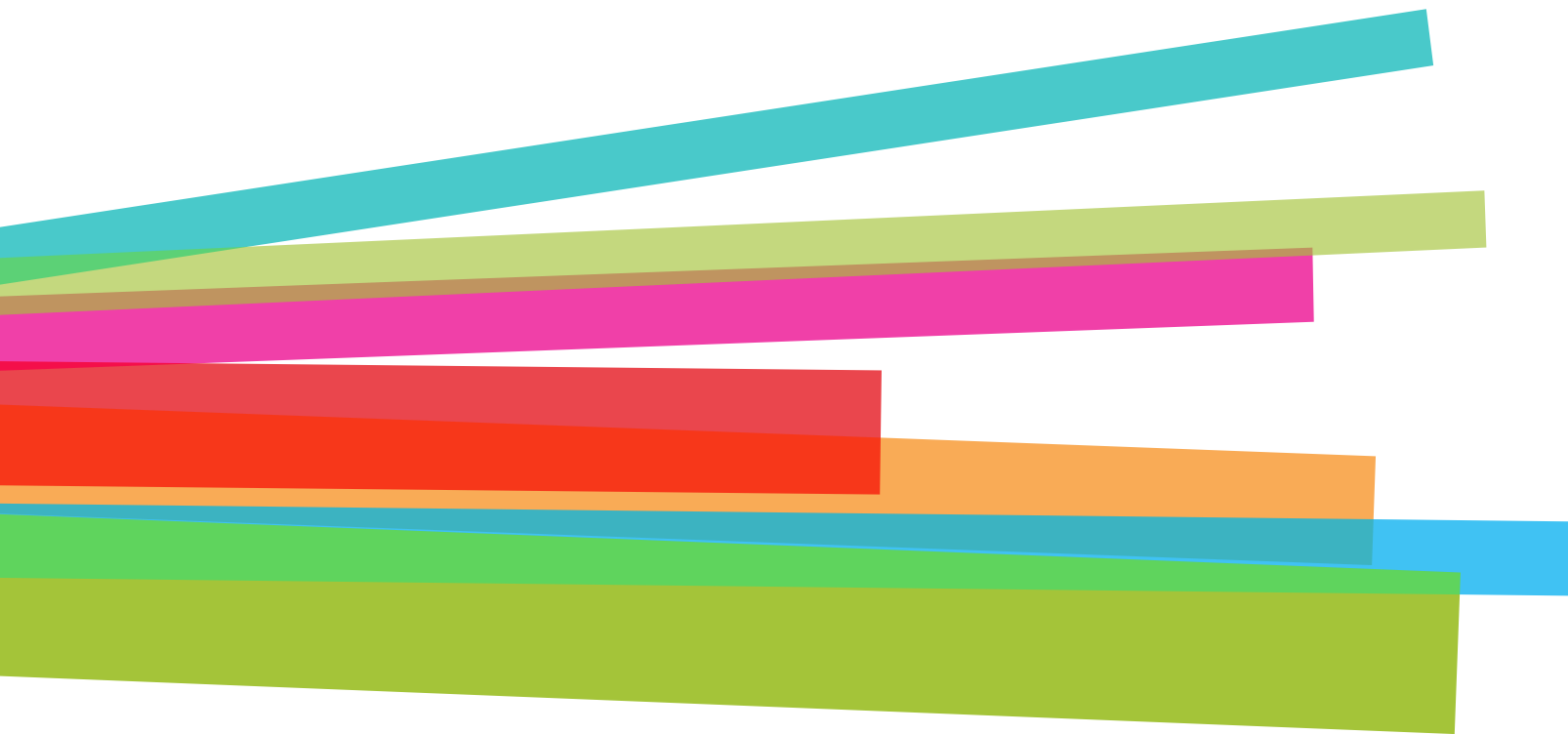




Citizens Advice

Annual Report 2009 / 2010



Changing Times, Changing Services

CAB Aims

To ensure that individuals do not suffer through:

- lack of knowledge of their rights and responsibilities
- lack of knowledge of the services available to them
- an inability to express their needs effectively and;
- to exercise a responsible influence on the development of social policies and services both locally and nationally.

CAB Values

The CAB Service:

- is committed to a socially just, tolerant and pluralist society
- is opposed to all forms of discrimination
- is an equal opportunities employer and welcomes the participation of ethnic and religious minorities at all levels of the organisation.

Contents

| | |
|------------------------------|----|
| Chair's Report | 4 |
| Chief Executive's Report | 5 |
| Partnerships and Projects | 6 |
| Service Development | 22 |
| Training | 27 |
| Social Policy | 30 |
| ICT | 34 |
| From the frontline | 36 |
| Citizens Advice Statistics | 45 |
| Accounts | 48 |
| Staff and Trustee Board | 50 |
| Associate Members | 52 |
| Bureaux and outreach details | 54 |
| Where we are | 55 |



John Devine, OBE, Chair

A year of achievement in 2009 followed by a year of great uncertainty in 2010! Nothing changes in the life of Citizens Advice. Everything is up in the air as we are caught in the grip of economic recession.

No one can say whether the programme of cut backs being cobbled together by national and regional Governments represents a blueprint for restoring economic prosperity or a further contribution to the deepening gloom with the prospect of austerity for years to come.

Dilatory political decision-making in Northern Ireland has meant that the re-organisation of District Councils resulting from the Review of Public Administration, which should have taken place next April, may not now take place until 2015. The time and taxpayers' money spent on this exercise over several years will have been completely wasted unless this ultimately happens.

Accordingly, we in Citizens Advice have spent a lot of time, effort and money in preparing for the mergers of bureaux necessary to interface with the resulting 11 new local Councils. Alas, this necessary re-structuring of our organisation may be undone as the pressure to meet the original target date of April 2011 has now been removed. The pity is that the search for a new generation of skilled and experienced individuals to sit on local trustee boards, which would have been tackled in newly-created Management Committees, may not now be dealt with as a matter of urgency.

Against a background of reduced funding for Citizens Advice at both regional and local levels, the demand on local CAB services is likely to increase, as it has done since the recession began, and the Government's inevitable proposals for welfare reform will also contribute to these pressures as will rising unemployment and levels of debt.

In addition, the prospect of some, if not all, local Councils commissioning advice provision by public tender, rather than by funding through grant aid, will add to the challenges being faced by bureaux. The organisation will have to deliver on a "Value for Money" basis or face the prospect of losing contracts to other providers from within either the voluntary or private sectors.

Organisationally, the coming year will see major constitutional changes resulting from the formal separation of Northern Ireland bureaux from the National Association of Citizens Advice Bureaux (England and Wales) leaving us responsible, and accountable, for running our own affairs. A new Membership Scheme will emerge replacing existing arrangements with a framework that reflects the particular circumstances of Northern Ireland.

Across the UK Citizens Advice is having to adapt and change in order to meet the different needs and circumstances brought about by the diversity of the four countries. In Northern Ireland nothing stays the same, everything changes.

Responding to Recession

It is no exaggeration to say the CAB network in Northern Ireland has taken the strain of the recession. All of the external statistics in the public domain – mortgage repossession actions, bankruptcies, redundancies and unemployment, reflect the change in circumstances which has brought many more people – with more complex enquiries – to the CAB network across Northern Ireland. There could be no clearer example of the contribution made by civil society and the voluntary sector to the social infrastructure in Northern Ireland, and this was well illustrated in the three On the Brink programmes broadcast by BBC television on our response to the recession.

Uniquely, we now hold 5 years of debt statistics for Northern Ireland, and this database is now highlighting significant trends. Mortgage debt which was £475k in 06/07 and 07/08 is now £4.5million, and to policy makers and politicians we can say that the three largest sources of debt in Northern Ireland are Credit Cards, Personal Loans and Mortgage Debt. This is useful information if you are looking for a strategy to deal with the consequences of the de-regulation of the finance industry, and we look forward to legislative proposals which will establish a new regulatory framework.

This has been a year of significant progress for Citizens Advice. We have put in place a new secure private network across Northern Ireland, and have been awarded ISO 270001 accreditation for data security and management. We are piloting a new service delivery model in two local offices which is based on primacy of entry by phone, and Big Lottery funding for a Beat the Recession project will allow us to pilot a range of web based advice services, including on line chat. We have revamped our training programme, moving it to the National Occupational Standards developed by Skills for Justice, and developed a range of products for sale. The Trustee Board has also introduced policies to underpin the governance of the organisation at a local level. We have extended and developed the range of partnerships in which we are engaged, and across Northern Ireland we now provide 29% of the advocacy for appellants at social security tribunals.

For the future, it is clear that more change will come, via cuts in public expenditure, the Government's ambitious welfare reform programme and the postponed changes to local government. We remain an agency which needs to continue to change, to innovate and to develop new methods of service delivery, if we wish to continue to provide a service to the public of Northern Ireland which is valued by those who use it, and those who fund it.



*Derek Alcorn, OBE,
Chief Executive*

'Dealing with Debt'



Sam Walker, Money Adviser, Craigavon District CAB featured with a client on the BBC On the Brink programme



The financial year 2009 - 2010 has presented many challenges to the **'Dealing with Debt'** Money Advice Service and to the wider CAB network. Money advisers across bureaux have had to work hard to cope with the increased volume and complexity of cases.

The statistics to March 2010 show that we dealt with over £33 million of debt and helped over 2,500 people with their financial problems. Credit Card debt continued to be the most common problem presented, accounting for 30% of overall debt and almost 40% of the number of debts. Mortgage arrears, secured loan arrears and business debts have continued to increase year on year.

During 2009 the **Dealing with Debt** project was featured on three consecutive **On the Brink** programmes. For the first time television cameras were allowed behind the scenes showing the interaction between CAB advisers and clients, and in interviews with individual clients the impact that the recession is having across Northern Ireland. The programmes were followed by a fourth night dedicated to a live television debate centred on issues arising out of the series.

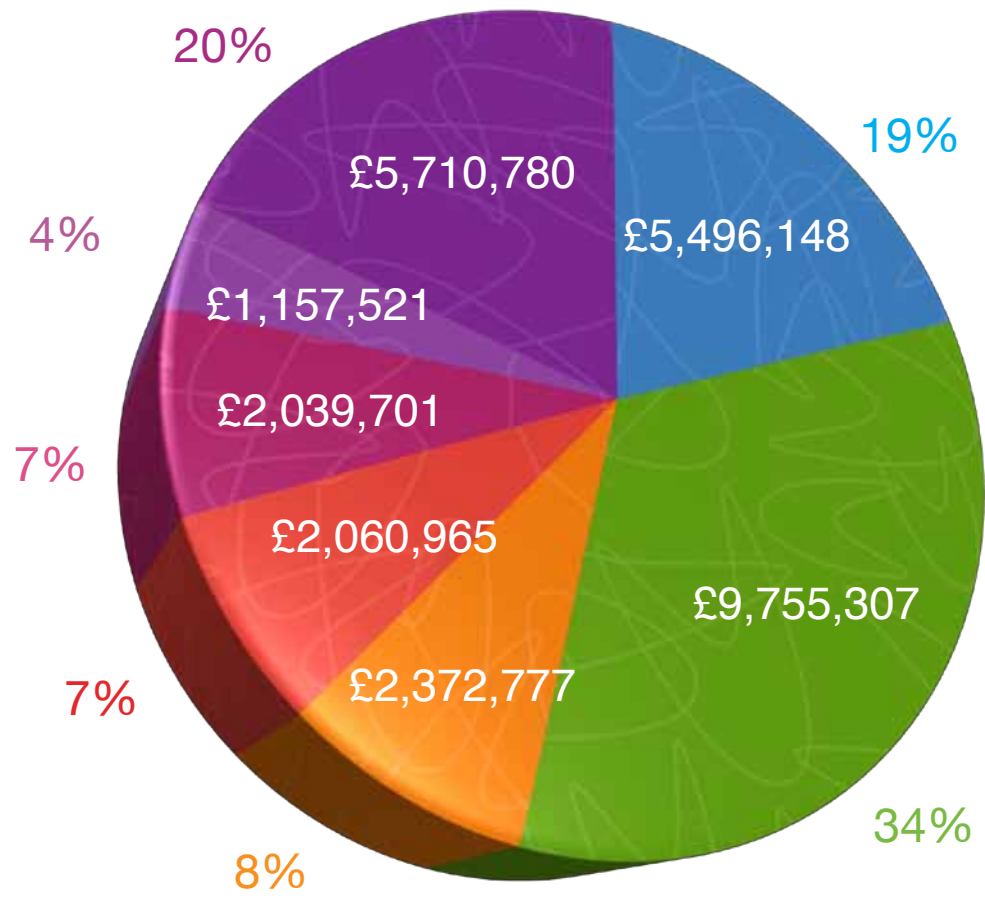
Statistics show the following profile of clients

- 43% of respondents relied on benefits as their main source of income while 58% were in receipt of some form of benefit income
- 32% of respondents had some form of disability. 23% had physical disabilities and 13% had mental health difficulties.
- 56% of respondents were owner occupiers, 19% lived in private rented accommodation, 10% were Housing Executive tenants and 2% were Housing Association tenants. The 2008/09 figure for owner occupiers was 45% so this figure shows a significant year on year increase.

These statistics show that the service is being accessed by people in social need with a considerable dependence on benefit income. The impact of the recession and the contraction of available credit have brought an overwhelming demand for debt advice both from the traditional client group of low income households as well as from more affluent people.

Citizens Advice is grateful for DETI's support for this important area of work, and on a wider strategic level looks forward to the reform of the finance industry.

Dealing with Debt - Top Seven Debt Categories by Debt Amount



John Hinds, DETI with Derek Alcorn and Scott Kennerley, Citizens Advice

- Personal Loan
- Credit Cards
- Secured Loan
- Credit Union
- Mortgage
- Business
- Bank Loan



Mary and Norman Hill with their Macmillan Welfare
8 Rights Adviser, Phyllis Nellins

Norman and Mary attended the Macmillan Outreach at The Grove Well Being Centre, Belfast where a support group is in place for patients with lung problems. Mary has chronic obstructive airways disease, oedema and is recovering from lung cancer. Norman has heart problems, is diabetic and has physical disabilities resulting in him having to use crutches to get around.

Following a discussion with the Macmillan Welfare Rights Adviser, it was apparent that the couple was not receiving the correct Pension Credit award. They had been having problems keeping up with all the extra expense generated by their illnesses and admitted that life was a struggle at times.

The Adviser helped Norman and Mary to identify all the benefits that they were entitled to and this increased their weekly income by £134.70. The adviser was also able to obtain approximately three years back payment of Pension Credit for the couple which amounted to a considerable sum.

Norman and Mary are now able to live with some small degree of comfort and the extra expenses associated with their illnesses are no longer such a burden to them. They were very grateful to their Macmillan Welfare Rights Adviser, Phyllis who helped them through the whole process and who continues to support them.

Macmillan partnership with Citizens Advice praised at the Assembly



Michele Campbell, Macmillan/CAB Welfare Rights Adviser speaking to Kieran McCarthy, MLA about the Macmillan/CAB partnership

The partnership between Citizens Advice and Macmillan Cancer Support continues to develop with staff at the Royal Victoria Hospital, Belfast City Hospital and most recently at the Mater Hospital since July 2009. This service will be extended to the Ulster Hospital in 2010-11. The Macmillan Welfare Rights Advisers at the three hospitals saw 1,940 new clients in 2009/10 and helped clients to claim over £2.3 million in benefits.

MLAs were invited to meet some of the Macmillan Welfare Rights Advisers at an event held in Stormont in January 2010. This provided MLAs with the opportunity to hear about the partnership and the difficulties people with cancer face in accessing benefits. Advisers were able to explain to MLAs about the importance of getting help in the hospital setting and to highlight the value of holistic advice from a trained adviser.

The MLA's who attended asked the advisers specific benefit related questions and finding out how this service differs from a normal Citizens Advice Bureau. They were impressed with our service and at the end had a greater understanding of the needs of cancer patients.

Leading on from this event a Sinn Fein motion was proposed and agreed in the Northern Ireland Assembly on 2nd February 2010:

“That this Assembly recognises that people undergoing treatment for cancer can find themselves vulnerable to poverty because of their changed circumstances; and calls on the Minister of Health, Social Services and Public Safety, as part of his service framework for cancer prevention, treatment and care, to provide access to quality, on-site financial aid and advice services for people undergoing such treatment.”

Citizens Advice is pleased to be working in partnership with Macmillan Cancer Support on this important project which is delivering very real benefits for people affected by cancer and their families.

Chairman's Award

Each year the Belfast Health and Social Care Trust holds a competition comprising five categories and this year we were delighted to be short-listed in the Partnership category and were eventually awarded third place, with the service receiving a prize cheque of £2,000. This recognition is a reflection of the contribution that Macmillan CAB continues to make in improving the lives of patients living with cancer in Northern Ireland.

Citizens Advice established this high profile service operating within the three main Belfast hospitals in partnership with Macmillan Cancer Support and Citizens Advice Belfast in 2007.



Receiving third place in the Chairman's Trust Award are from left to right: Siobhán Muldoon, Macmillan Project Manager, Paula Kealey, Macmillan Development Manager, Pat McCartan, Chairman of the Belfast Trust, Dr Rachel Holland, Macmillan Support and Information Centre Manager

New Partnership with the Royal British Legion



At the RBL Launch in Fermanagh from left to right: Gary McIntyre, Fermanagh CAB, Siobhan Peoples, Fermanagh CAB, Councillor Robert Irvine, Chairman Fermanagh District Council, Jim Everett, RBL and Kathryn Williams, Fermanagh CAB

A new service has been developed to provide advice and support in Northern Ireland to current and ex-serving members of the Armed Forces and their families. The Benefits and Money Advice service is being funded by the Royal British Legion (RBL) and Royal Air Force Benevolent Fund (RAFBF) and is being provided in response to research conducted by the RBL which revealed that both the serving and ex-serving communities experience high levels of financial problems.

Three specialist advice posts have been created in East Belfast, Fermanagh and Craigavon District and these deal with enquiries from all serving and ex-service personnel, their partners and dependants. It is likely that the service is to be extended to other locations throughout Northern Ireland in 2010-11.



At the RBL Launch in Belfast from left to right: Barry McVeigh, Citizens Advice, Paul Bready, East Belfast CAB, Group Captain Bob Kemp, RAFBF, Gerry Campbell, Chair of Belfast Group, Linda Williamson, East Belfast CAB, Orla, East Belfast CAB and Jim Everett, RBL

Working with Carnegie on race discrimination

As part of the Carnegie project for piloting the mainstreaming of race discrimination advice, Citizens Advice was funded to develop a series of leaflets in different languages providing information for migrant workers and ethnic communities living in rural areas.

Five leaflets were printed in eight languages on a range of topics including the workers' registration scheme, statutory employment rights, sickness benefits, maternity rights at work and tax credits.

A number of advisers were also trained in cultural awareness and how to tackle hate/race crimes. In addition, one thousand posters were printed advising that Citizens Advice can help with discrimination and race crimes and these posters have been distributed across the CAB network.



*Natasha Francis, Citizens Advice
with the Carnegie poster*



Margaret Toner, volunteer with Newry CAB
delivering a Money Active Community Session

Money Active

Margaret Toner

I have been a volunteer with **Newry CAB** since November 2009. I found out about my local CAB when I availed of their free advice service in 2008. I have ten years experience in the finance industry and thought that I could help others by passing on the knowledge and experience that I have gained.

I heard about the Money Active programme while volunteering in the bureau and signed up to become a Money Active volunteer and to undertake the three-day Train the Trainer, Financial Capability course. This is the first time this training has been available in Northern Ireland and allows for the development of the new role of Money Active Volunteer in bureau. The course is accredited by the Open College Network.

As a volunteer I have benefited greatly from the knowledge and training involved in the course. It has boosted my confidence to stand up and deliver training to others and be able to speak confidently to local communities about money issues.

The bureau currently provides a debt crisis service for those experiencing financial difficulties but the new Money Active programme will allow the bureau to provide a debt prevention approach and help people avoid getting into debt in the first place.

I think the wider community will benefit from the practical approach of this new programme. Information sessions will be provided on all aspects of money management including consumer rights, household budgeting, banking services, avoiding debt, income maximisation and ensuring you are getting a good deal for your money.

Although I was initially quite nervous about delivering the community sessions the training programme has given me more confidence in this area and I really look forward to helping my local community through these practical information sessions.

NMW Helpline comes to an end

The National Minimum Wage Helpline for Northern Ireland answered its last call and referred its last complaint at the end of October 2009. After 8 successful years of management by Citizens Advice, responsibility for NMW queries and complaint reporting has now been transferred to the recently launched UK wide Pay & Work Rights Helpline, funded by the Department for Business Innovation and Skills (BIS).

Since its start in 2001 the NMW Helpline received over 24,000 calls and referred over 900 complaints to the HMRC Compliance Team for investigation, resulting in over £3million pounds of arrears being identified and paid to over 8,000 workers in Northern Ireland. These figures are particularly significant due to the fact that 8% of the UK arrears were paid out in Northern Ireland which has 3% of the UK population.

Many people played a significant role in the success of the NMW Helpline and our thanks go to Angela Welch, Samantha, Diana, Brendan and Jenni at Causeway CAB who provided the operational back-up facility to the service since it first began.

“Over £3million pounds of arrears being identified and paid to over 8,000 workers in Northern Ireland.”



Diane Wilson and Des Dickson, Citizens Advice waving goodbye at the end of the NMW project

SSA Benefit Uptake

Benefit Uptake injects £38.8 million into the local economy

In June 2009 Citizens Advice was awarded a new contract to increase the uptake of Social Security benefits for vulnerable people in Northern Ireland. This is the third year that Citizens Advice has been contracted to deliver this programme given its expertise in the benefits system, its work against poverty and social exclusion and its integrated IT and reporting systems.

In the 12 months to March 2010 the Benefit Uptake programme helped vulnerable people to identify and claim £6.1million in benefits which will eventually amount to £38.8 million over the average length of these claims.

Citizens Advice Chief Executive, Derek Alcorn said:

“The impact of £6.1m on the local economy in a recession cannot be understated. This is money which will be spent in local businesses and the exercise has made a significant impact on poverty in Northern Ireland.”

From a mail out to 25,000 people, Citizens Advice dealt with 10,000 clients who responded with the aim of increasing the number claiming social security benefits and the amount of benefit being paid.

This was achieved through trained staff in CAB offices across Northern Ireland offering a full benefit assessment which examined a client's eligibility for all social security benefits and other payments, for example, the Social Fund. In addition the assessment addressed eligibility to Housing Benefit and Rate Relief and other non-benefit related entitlements.

This year's Benefit Uptake programme focused on Attendance Allowance, Pension Credit, Families with children and Carers. During the programme an additional 1,887 claims for benefit were identified which amounted to £6.1 million annually resulting in an estimated total of £38.8 million using average claim durations. People who benefited from the project were on average better off by £55 per week with average arrears of benefit of £535.

Citizens Advice is pleased to have worked in partnership with the Social Security Agency in this worthwhile programme. The initiative is a useful combination of the valuable information held within the SSA's database – which allows the Agency to identify vulnerable groups in the population – and the skills and knowledge of staff in Citizens Advice. Citizens Advice would encourage other Agencies and Departments to consider employing this effective business model which has been successfully developed and implemented over several years.



Barry McVeigh, Projects Manager at Citizens Advice and Emma-Jane Donnan, Benefit Entitlement Unit, Social Security Agency

NIE Benefit Uptake



Barry McVeigh, Citizens Advice with Zoe McKay and Lorraine Neill from NIE

The NIE **For Your Benefit (FYB)** project, run in partnership with NIE, continued during 2010 with Citizens Advice working alongside other advice providers to help encourage benefit maximisation amongst vulnerable customers in Northern Ireland. This project has been ongoing since April 2008.

Customers were again selected by NIE to receive a letter inviting them to contact Citizens Advice for a free, independent and confidential benefits entitlement check.

During 2010 Citizens Advice successfully completed its target of 651 Benefit entitlement checks and at the request of NIE completed a further 491 checks to help them meet their target.

As a result of this years exercise £418,216 in additional benefits were identified and claimed on behalf of clients which has to be viewed as an excellent result.

Citizens Advice is delighted to work with NIE on this important anti-poverty programme and values the ongoing partnership between the two organisations and hopes to be working closely with them in future initiatives.

Young People and Money

Citizens Advice has been delivering the Young People and Money (YP&M) Programme in Northern Ireland on behalf of the Consumer Financial Education Body (CFEB) for over two years. CFEB has developed a national strategy for building financial capability across the UK and is funding the YP&M programme as a UK wide initiative to tackle money issues with young people.

YP&M is a free training programme developed specifically for those working with young people who are not in education, employment or training (NEET) or at risk of being 'NEET'. The programme aims to equip practitioners with skills and resources to enable them to better support the young people they work with in becoming financially capable and also covers practical areas such as credit, debt and day to day money management.

Citizens Advice has now delivered this free training programme to over 1,000 youth practitioners across Northern Ireland. We believe by equipping workers with training, support and practical resources we can help to improve the lives of thousands of socially excluded young people across Northern Ireland and help them take control of their finances. Given the implications of the current credit crunch and the growing problem of debt, it is vital that young

people, especially those who are most at risk, are equipped with the key life skills required to effectively manage money and other financial matters. Skilling up young people not engaged in education, employment or training in financial matters is of key importance as they are much more likely to be managing money at a young age and are at high risk of financial exclusion and debt related poverty.

The YP&M annual report for 2009/10 showed that Siobhan Gough-Duffin, the Citizens Advice Financial Capability Training Officer who delivers the YP&M training in Northern Ireland was the highest scoring trainer for the whole of the UK. Participants at the training said:



Siobhan Gough-Duffin, Financial Capability Training Officer, Citizens Advice facilitating group work at a training session

“The trainer’s style was excellent. Siobhan engaged and motivated the group excellently.”

“I loved all of it! Siobhan made it very interesting – I hope I can deliver to the young people as good as she delivered to us.”



20 Samuel McCracken, client of Newtownabbey CAB
with Newtownabbey CAB adviser Collette O'Hagan

Benefit Uptake

Samuel McCracken

Samuel was referred to **Newtownabbey CAB** in August 2009 as part of the SSA Benefit Uptake Programme. Samuel and his wife Sheila were both in receipt of a state retirement pension and Sheila was also in receipt of low rate Attendance Allowance.

Samuel's main concern was that Sheila was predominately housebound due to ill health and he wanted to know if he would be eligible to apply for help as they were struggling to make ends meet.

The adviser in Newtownabbey CAB completed a benefit check for Samuel and it identified that he was entitled to some help with his rates. In addition, because Sheila was in receipt of the low rate Attendance Allowance Samuel could apply for Carers Allowance as it had underlying entitlements which could possibly help with other benefits. The criteria for Attendance Allowance was also discussed with Samuel and the adviser found that he was eligible to apply in his own right as he also had health problems. The adviser then helped Samuel to complete the form.

Two weeks later Samuel was awarded Attendance Allowance and through this was entitled to Pension Credit and full Rates Relief. As Samuel was awarded Guarantee Pension Credit he was passported to help with NHS costs, an outcome which has really helped the couple. Samuel was also concerned about the insulation in his home and the adviser was able to refer him to the Warm Homes Scheme through which he received help with insulating the house.

With Sheila being housebound, security was an issue for the couple, so the CAB adviser provided Samuel with information and contact details about the Handy Man Scheme. Following this Samuel contacted the bureau to say that he had been in touch with the Scheme and he had been given good advice on security issues and as result effective locks and chains had been fitted to his home to make it more secure.

As a result of maximising his income Samuel is now better off by £150 per week. This has enabled Samuel to buy a car to take Sheila out for days away, all of which has made their life a bit easier.

Advocacy Work

Appeal Tribunal Outcomes by Level of Representation

29% of appellants across Northern Ireland were represented by Citizens Advice

| 1st April 2009 to 31st March 2010 | | | | |
|-----------------------------------|----------------|-------------------|------------------|--------------|
| Represented | Allowed | Disallowed | Adjourned | Other |
| 5946 | 2008 | 2045 | 1703 | 190 |
| Unrepresented | Allowed | Disallowed | Adjourned | Other |
| 8734 | 2007 | 5124 | 1524 | 79 |

(Source: The Appeals Service (NI))

In this 12 month period a total of 14,680 appeals were dealt with by The Appeals Service. This is an increase of 666 in the number of appeals compared with last year which is indicative of the level of Employment and Support Allowance Appeals now coming through the system.

As in previous years, clients who were represented at appeals were statistically more likely to have their appeal allowed than those clients who went unrepresented. Deducting the 'Adjourned' and 'Other' headings in the above table, there were 4,053 cases where representation was provided. Of these 2,008 appeals were allowed meaning that approximately 50% or 1 in 2 cases were upheld in the client's favour. Again, deducting the 'Adjourned' and 'Other' headings in the table there were 7,131 cases where the client was unrepresented of which only 2,007 were upheld in the client's favour, equating to approximately 28% or 1 in 3 cases. Once again these statistics clearly show the importance of independent representation.

At the request of Citizens Advice, the Appeals Service (NI) also provided statistics on the number of cases in which an appellant was represented by Citizens Advice. These show that of the 5,946 cases where the client had representation 1,735 or 29% were represented by Citizens Advice. Tribunal Representatives and advisers in the organisation provide a vital service to individuals who are unable to navigate the labyrinthine legislation of the social security system. Citizens Advice provides the largest single source

of advocacy to tribunal appellants in Northern Ireland.

The high percentage of appellants that go unrepresented at appeal hearings each year represents a significant amount of unmet legal need. Funding needs to be made available to provide dedicated social security advocacy posts across Northern Ireland in order to tackle this problem. Social Security legislation is becoming more and more complex and appellants should not be expected to represent themselves in this legal minefield.

Citizens Advice is continually working to increase the availability and quality of tribunal representation within the organisation. Our seven day Social Security Advocacy course, which is accredited by Staffordshire University as a diploma level module, provides the necessary platform to develop the advocacy skills required to represent appellants. Social Security Advocacy work within the Citizens Advice network is supported by the Legal Support Officer at Regional Office who provides Social Security consultancy and training to the network.

Tribunal Representative Forum

A Tribunal Representative Forum meets quarterly with membership from across the Citizens Advice network. The forum meets to discuss issues of concern to representatives and provides an opportunity to share good practice and common experiences. At each meeting an external expert is invited to attend in order to provide information and advice about their own particular area of expertise. During the last year the forum has had visits from ESA, the Bar and Decision-Making Services within the Department for Social Development (DSD).



Members of the Tribunal Representatives Forum with Louise Kyne, Legal Support Officer with Citizens Advice Regional Office and guest speakers John Kirk and Davy Morrison from Decision-Making Services, DSD

New Trustee Board Members

In 2009 the Trustee Board of Citizens publicly advertised for three new members to widen the range of skills, expertise and experience available to the charity.

The Board was looking for experience ranging from finance, the law, business and marketing as well as the public sector and Government.

Following the interviews Denise Magill, Liz Findlay and Terry Robb were appointed as new Trustee Board members and we wish them every success in their new role. Their collective contributions will be of great value to the organisation as we begin to address the significant challenges that lie ahead.



New Trustee Board Members Denise Magill, Terry Robb and Liz Findlay

Except for
access

**Citizens
Advice Bureau**



Paula Penny, Money Advice Client of
Banbridge CAB

Debt

Paula Penny

Paula and her husband are clients of **Banbridge CAB** and have 2 children under the age of 5. Paula and her husband both work full time and live in their own property which has a second mortgage on it. The couple had a secured loan plus a number of other non-secured loans as well as credit cards totalling £30,000, although their income had always been sufficient to cover the required payments. Paula's husband works away from home and has reduced hours and income during the winter months as his job is seasonal.

During the winter their direct debits were coming out of their account at a different time from when their income was being paid in which inevitably led to charges for non-payment of direct debits. Eventually there came a point when most of the couple's income was being spent on covering their overdraft as the charges for non-payment of direct debits continued to grow.

The couple tried to open a new account with several other banks to transfer their income into and then arrange their direct debit payments accordingly but no bank would agree to this due to their mounting debts. The couple then cancelled their direct debits arrangements and made payments directly to their creditors, but because the existing overdraft absorbed most of their income they were not able to maintain these

payments which resulted in arrears to all creditors, including priority debts.

Paula was becoming more and more stressed about their financial situation to the point where she was afraid to open letters as she felt she was going to lose her home.

Paula came to the bureau for help as the couple had lost control of their income and payments and did not know what to do. She was dealing with a lot of the debt issues by herself as her husband was away working, and by this time was being treated for depression and had to stop work herself. At one point her doctor advised that she should be admitted to hospital but she could not do this because of her children.

The Money Adviser in Banbridge CAB identified a bank which would accept customers with debt issues and advised the couple to change to this bank so that they could get full control over their finances. The Money Adviser negotiated individual payments with their priority creditors as well as an amount towards arrears in order to clear these arrears within a few months.

The Money Adviser also communicated with the other lenders to establish details of the outstanding debts, to negotiate repayments and to explain why these were not being made. The

clients are now back on track with their creditors and Paula is now back at work.

Review of Public Administration

Since 2006, Citizens Advice has been considering how to develop and benefit from changes to be introduced under the Review of Public Administration (RPA).

The recent announcement by DoE Minister Edwin Poots, delaying the implementation of the RPA, will have an inevitable impact on how we implement change. Citizens Advice is currently considering its response to the announcement but it is inevitable that we must adapt to working in a challenging and constantly changing environment.

Under RPA, it is proposed to reduce the number of local councils from 26 to 11. This poses important issues for the CAB network as councils are the main funder for local bureaux services. The Trustee Board of Citizens Advice made a decision in principle that it would like the number of CAB management committees to mirror the number of councils resulting from RPA. Through a process of mergers this would see 19 management committees reduce to 11.

The RPA process itself presents Citizens Advice with a unique, once in a generation opportunity to undertake a network-wide review of its structures, governance and service delivery models with the aim of increasing access to services.

Throughout 2009/10 merger sub-groups continued to plan and discuss local needs and deliberated on how to respond to changes under RPA. Citizens Advice also received funding from the Department of Social Development to cover legal costs associated with the proposed mergers.

In conjunction with this legal work a full programme of training was rolled-out to bureaux across Northern Ireland. This training was tailored to meet both the needs of managers and the anticipated changes within the advice sector resulting from the implementation of RPA. These changes include an expected move to a commissioning process for advice and information services and consequently training covered topics such as Procurement and Tendering, Strategic & Business Planning, and Performance Management.

This remains a very important and complex process for Citizens Advice with the aim of ultimately strengthening and improving the work we do and the way we do it. Mergers are part of a process which will bring benefits for staff and volunteers, improve our business processes and, vitally, clients who depend on our services.

Although RPA will now not be introduced in March 2011 as originally planned, because of unfortunate difficulties experienced within the Northern Ireland Executive, Citizens Advice and the CAB network will continue to implement these necessary changes in order to strengthen and develop our services throughout 2010/11 and beyond.



Tony Adams, Manager of Ballymena CAB attends management training as part of a programme to build skills within the network

Training

This year was a busy one for the Training Unit, responding to the changing needs of clients as the recession and credit crunch impacted on Bureaux. There were advisers to be trained (almost a hundred new volunteers and many more staff) to deal with debts, redundancies, discrimination and benefits. The Training Unit developed existing and established some new partnerships to help address this ever increasing need. With the Equality Commission and the NI Open College Network we developed a new level 4 qualification in Equality and Discrimination. Supported by DSD, we mapped the Adviser Training Programme against the Legal Advice National Occupational Standards (NOS) and provided comprehensive Case Recording and Management training across the entire network. Four key projects stand out in the last year.

Northern Bank

In spring last year Citizens Advice was approached by the Northern Bank to provide training for their staff as they were concerned about the economic downturn and its impact on their customers. Throughout April and May Citizens Advice delivered 8 workshops in 4 locations to nearly 100 staff. Focusing on specific client case studies, the workshops aimed to raise awareness of the unseen consequences of debt and how and when to refer clients for help.

Garth Arnold, Senior Consultant at Northern

Bank, said: **“Northern Bank staff found the workshops and case studies very beneficial. A focus on the emotional impact and stress of personal debt - as much as on the practical and technical considerations - introduced a broader and different perspective and brought a wider depth to the analysis and understanding of personal customer situations. The opportunity to work alongside Citizens Advice to develop and deliver this training builds on a longstanding financial capability partnership between the two organisations.”**

NIHE

During the summer Citizens Advice built on a long standing relationship with the Northern Ireland Housing Executive (NIHE) by providing training to staff from each of their seven new customer service areas. Sixteen NIHE advisers took part in five days training, learning about Money Advice, Interviewing and Negotiating, Court Actions on Debt, Rent Arrears and an Overview of Social Security Benefits. As a practical part of this process it was arranged that NIHE staff would be hosted by local bureaux to get first-hand experience of how Citizens Advice handles debt enquiries, get a general overview of how we work and build relationships to facilitate referrals.



Liam Smyth, Senior Branch Manager, Donegall Square West, Northern Bank, Louisa McKee, Training Manager, Citizens Advice, Scott Kennerley, Money Advice Project Manager, Citizens Advice, Garth Arnold, Senior Business Development Consultant, Northern Bank

Training continued



CAB Training on Social Security Benefits and Social Security Advocacy being provided to DUP members at Stormont

As part of the arrangement Peter Butler and Marie Gilmore from NIHE each spent a week at Causeway CAB shadowing the bureau's Money Advice Worker. Peter and Marie spent time looking at the organisation's electronic Case Recording and Information Systems, talking to advice workers and getting an idea of the breadth and complexity of the issues which are presented to CAB on a daily basis. Peter said: **"The placement provided me with an insight into how CAB deals with a much wider range of individual debt issues compared to NIHE, and the work they do to assist individuals in managing their debt problems."**

DUP

Following a request from Sammy Wilson's office, training and advocacy staff within Citizens Advice developed a 2-day training programme for DUP members. The training consisted of an overview of the social security benefits system and of social security advocacy.

Training took place in Stormont during the autumn and was well attended by 19 local DUP members. Those who attended worked in various roles within the DUP and wished to deepen their knowledge of the social security system.

Louisa McKee, Training Manager for Citizens Advice said: **"This training was a pleasure to provide. Participants were committed and enthusiastic. They all agreed that through the training they were equipped to provide a better service to their constituents."**

NIAMH

A National Lottery funded partnership with NIAMH (Northern Ireland Association of Mental Health) was developed to provide training in Financial Capability and Social Security Benefits, initially for staff and then to 16 Beacon Centres across Northern Ireland. Between January and March two training days for staff were carried out and 6 short courses were rolled out to members of the Beacon Centres.

Anne Clarke, NIAMH described the partnership as **"among the most successful partnerships [they] enjoy. We have found this a really positive way to provide a service to our members across Northern Ireland in our residential and day centre locations. CAB personnel can offer our members group or individual sessions on a range of problems while our staff and theirs also benefit from mutual training."**



Marie Gilmore and Peter Butler, NIHE

Voyager Leadership Awards

The Voyager Leadership Awards are the first ever awards for leaders of charity, voluntary or community organisations in Northern Ireland with individuals being nominated for dynamic and inspiring leadership in their respective fields.

Citizens Advice was nominated within the 'Leading on Learning and Development' category. While we did not win the award we were particularly pleased to have been nominated by the Northern Ireland Open College Network (NIOCN). Louisa McKee, Training Manager for Citizens Advice said: **"We have worked very closely with NIOCN in 2009 revising our Advisor Training Programme (ATP) and developing a Level 4 qualification in Equality and Discrimination in partnership with the Equality Commission."**

Citizens Advice sees the training and development of staff as key to the provision of high quality advice and information to our clients and in the maintenance of best practice standards.



Louisa McKee, Training Officer, Citizens Advice with Derek Alcorn, Chief Executive, Citizens Advice at the Voyager Leadership Award Ceremony in Derry

Social policy



David Ford, Leader of the Alliance Party receiving a copy of the Tenancy Deposits In Brief from Siobhán Harding, Citizens Advice

Briefing MLAs

Citizens Advice continues to inform local Assembly Members of the policy areas of concern to our clients. Over the last year MLAs have received In Brief documents covering the issues of Redundancy, Tenancy Deposits, Pension Credit and the Suspension of the Discretionary Housing Grants Programme by the NI Housing Executive.

These briefing papers are written specifically for MLAs in a shortened format to highlight an issue, provide case studies showing the effect of the issue on clients and to provide a series of recommendations for change.

Highlighting problems with Pension Credit

During the year Citizens Advice published and distributed an In Brief document to MLAs highlighting ongoing issues with Pension Credit. Over 50% of queries to CAB offices are in relation to social security problems and Pension Credit problems were one the most consistent social policy issues raised by advisers.

In the current financial climate, Citizens Advice is working to highlight the issues impacting on socially vulnerable people.

Some of the problems reported to Citizens Advice during the last year have included delays in processing claims, loss of supporting information and incorrect advice from some Pension Service staff leading to confusion and causing delays in applications.

Citizens Advice has published an evidence paper *CAB Evidence on the administration of Pension Credit in Northern Ireland* highlighting the issues with Pension Credit administration as experienced by clients along with associated social policy evidence and recommendations for change.

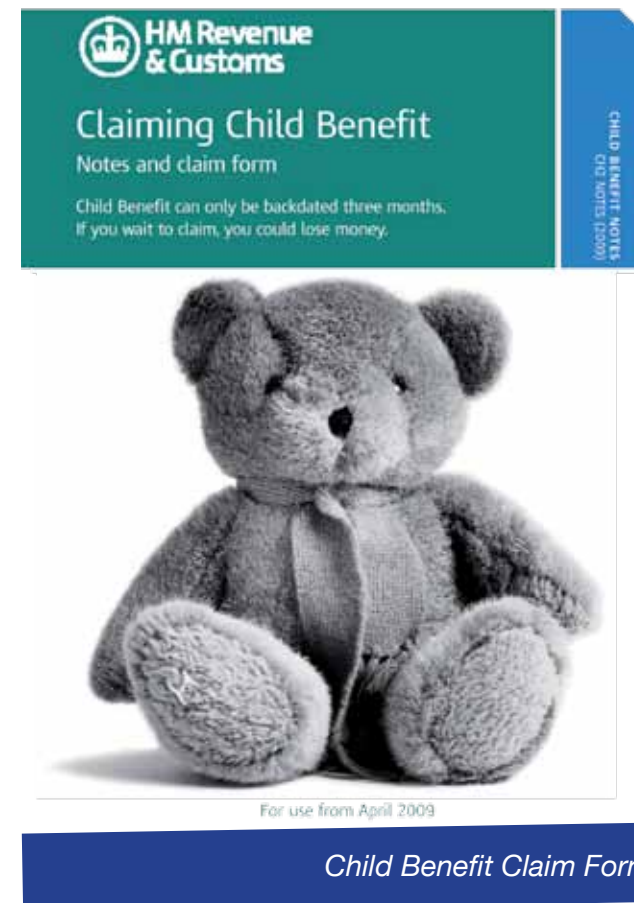
Child Benefit Processing Problems- Impact on Child Poverty

An increase in Child Benefit queries across the Citizens Advice service across the UK prompted an evidence briefing on this issue. Citizens Advice in Northern Ireland was able to make a significant contribution to this briefing which was sent to the Chief Executive of HMRC in order to raise the following concerns:

- the length of time taken to process some Child Benefit cases, particularly where migrant workers are involved;
- delays in the processing and payment of Child Benefit impacting negatively on the payment of other benefits, e.g. Education Maintenance Allowance and tax credits;
- the unsuitability of the call back system used by HMRC to make contact with clients and advisers about Child Benefit cases – in many cases these call backs are not made when promised adding to delays;

- problems with Forms of Authority for intermediaries (such as CAB advisers) to act on behalf of clients;
- poor communication from HMRC when delays exist with a case leaving clients with a lack of information about the progress of their claim and any action which they may need to take in order to resolve outstanding issues.

Child Benefit is a key benefit in tackling child poverty and therefore any issues with the administration of this benefit can have a severe impact on the families concerned.



The image shows the cover of a 'Child Benefit Claim Form' from HM Revenue & Customs. The top section is green with the HMRC logo and the text 'HM Revenue & Customs'. Below this, the title 'Claiming Child Benefit' is written in white, followed by 'Notes and claim form'. A warning in smaller white text states: 'Child Benefit can only be backdated three months. If you wait to claim, you could lose money.' On the right side, there is a blue vertical bar with the text 'CHILD BENEFIT NOTES (CIS NOTES 12000)'. The central part of the cover features a black and white photograph of a teddy bear. Below the photo, it says 'For use from April 2009'. At the bottom, a dark blue banner contains the text 'Child Benefit Claim Form' in white.



32 Mabel Brown, client of Craigavon District
CAB with her CAB adviser Darren Todd

Consumer

Mabel Brown



Courtesy of Sunday Life

Mabel Brown is a client of **Craigavon District CAB**. Mabel booked a holiday to Majorca through a holiday company and paid for 4 rooms for 7 days for herself and her family at a total cost of over £1,100.

When Mabel arrived in Majorca for the family holiday she was told that only 3 rooms had been provided. When she tried to sort this out she found that she was unable to speak to a representative from the holiday company either in person or by phone. She then attempted to complain via email and fax but received no response during the holiday itself other than an acknowledgement that her complaint had been received.

Her only option was to speak with a representative from another holiday company by telephone. The travel representative insisted that only 3 rooms had been booked and paid for despite the fact that Mabel had proof of the booking with her. An alternative offer of accommodation was made at a different location but this required an additional charge of £300. Mabel was very unhappy with this situation and consequently arranged alternative self-catering accommodation at another venue. She then had to pay for this accommodation, taxi fares and meals as the holiday was now self-catering.

Following her return from her holiday Mabel received a token offer of only £50 in compensation from the holiday company concerned. Mabel felt insulted by this offer which bore no relation to the out of pocket expenses she had had to pay during her stay in Majorca. Mabel came to the bureau for help and the CAB adviser drafted a letter of complaint to the holiday company quoting their responsibilities under The Package Travel Regulations 1992 and detailing Mabel's out of pocket expenses.

Initially the holiday company refused to change its position and the CAB adviser pursued the matter to the Small Claims Court. The holiday company then decided to settle in full paying Mabel compensation of almost £600. Following this Mabel wrote to the Sunday Life newspaper in response to a report that claimed holiday companies seldom pay out compensation. She pointed out her case as an exception to this and recommended the work of CAB to readers.

ICT



www.citizensadvice.co.uk

The Web and Citizens Advice

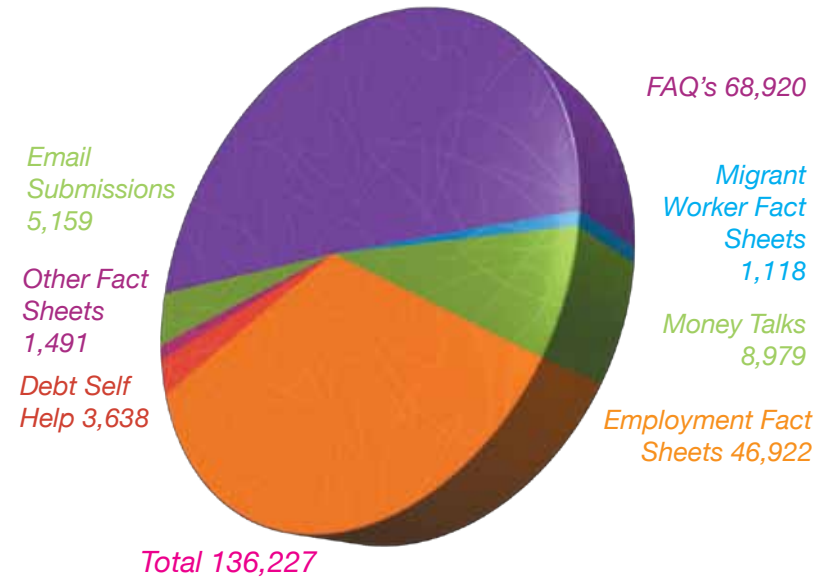
This year statistics from the main **www.citizensadvice.co.uk** website show that for the first time average monthly hits have exceeded 1.14 million while monthly visits have passed the 56,000 mark. This is a reflection of the value of web based information to a growing number of people.

In the last year Citizens Advice has added to its existing range of employment fact sheets and developed new sections on consumer and housing rights. Funding from the Carnegie UK Trust also allowed the production of a series of migrant worker fact sheets. Collectively, these fact sheets have accounted for over 49,500 downloads from the site since last April.

In addition, a home page presence and associated section has been created for the Macmillan Project. This dedicated area contains information about the work undertaken by Citizens Advice across the three main hospitals in Belfast in partnership with Macmillan Cancer Support.

The internet is now central to the strategy of widening access to advice and information services, a position clearly demonstrated by end-of-year figures highlighting the use of the organisation's main corporate website as a portal through which people are able to access help.

Web Based Advice and Information Statistics 2009/10



ICT Developments

ICT remains central to the effective delivery of advice and information services across Northern Ireland and developments over the last year have underpinned this position with Citizens Advice remaining committed to ongoing improvements and innovation.

To this end significant progress has been made over the last 12 months with the ongoing process of attaining **ISO27001** accreditation against the **Information Security Management Standard**. Compliance with this internationally recognised

data security framework will be a significant achievement for the organisation setting it apart from many other agencies, public, private and voluntary, that capture, hold and have regulatory responsibility for sensitive client data. It is expected that the required compliance audit will be undertaken during the second quarter of 2010.

The last year has also seen completion of all preparatory work associated with the organisation's new secure private network. This managed network environment is being delivered in partnership with Azzurri Communications and will greatly enhance both security and performance across the CAB network. In addition to supporting core ICT services to member bureaux the new network will also underpin a disaster recovery and business continuity capability which forms part of the evolving strategic planning process for Citizens Advice.

In electronic case recording the organisation has created new specialised database environments to support activities related to both the SSA and Royal British Legion projects. These have been designed to allow best practice case management and statistical reporting as well as ensuring full and proper compliance with data protection responsibilities.

The online benefits calculator developed by A2B has now been embedded into the main

www.citizensadvice.co.uk website as part of the continuing partnership between the two organisations. Originally focusing only on benefits available to those over 60 this resource is now universal having been updated to encompass all eligible groups.

Finally, and perhaps most significantly, ICT support to bureaux has been brought in house and is now delivered directly out of Regional Office in Belfast. A new help desk has been established with bureaux being able to log issues both by phone and by email at **support@citizensadvice.co.uk**. This move is an integral part of a wider programme to improve performance and security. This includes the organisation's new private network that will create a single network domain across Northern Ireland.

Facebook, Twitter and Citizens Advice

During the last year Citizens Advice launched its own Facebook page which contains news and photographs from across the service in Northern Ireland. In addition to this we have also established a presence on Twitter. We hope that these new communication methods will be widely used by both bureaux and clients alike. We also aim to gather information and opinion using comments from our fans and followers for use in evidence papers, 'In Brief' documents for MLAs and in consultation responses.



*Citizens Advice Northern Ireland
Facebook Page*



From the frontline



Attending a Neighbourhood Watch Meeting discussing strategies to raise awareness of the needs of new communities relocating in the Antrim area were from left to right: Will McDowell, Hate Crime Officer, PSNI, Sylwia Slonka, Minority Ethnic Liaison Worker, Alan McMillan, Community Safety - Newtownabbey, Sharon Skelly, Neighbourhood Watch, Mairead Smith, Community Safety - Antrim.

Antrim CAB and Carnegie

As a bureau in an essentially rural area we found that participation in the Carnegie project enhanced the work of the bureau with migrant workers and minority ethnic communities. Since 2004 Antrim Borough has experienced a relocation of A8 nationals to the area particularly Poles, Slovaks and Lithuanians. These groups have had a positive impact on the local economy though in some cases they have received an ambivalent response from many in the 'host' community and little civic leadership to counteract this. At one time Antrim town earned the title of the 'Race Hate' capital of Northern Ireland.

The bureau had a dedicated worker funded by the Police Service of Northern Ireland (PSNI) to provide information, access to services and advice to these new communities. Part of the remit was to build and increase trust and confidence in approaching statutory and voluntary agencies, such as the PSNI, particularly in relation to discrimination and hate crime.

The training provided through the Carnegie project delivered information and strategies which proved integral in supporting clients who were dealing with harassment and discrimination. The posters and leaflets generated by the project were used in outreach locations thereby increasing accessibility to the bureau and access to advice in the more rural areas of the Borough.

Redundancy Enquires to CAB Increase across Northern Ireland

In the year to December 2009 Citizens Advice saw redundancy enquiries rise to 3,333, a 42% increase compared with the previous year. In general redundancy enquiries now account for 19% of all employment related enquiries presented to Citizens Advice.

At the invitation of Sir Reg Empey at the Department for Employment and Learning, L'Derry CAB took part in a dedicated redundancy clinic at Stream International to provide advice for 450 employees who were to be made redundant. The bureau provided advice on welfare benefits, mortgages, tax credits and debt. In a follow up satisfaction survey of the Stream employees, L'Derry CAB emerged as the most helpful and useful organisation of those present and providing assistance. The bureau has also carried out redundancy clinics for Thermal Electrics, Glenaden shirt factory, Seagate Technology, McNeill & McManus Glazing Ltd, Woolworths, Zavvi, Anderson Manning Associates call centre, Derry Journal, Calcast Engineering and Fitness First.

Antrim CAB also provided a redundancy clinic for the Construction Industry Training Board while Citizens Advice Belfast carried out a redundancy clinic for the staff of Visteon.

Other bureaux providing this specialised service include Ballymena CAB, Dungannon CAB and Newry CAB. These sessions have provided employees of Wright Bus, Finlays and McAvoy's, the Tyrone Crystal factory, Aerospace, Cunningham Stone and Teleperformance with much needed advice and information.

Citizens Advice has produced a range of free fact sheets available on our website on a range of employment issues including redundancy, lay-off and short-time working. The fact sheets are available for download at www.citizensadvice.co.uk/publications.

“In the year to December 2009 Citizens Advice saw redundancy enquiries rise to 3,333, a 42% increase compared with the previous year.”



David Buchanan, employee of Stream International, Raymond Cassidy and Sean Doherty, L'Derry CAB at the redundancy clinic at Stream International in Derry

From the frontline



Staff of Fermanagh CAB

Back Row: Dorota Kwazniewska, Regina Adams, Mairead McElroy, Siobhan Peoples, Kathryn Williams and Kevin Lawrenson

Front Row: Gary McIntyre, Philomena McCaughey and Anita Mukherjee

Fermanagh CAB Membership Audit

The purpose of the CAB Membership Organisational Audit and Quality of Advice Audit are to ensure that all Citizens Advice Bureaux across the UK comply with a very stringent Quality Assurance Scheme. The CAB Membership Organisational Audit draws on PQASSO and also includes all elements of the Legal Services Commission's Quality Mark.

Fermanagh CAB received the results of its latest audit in 2009. The staff and management committee of the bureau were extremely proud of the outcome especially when it was confirmed by the auditors that the bureau had scored in the top 5% of the 448 Citizens Advice Bureau located across England, Wales and Northern Ireland.

The auditors summarised their findings and stated: "evidence gathered at the membership audit demonstrates that Fermanagh CAB is operating effectively and is providing quality services to its clients. The areas of strength for this organisation are:-

- Fermanagh CAB achieved a commendably high score of over 90% at its Quality of Advice and Case-Management Assessment
- The Management Committee and Manager maintain a high profile for the bureau with

funders and local politicians

- Fermanagh CAB responds effectively to clients' needs for casework services
- Fermanagh CAB targets resources effectively to improving client access via its outreach provision, home visits and community information seminars."

Newry CAB hosts Bar Student Placements

During the year Stephen Fitzpatrick and Leona McAvoy were among a number of Bar Students who completed placements with Citizens Advice Bureaux across Northern Ireland. Stephen and Leona write below about their time in Newry CAB.

"As part of our vocational course to be admitted to the Inn of Court, and therefore to practice as Barristers, we were required to undertake a 3-week work placement in Newry CAB following initial CAB training. Our time in bureau has enabled us to gain a good foundation in many areas to prepare us for our future career as Advocates.

Firstly, we were able to develop an understanding in a variety of areas of substantive law, including employment and consumer legislation. Advising clients on benefits has also allowed us to gain an invaluable insight into the social security system,

an understanding which may prove very useful in practice. We were also given the opportunity to develop our research and organisational skills when case recording, skills that will undoubtedly be a huge part of our day to day lives once we are called to the bar.

However, the most important outcome from our time in Bureau was undoubtedly the opportunity to develop our communication skills. Newry CAB, like all bureaux, deals with a vast range of people on a day to day basis, through drop in, outreach, email and telephone contact. Clients come seeking advice on issues that directly impact on their lives, and many are distressed or anxious the first time they make contact. Watching the other advisers approach to client care, and indeed having the opportunity to directly liaise with clients ourselves, has developed our communication skills, which will be further honed over the coming year at the Institute of Professional Legal Studies (IPLS) and will be the grounding for our future practice as barristers.

The CAB placement has also proved an excellent confidence builder, and as such was an invaluable experience.”



Stephen Fitzpatrick and Leona McEvoy, IPLS Students

“Our time in bureau has enabled us to gain a good foundation in many areas to prepare us for our future career as Advocates.”

From the frontline

Finance Minister Sammy Wilson visits Newtownabbey CAB



Pat Hutchinson, MBE, Manager of Newtownabbey CAB with Sammy Wilson, MLA, Finance Minister launching the leaflets at Newtownabbey CAB

Finance Minister, Sammy Wilson visited Newtownabbey CAB to launch a range of information leaflets for those struggling to pay their rate bill. The leaflets, produced by Land & Property Services in consultation with organisations from the local advice sector, are specifically targeted at pensioners, people with a disability and people on a low income.

Pat Hutchinson, Manager of Newtownabbey CAB said **“People across Northern Ireland are missing out on money that is rightfully theirs and which could make a huge difference to their quality of life. I would urge pensioners, people on low incomes and people with a disability to read the new leaflets in order to find out about the help that is available to them. CAB is also available for anyone needing further help or advice and I would encourage people to make the best use of the services that we provide.”**

The new information leaflets on financial help for ratepayers are available from all Land & Property Services customer offices as well as many advice sector organisations including CAB.

Major Development for Craigavon CAB

In March 2010 Craigavon District Citizens Advice Bureau relocated its busy Portadown office into

brand new premises located within the recently completed and state of the art Portadown Health and Care Centre.

The bureau is now located within a hugely impressive three storey building which delivers a one-stop shop for health care provision along with associated support services including advice and information. This model of integrated health care and advice provision, based upon partnership working between a local health trust and Citizens Advice, is an extension of the philosophy already successfully seen in Belfast and demonstrates the real benefits that arise from collaborative working.

As part of the move the bureau has taken the opportunity to restructure the way in which it handles telephone enquiries from clients in Lurgan and Portadown as well as developing a new customer service approach to improve overall service delivery. A single telephone advice line number will now allow callers to select from a number of available options including talking with a telephone adviser, following up on an existing problem and making an appointment to be seen at either of the bureau’s main offices.

Speaking about the move Jennifer Fearon, Manager of Craigavon and District CAB, said, **“After all the planning, waiting and hard work that has gone into making this move a reality we are delighted to be located in such a**

modern and accessible building and to be able to work in close partnership with the Trust. The challenge for us now is to be able to meet what is likely to be an increased demand for our services at a very difficult time when resources are under increasing pressure. I am sure that with our new telephone approach we will be able to deal with more clients more effectively, thus helping to improve the lives of many people living within the Craigavon area.”

Lord Mayor of Belfast opens new North Belfast Bureau

One of Naomi Long’s first official engagements as the new Lord Mayor of Belfast was to cut the ribbon at Citizens Advice North Belfast’s new premises situated in Duncairn Gardens. Speaking at the event the Lord Mayor said: **“Belfast City Council is very pleased to be working with Citizens Advice which is helping thousands of people across the city to ensure they get a fair deal and that their voice is heard.”** She went on to commend the accessible premises both physically and geographically and congratulated Citizens Advice Belfast for the effort and energy put into providing much needed help and support.

Mick McAtavey Director of Citizens Advice Belfast said: **“We have had a presence in the north of the city for over 30 years now. Given**

the high number of interface areas and high levels of social deprivation we are especially pleased to be opening a new more accessible office in the heart of our community.”

The opening of the bureau in North Belfast comes at a time when the area is particularly feeling the effects of the present recession and it is therefore a crucial service for the whole community.



Craigavon District CAB’s new premises in Portadown Health and Care Centre



From left to right attending the official opening of Citizens Advice North Belfast’s new premises are: Liz Dugdale, Area Director West for Citizens Advice Belfast, Sara Duncan, Volunteer, Citizens Advice Belfast, Naomi Long, Lord Mayor of Belfast, Mick McAtavey, Director, Citizens Advice Belfast and Tom Coard, Chair, Citizens Advice Belfast



Tax Credits

Kerrie MacKerracher

Kerrie and her husband Donald were in receipt of tax credits and had two children, one of under a year old. After Kerrie returned to work in December 2008 she contacted Tax Credits to provide them with an estimate of her previous year's earnings, showing a reduction in household income due to Statutory Maternity Pay and the increase in childcare costs. Kerrie finalised her tax credits award in July 2009. She then received the renewal pack and guidance notes and for the first time became aware that the "Salary Sacrifice Scheme" which she had with her employer may affect her tax credit award. She contacted the Tax Credits helpline to query if it did indeed impact on her award and was told that it would and that she was in an overpayment situation.

Kerrie received a finalised award notice in August 2009 showing an overpayment of £2,146.18. The award notice showed no childcare costs from November 2008 through to April 2009. As a result Kerrie contacted **Antrim CAB** for help. The CAB adviser completed a form to request a reconsideration of the recovery of her tax credits award on the grounds that no clear explanation had been given to Kerrie regarding both the overpayment and the termination of childcare costs on her claim. The adviser also requested a copy of the CD recording of all telephone calls made to the helpline by Kerrie to establish what information she had actually provided.

The Tax Credits Office concluded that because Kerrie had not informed them of the Salary Sacrifice Scheme until July 2009 the overpayment could not be written off and would be fully recoverable.

In the interim the bureau received the CD containing recordings of telephone calls made to the Tax Credits Helpline. During a call in November 2008, when Kerrie contacted the helpline to inform them of her return to work, a decrease in household income and an increase in childcare costs, she was asked if any of her childcare costs were being met by the DWP. Kerrie stated that she did not understand this question and was then asked whether the Department of Work and Pensions paid any of her childcare costs. Kerrie answered no. This was the correct answer as she was not employed by the DWP. The impact of Childcare Vouchers and Salary Sacrifice Schemes on tax credit awards has led to numerous problems with claimants not understanding how one affects the other. The CAB adviser felt that had the correct questions been asked Kerrie would have informed the tax credits adviser that she had a Salary Sacrifice Scheme in place with her employer. On the basis of that, and the fact that the client had childcare costs to take into account for the period in question, the CAB adviser asked the Tax Credits Office to look at their decision again.

The response was positive and while they did not agree that their adviser had handled the call incorrectly they did agree that they had removed the relevant amount of childcare costs by mistake. The award was recalculated and the overpayment reduced from £2,146.18 to £796.09.

From the frontline



Dawn Purvis, MLA, Danny Lavery, Deputy Lord Mayor of Belfast with Alicia Medwiczjuk and Peter O'Hare, Financial Inclusion Officers with Citizens Advice Belfast

Financial Inclusion for Migrant Workers

Citizens Advice Belfast is working in partnership with the Information Centre for Asylum and Refugees (ICAR), with funding secured from the Calouste Gulbenkian Foundation, on a progressive and innovative project addressing the financial inclusion needs for new migrant communities in Belfast and Northern Ireland.

The project was launched in the Long Gallery at Stormont in June 2009 and was sponsored by MLA's Dawn Purvis, Declan O'Loan and Danny Kennedy, who are members of the All Party Assembly Group on Ethnic Minority Communities.

Money advice will be delivered to members of ethnic minority communities alongside developing financial-literacy information sessions for interested groups. In addition, the project will actively recruit members of Black and Minority Ethnic communities to become trained volunteer advisers (accredited to NVQ level III), with those volunteers later acting as a resource for their communities.

Saturday Opening for L'Derry CAB

Increased funding from Derry City Council enabled L'Derry Citizens Advice Bureau to temporarily extend its opening hours to include Saturdays in order to help those people suffering from the effects of the current economic downturn. Derry, in particular, has experienced significant job losses throughout the whole of 2009.

In early 2010 job losses continued with 115 proposed redundancies at Arntz Belting and the closure of Raytheon. In addition to this many workers in the hospitality industry had their working hours reduced with serious consequences for the people concerned. The impact on individuals, families and communities has been devastating and L'Derry CAB wished to ensure there were no accessibility barriers to receiving timely, quality advice during this uneasy and uncertain time.

Jacqueline Gallagher, Manager of L'Derry CAB, stated: **"I am extremely grateful to the DSD and Derry City Council for the additional resources to help us service the people of Derry in their time of need."** The bureau was able to open on Saturdays until the end of March 2010 from 9.30am to 3.30pm to facilitate demand for its services.



*Staff from L'Derry CAB
Back Row (from left to right): Raymond Cassidy, Sean Doherty, Liam Doran, Ronan Moyne, Mervyn Cairns and Sean McCallion
Front Row: Emma McGrath, Jackie Gallagher and Marie Kirk*

Bureaux Statistics 2009 - 2010

| Bureau Name | Enquiries | Issues | New Clients | Total Clients | Contacts |
|----------------------------------|---------------|---------------|--------------|---------------|---------------|
| Antrim | 7265 | 11742 | 2803 | 3691 | 5980 |
| Armagh | 5166 | 6668 | 1647 | 2606 | 5177 |
| Ballymena | 2679 | 4024 | 1314 | 1143 | 2185 |
| Banbridge | 5631 | 12125 | 1417 | 2339 | 4323 |
| Citizens Advice Belfast * | 30190 | 49104 | 12085 | 15712 | 26584 |
| Carrickfergus | 4019 | 7434 | 1376 | 1975 | 3215 |
| Causeway | 13290 | 19573 | 5260 | 6980 | 12488 |
| Cookstown | 3501 | 5633 | 1487 | 1751 | 3440 |
| Craigavon (Lurgan and Portadown) | 11912 | 20732 | 4645 | 6987 | 9831 |
| Downpatrick | 6807 | 10328 | 2152 | 3109 | 5726 |
| Dungannon | 3964 | 7479 | 1440 | 2423 | 3216 |
| Fermanagh | 6946 | 9820 | 1957 | 2677 | 7961 |
| Larne | 776 | 1111 | 342 | 556 | 460 |
| Lisburn | 10837 | 18875 | 3806 | 6178 | 10037 |
| L'Derry (City and Waterside) | 17295 | 33433 | 5316 | 8209 | 17116 |
| Newry | 4553 | 8208 | 2277 | 2889 | 4543 |
| Newtownabbey | 22174 | 36793 | 3767 | 5176 | 16097 |
| Newtownards | 9450 | 14556 | 3416 | 5124 | 9011 |
| North Down (Bangor and Holywood) | 14215 | 24119 | 5489 | 7838 | 14023 |
| Strabane | 9044 | 15735 | 2441 | 4336 | 7840 |
| Totals | 189714 | 317492 | 64437 | 91699 | 169253 |

* Central Belfast, North Belfast, Shankill Road, Falls Road, Suffolk & Andersonstown, South Belfast, East Belfast, Royal Victoria Hospital (Macmillan CAB), City Hospital (Macmillan CAB) and Mater Hospital (Macmillan CAB)

Notes:

- Enquiry** The enquiry is the primary reason why a client seeks to contact a bureau with a specific request for information and advice.
- Issue** An initial top level enquiry (see above) will subsequently give rise to one or a number of directly related client issues
- New Clients** Clients new to individual CABx and recorded within the electronic case recording system for the first time.
- Total Clients** The total number of individuals seen by each bureau during the course of a reporting year
- Contacts** A client contact is each individual occasion when a client comes into contact with a bureau

The number of issues and the number of client contacts can be an indication of the complexity of an enquiry.

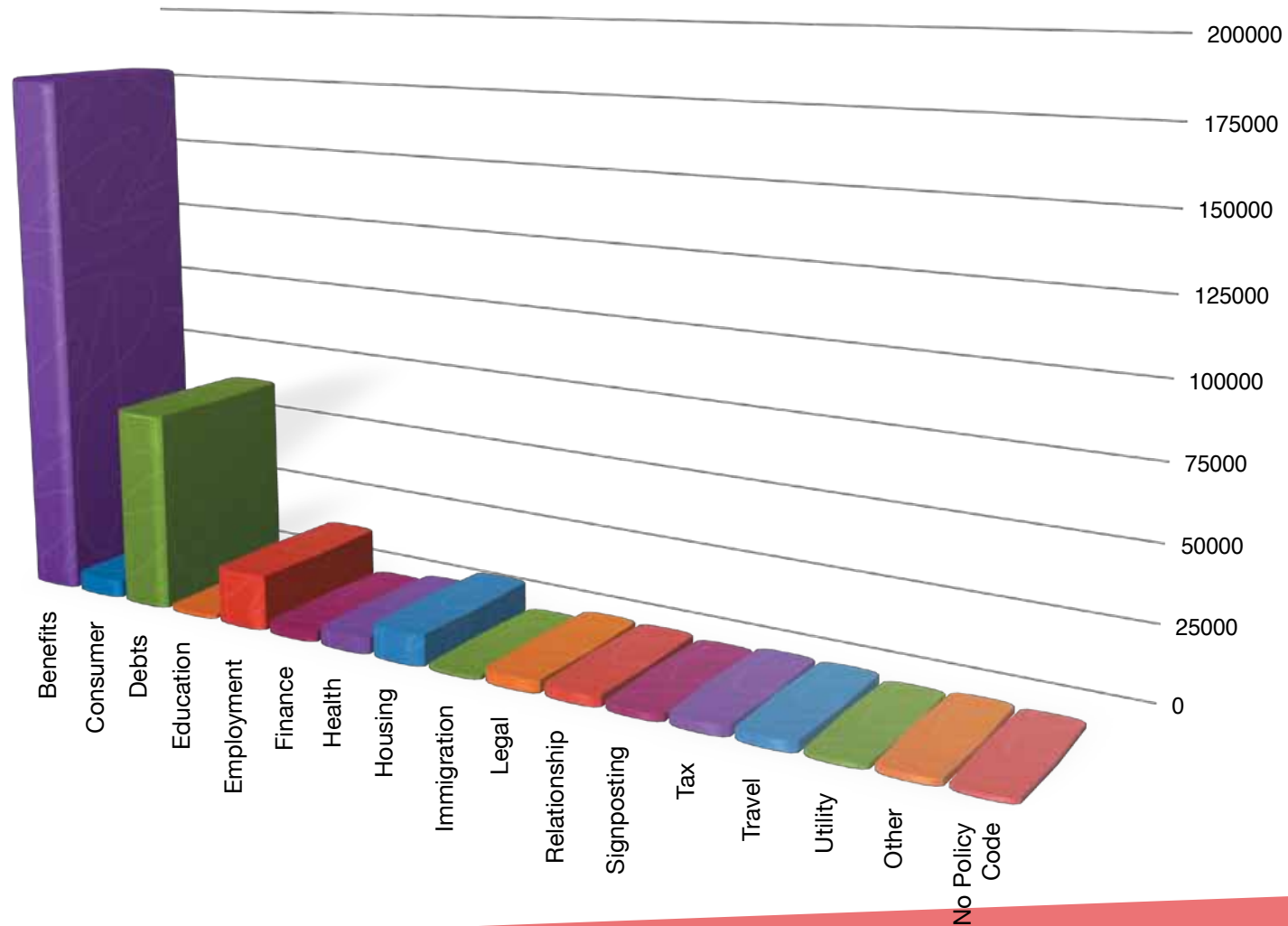
Citizens Advice Statistics

Overall Issues 2009/10 *Total 317,492*

Statistics for 2009/10 clearly reflect the economic downturn with nearly 92,000 clients seeking advice and information from Citizens Advice Bureaux across Northern Ireland. The number of client enquiries was 189,714 and the level of associated issues exceeded 300,000.

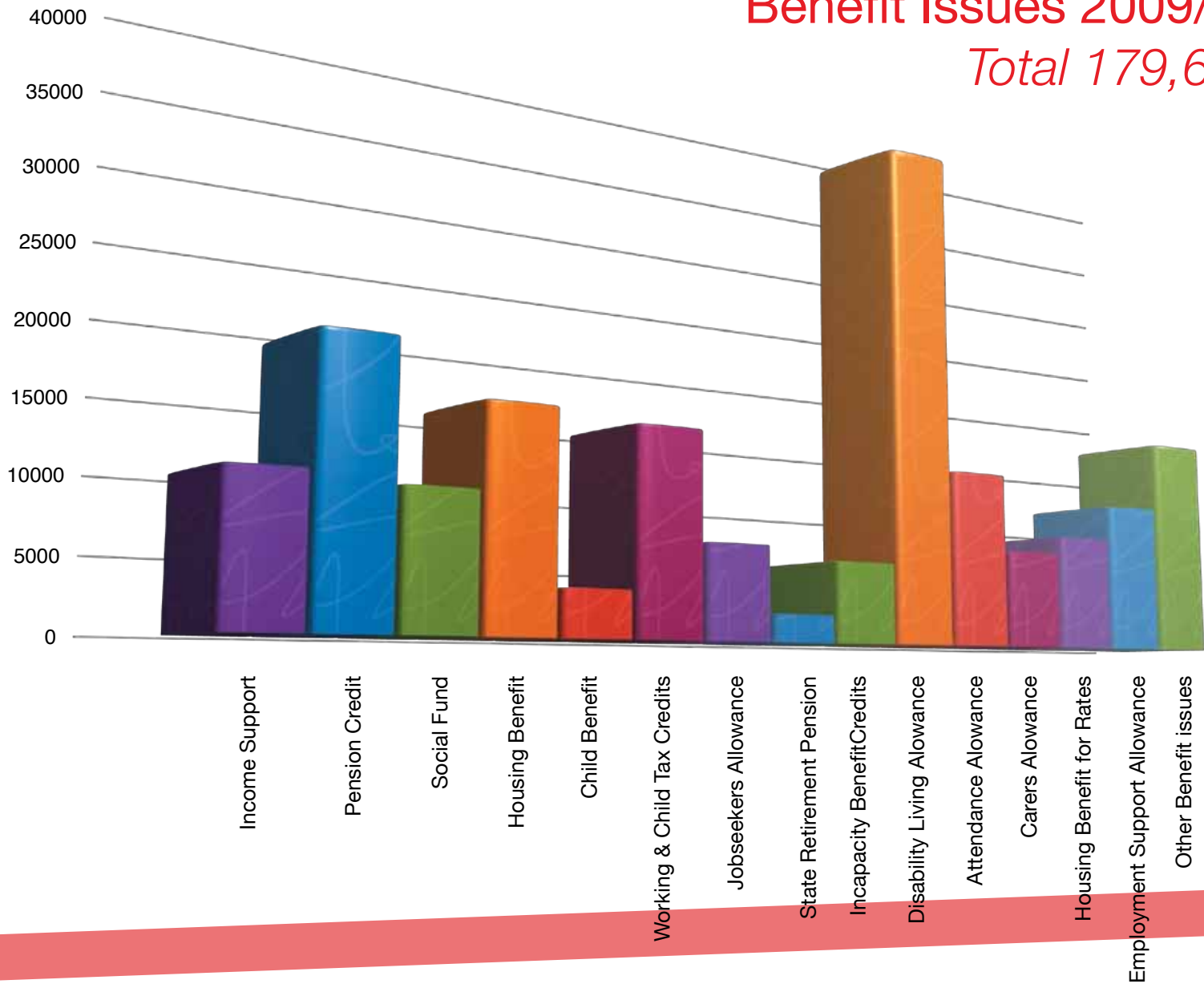
As in previous years Benefit queries continue to be the single largest area of work accounting for over 56.5% of total issues dealt with by advisers, followed by debt at 21.3% (up from 16% last year) and employment at 5.9%. These are prime indicators of overall economic health and demonstrate the complex nature of work undertaken by the organisation.

One area that has clearly become central to meeting the growing demand for advice and information has been the success of the internet as a portal for accessing online services. 2009/10 saw 136,227 electronic issues addressed with people visiting www.citizensadvice.co.uk to access frequently asked questions, submit queries by email, download a range of fact sheets and benefit from debt self help packs. This area is extremely effective in providing instant access to information and will increase in importance as the availability of broadband increases and develops.



Benefit Issues 2009/10

Total 179,600



Statement of Financial Activities (Incorporating the Income and Expenditure Account)

YEAR ENDED 31st MARCH 2010

Accounts

The summarised financial statements below are not the statutory financial statements but a summary of information relating to both the Statement of Financial Activities and the Balance Sheet. Our statutory accounts that were approved on 8th June 2010 have been audited and a copy of the full accounts can be obtained from NIACAB, 46 Donegall Pass, Belfast. The report of the auditors did not contain a qualified opinion or an emphasis of matter paragraph.

Northern Ireland Association of Citizens Advice Bureaux Ltd

COMPANY LIMITED BY GUARANTEE

| | Unrestricted Funds 2010 £ | Restricted Funds 2010 £ | Total Funds 2010 £ | Total Funds 2009 £ |
|---|------------------------------------|----------------------------------|-----------------------------|-----------------------------|
| Incoming Resources (Note 3) | | | | |
| Incoming resources from generating funds: | | | | |
| Voluntary income | 776,358 | - | 776,358 | 734,196 |
| Activities for generating funds | 161,581 | - | 161,581 | 56,965 |
| Investment income | 1,520 | - | 1,520 | 2,248 |
| Incoming resources from charitable activities | <u>-</u> | <u>1,164,262</u> | <u>1,164,262</u> | <u>1,094,112</u> |
| Total incoming resources | <u>939,459</u> | <u>1,164,262</u> | <u>2,103,721</u> | <u>1,887,521</u> |
| Resources Expended (Note 4) | | | | |
| Costs of generating funds | 92,545 | - | 92,545 | 38,803 |
| Charitable activities | 793,639 | 1,064,762 | 1,858,401 | 1,729,233 |
| Governance costs | <u>33,981</u> | <u>-</u> | <u>33,981</u> | <u>19,180</u> |
| Total Resources Expended | <u>920,165</u> | <u>1,064,762</u> | <u>1,984,927</u> | <u>1,787,216</u> |
| Net incoming resources / net income for the year | 19,294 | 99,500 | 118,794 | 100,305 |
| Transfer between funds (Note 6) | <u>(5,727)</u> | <u>5,727</u> | <u>-</u> | <u>-</u> |
| Net incoming resources | 13,567 | 105,227 | 118,794 | 100,305 |
| Balance brought forward at beginning of year | <u>1,086,116</u> | <u>196,863</u> | <u>1,282,979</u> | <u>1,182,674</u> |
| Balance carried forward at end of year | <u>1,099,683</u> | <u>302,090</u> | <u>1,401,773</u> | <u>1,282,979</u> |

The above Statement of Financial Activities includes all information as required to be disclosed by the Companies Act 2006.

All activities of the company are classed as continuing. The company has no other recognised gains or losses and therefore no separate Statement of Total Recognised Gains and Losses has been presented.

Balance Sheet

As at 31st March 2010

| | 2010 £ | 2009 £ |
|--|------------------|------------------|
| Fixed Assets | | |
| Tangible assets | 1,166,856 | 1,156,769 |
| Current Assets | | |
| Debtors | 432,518 | 246,278 |
| Cash at bank and in hand | <u>338,296</u> | <u>474,063</u> |
| | 770,814 | 720,341 |
| Creditors: | | |
| Amounts falling due within one year | <u>(162,888)</u> | <u>(184,366)</u> |
| Net Current Assets | <u>607,926</u> | <u>535,975</u> |
| Total assets less current liabilities | 1,774,782 | 1,692,744 |
| Creditors: | | |
| Amounts falling due after more than one year | <u>(373,009)</u> | <u>(409,765)</u> |
| Net Assets | <u>1,401,773</u> | <u>1,282,979</u> |
| Funds | | |
| Unrestricted Funds: | | |
| Designated Building Fund | 433,430 | 433,430 |
| Designated Loan Repayment Fund | - | 50,000 |
| Designated Staff Positions | 146,196 | 141,039 |
| General Funds | <u>520,057</u> | <u>461,647</u> |
| Total Unrestricted Funds | 1,099,683 | 1,086,116 |
| Restricted Funds | <u>302,090</u> | <u>196,863</u> |
| Total Funds | <u>1,401,773</u> | <u>1,282,979</u> |

Notes to the financial statements

YEAR ENDED 31 MARCH 2010

3. INCOMING RESOURCES

Voluntary Income

| | Unrestricted Funds 2010 £ | Restricted Funds 2010 £ | Total Funds 2010 £ | Total Funds 2009 £ |
|----------------------------------|------------------------------|----------------------------|-----------------------|-----------------------|
| Gift Aid from subsidiary company | 58,224 | - | 58,224 | 139,010 |
| Department of Social Development | 710,027 | - | 710,027 | 586,268 |
| Other Income | <u>8,107</u> | <u>-</u> | <u>8,107</u> | <u>8,918</u> |
| | <u>776,358</u> | <u>-</u> | <u>776,358</u> | <u>734,196</u> |

Activities for Generating Funds

| | | | | |
|---------------------------|----------------|----------|----------------|---------------|
| Training | 367 | - | 367 | - |
| Quality of Advice audit | 14,140 | - | 14,140 | - |
| Bureaux membership audits | 44,936 | - | 44,936 | 25,036 |
| Consultancy | <u>102,138</u> | <u>-</u> | <u>102,138</u> | <u>31,929</u> |
| | <u>161,581</u> | <u>-</u> | <u>161,581</u> | <u>56,965</u> |

Investment Income

| | | | | |
|--------------------------|--------------|----------|--------------|--------------|
| Bank interest receivable | <u>1,520</u> | <u>-</u> | <u>1,520</u> | <u>2,248</u> |
|--------------------------|--------------|----------|--------------|--------------|

Incoming Resources from Charitable Activities

| | | | | |
|--|----------------|------------------|------------------|------------------|
| YESIP | - | - | - | 29,405 |
| Awards for All | - | 9,975 | 9,975 | - |
| Nationwide | - | 35,000 | 35,000 | - |
| Community Volunteer Scheme | - | - | - | 58,507 |
| Northern Bank Financial Literacy | - | 25,238 | 25,238 | - |
| Ulster Bank Debt Advice Handbook | - | 8,000 | 8,000 | - |
| CFNI – Borderwise | - | - | - | 81,084 |
| DSD Modernisation Fund (RPA) | - | 50,255 | 50,255 | 40,499 |
| Centre for Cross Border Studies | - | - | - | 21,500 |
| Carnegie UK Trust | - | 5,970 | 5,970 | 6,970 |
| DETI – Money Advice Project | - | 524,619 | 524,619 | 412,580 |
| FSA | - | 108,091 | 108,091 | 158,988 |
| Macmillan Cancer Support – Royal Hospital | - | 99,037 | 99,037 | 99,176 |
| Macmillan Cancer Support – City Hospital | - | 79,380 | 79,380 | 75,959 |
| Macmillan Cancer Support – Mater Hospital | - | 80,000 | 80,000 | 57,902 |
| Macmillan Cancer Support – Ulster Hospital | - | 1,607 | 1,607 | - |
| CIB / Comhairle | - | 2,546 | 2,546 | 14,591 |
| A2B | - | - | - | 15,000 |
| Money Advice Trust | - | 14,004 | 14,004 | 21,951 |
| NIAMH | - | 5,680 | 5,680 | - |
| IT Network | - | <u>114,860</u> | <u>114,860</u> | <u>-</u> |
| | - | <u>1,164,262</u> | <u>1,164,262</u> | <u>1,094,112</u> |
| Total Incoming Resources | <u>939,459</u> | <u>1,164,262</u> | <u>2,103,721</u> | <u>1,887,521</u> |

4. RESOURCES EXPENDED

| | 2010 Unrestricted £ | 2010 Restricted £ | 2010 Total £ | 2009 Total £ |
|--|------------------------|----------------------|------------------|------------------|
| Cost of Generating Funds | | | | |
| Staff Costs | 45,505 | - | 45,505 | - |
| Quality of Advice audit | 14,140 | - | 14,140 | - |
| Membership audit | <u>32,900</u> | <u>-</u> | <u>32,900</u> | <u>38,803</u> |
| | <u>92,545</u> | <u>-</u> | <u>92,545</u> | <u>38,803</u> |
| Charitable Activities | | | | |
| Direct Costs | | | | |
| Staff Costs | 374,944 | 210,479 | 585,423 | 672,867 |
| Reimbursement of bureaux salary costs | - | 470,125 | 470,125 | 361,872 |
| Travel & Subsistence | 6,529 | 14,049 | 20,578 | 24,076 |
| Volunteer Costs | - | 378 | 378 | 16,675 |
| Training & conferences | 64,776 | 57,392 | 122,168 | 121,378 |
| Premises | 16,951 | - | 16,951 | 13,596 |
| Advertising and recruitment | - | 9,807 | 9,807 | 28,426 |
| Direct office costs | 10,139 | 54,290 | 64,429 | 27,428 |
| Communication | 17,413 | - | 17,413 | 18,415 |
| Information technology | 22,869 | 57,478 | 80,347 | 35,387 |
| Consultancy, legal and professional fees | - | 65,442 | 65,442 | 1,671 |
| Local bureaux costs | - | 22,033 | 22,033 | 28,860 |
| Depreciation | 21,611 | 29,246 | 50,857 | 32,877 |
| Project management | - | 44,043 | 44,043 | 54,192 |
| Meetings & conferences | 5,413 | - | 5,413 | 6,780 |
| Subscriptions | 1,198 | - | 1,198 | 1,204 |
| Information checking | - | - | - | 600 |
| | <u>541,843</u> | <u>1,034,762</u> | <u>1,576,605</u> | <u>1,446,304</u> |
| Support Costs | | | | |
| Staff costs | 187,473 | - | 187,473 | 173,582 |
| Premises | 8,476 | 10,854 | 19,330 | 13,935 |
| Communication | 8,707 | 3,758 | 12,465 | 16,863 |
| General office costs | 5,070 | 6,497 | 11,567 | 19,672 |
| Advertising and recruitment | 6,843 | - | 6,843 | 14,268 |
| Travel and subsistence | 3,265 | - | 3,265 | 2,607 |
| Depreciation | 10,806 | - | 10,806 | 11,076 |
| Computer support costs | 11,434 | 6,664 | 18,098 | 7,613 |
| General expenses | 1,896 | 2,105 | 4,001 | 4,769 |
| Mortgage interest | 6,441 | - | 6,441 | 21,657 |
| Foreign currency (gain)/loss | 1,099 | - | 1,099 | (3,623) |
| Bank interest & charges | <u>286</u> | <u>122</u> | <u>408</u> | <u>510</u> |
| | <u>251,796</u> | <u>30,000</u> | <u>281,796</u> | <u>282,929</u> |
| Total Charitable Activities | <u>793,639</u> | <u>1,064,762</u> | <u>1,858,401</u> | <u>1,729,233</u> |
| Governance costs | | | | |
| Audit | 5,290 | - | 5,290 | 5,640 |
| Travel | 1,780 | - | 1,780 | 2,959 |
| Legal and professional fees | 20,052 | - | 20,052 | 1,308 |
| Board meetings and AGM costs | <u>6,859</u> | <u>-</u> | <u>6,859</u> | <u>9,273</u> |
| | <u>33,981</u> | <u>-</u> | <u>33,981</u> | <u>19,180</u> |
| Total | <u>920,165</u> | <u>1,064,762</u> | <u>1,984,927</u> | <u>1,787,216</u> |

Staff members (31 March 2010)

Derek Alcorn

Chief Executive

Angela Doherty

Director of Finance and Administration

Sonya Carter

Accountant

Yolanda Collantes

Finance Officer

Isobel McFarland

PA/Office Manager

Sonya McCurley

Administrator

Janet Sproule

Administrator

Marcelle Casey

Administrator

Paul Herink

Director of Information Services

Siobhán Harding

Information and Policy Officer

Lauren Kerr

Information and Policy Officer

Des Dickson

ICT Technician

Don McColl

Information Technology Officer

Mark Gourley

ICT Officer/Analyst

Vacant

Director of Development

Louisa McKee

Training Manager

Natasha Francis

Training Officer

Louise Kyne

Legal Support Officer

Barry McVeigh

Projects Manager

Siobhan Muldoon

Macmillan Project Manager

Kelly Collins

Financial Capability Project Manager

Siobhan Gough-Duffin

Financial Capability Training Officer

Scott Kennerley

Money Advice Project Manager

Vicky Moore

RPA Development Officer

Colin Gracey

RBL Projects Co-ordinator

Trustee board (31 March 2010)

President

Sid McDowell CBE

Chair

John Devine OBE

Vice-Chair

Billy Snoddy

Treasurer

Brian Compston

Board Members

Martin Busch

Liz Findlay

Will Glendinning

David Hollis

Alan Holt

Denise Magill

Adrian McParland

Sam McPherson

Pamela Neill

Terry Robb

Lynd Roper

Managers' Representative

Linda Higginson

Associate members

| | | |
|--|--|---|
| Age Concern | East Belfast Independent Advice Centre | Northern Ireland Assembly Library |
| Alzheimers Society | Employers for Childcare | Northern Ireland Housing Executive |
| Ark Housing | Falls Women's Centre | NUS-USI |
| Arthritis Care | Fold Housing Association | Ormeau Credit Union |
| Barnardos | Gingerbread NI | Parents Advice Centre (NI) |
| Bryson House | Habinteg Housing Association | Relate NI |
| Bytes Project | Habitat for Humanity NI | Rethink |
| Children's Law Centre | HELM Housing | SDLP |
| Chinese Welfare Association | HMP Maghaberry | Seafarers Benefits Advice Line |
| Christian Guidelines Ltd | Hosford House | SHAC Housing Association |
| Co-Ownership Housing Association Ltd | Housing Rights Service | Tar Isteach |
| Combat Stress | ICAS | Thompsons Solicitors |
| Community Development & Health Network | Keady Credit Union | TPM Credit Union |
| Cookstown and Dungannon Women's Aid | Law Centre NI | Training for Women Network |
| Crudden Dolan & Co. Accountants | McCambridge Duffy & Co. | Trinity Housing Ltd |
| Deaf Association of Northern Ireland | Mencap NI | Ulster Defence Regiment & Royal Irish Aftercare Service |
| Department of Enterprise, Trade and Investment Library | Mind Yourself | Voice of Young People in Care |
| Derry Credit Union | Multiple Sclerosis Society | WAVE Trauma Centre |
| Dry Arch Centre | Neighbourhood Development Association | Women's Aid Helpline |
| East Antrim DUP | NI Federation of Housing Associations | |

Advice Finder Subscribers (Electronic Information)

Age Concern/Help the Aged

Barnardos

Belfast Carers Centre

Gingerbread

Housing Rights Service

NI Assembly Library

Omagh Support & Self Help Group

South East Fermanagh Foundation

Wave Trauma

CARMA Subscribers (Electronic Case Recording)

Chinese Welfare Association

Derry City Council

Carnhill Resource Centre

Dove House

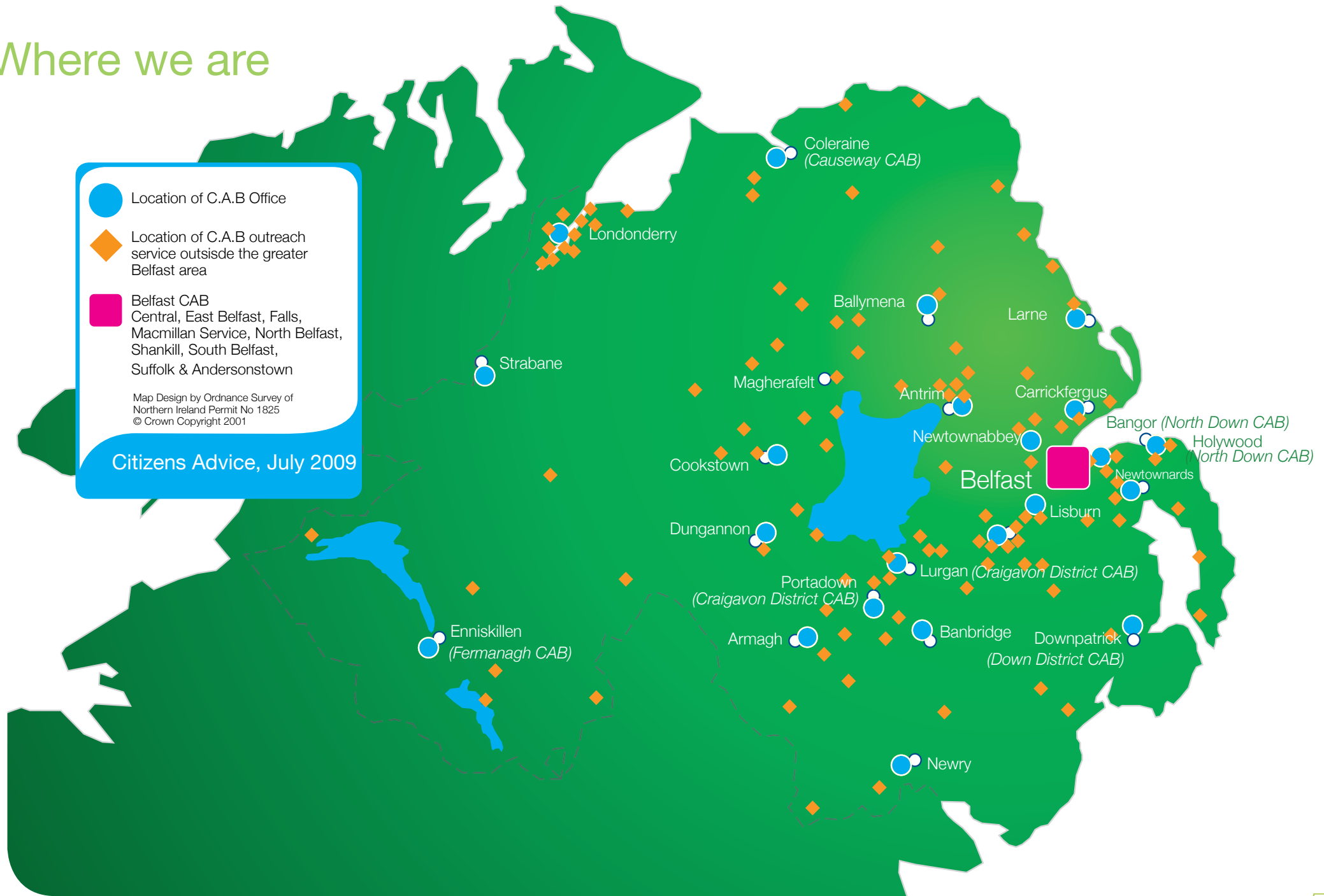
Galliagh Integrated Advice Centre

Rosemount Resource Centre

North Belfast Advice Consortium

| Bureau | Outreach Services | East Belfast | Island Day Centre |
|---|---|--|---|
| Antrim District | Randalstown, Toome, Crumlin, Holywell Hospital, Greystone Community House, Rathenraw Estate, Stiles Estate, Springfarm Estate | Falls | Royal Victoria Hospital, Upper Springfield Resource Centre |
| Ards | Comber Leisure Centre, Towerview Resource Centre, Kircubbin Community Centre, Donaghadee, Portaferry Health Centre | Fermanagh | Belleek, Roslea, Lisnaskea, Irvinestown, Lisnaskea Beacon Centre, Erne Beacon Centre |
| Armagh | Tandragee Recreation Centre, Richill Health Centre, Keady and District Community Initiatives, Markethill Health and Social Centre | Larne | |
| Ballymena | | Lisburn | Seymour Hill Community Association, Dunmurry Community Services, Hillsborough Health Centre, Derriaghy Day Centre, Sally Gardens Community Centre, Trinity Methodist Church, Manor Park Community Association, Woodbrook Health Centre |
| Banbridge | Dromore Community Centre, Rathfriland Leisure Centre, Gilford Resource Centre | L'Derry (Cityside & Waterside) | Waterside, Hazelbank/Ballymagroarty Area Partnership, Chinese Welfare Association, Newbuildings Community Centre, Learmount Resource Centre, Nelson Drive Action Group, Eglinton Community Ltd, Strathfoyle Community Centre, Glenview Community Centre, Gransha Hospital, Lettershandoney District Development Group, Beacon Centre, Clooney Residents Association, Irish Street Community Association, Tullyally District Development |
| Carrickfergus | | Newry | Crossmaglen Community Centre, Mullaghbawn Community Centre, Warrenpoint SDFHI, Kilkeel Development Association |
| Causeway | Ballymoney Town Hall, Bushmills Community Centre, Ballycastle, Cushendall, Ballysally, Dhu Varren Community House, Ciaran Campbell Solicitors Office | Newtownabbey | Ballyclare, Bawnmore Estate, Longlands/Arthur Community Resource Centre, Whiteabbey Hospital, Glengormley, Monkstown Village Centre, Ballyduff Community House |
| Central Belfast | HIV Support Centre | North Belfast | Old Sea House, Cancer Life Line, Joanmount Methodist Church |
| Craigavon District (Lurgan & Portadown) | Magheralin Parish Centre, Ashgrove, Community Centre, Craigavon Hospital Psychiatric Unit, Aghalee Village Hall, Aghagallon Parish Hall, Mourneview Community Centre, Meadows Day Centre, Corcrair Community Centre, Manor Centre, Drumellan Community House, Moyraverty Community Centre, Jethro Centre, Edenderry Orange Hall, Monbrief House, Avon House | North Down (Bangor & Holywood) | Kilcooley Forum Offices, George Green Community Centre, Whitehill/Skipperstone, Hollywood Health and Care Centre, Redburn Community Centre |
| Down District | Ballynahinch, Newcastle, Corncrane Centre, Killyleagh Clinic, Saintfield Health Centre, Ballymote Centre | Shankill | Highfield Community Centre |
| Dungannon (Dungannon & Cookstown) | Clogher Valley Sure Start, Aughnacloy, Coalisland, Beacon Centre, Magherafelt Beacon centre, Women's Aid Cookstown, G-old Sure Start | Strabane | |
| | | Suffolk & Andersonstown | Finaghy Health Centre, Wilton House |

Where we are



● Location of C.A.B Office

◆ Location of C.A.B outreach service outside the greater Belfast area

■ Belfast CAB
Central, East Belfast, Falls, Macmillan Service, North Belfast, Shankill, South Belfast, Suffolk & Andersonstown

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Citizens Advice, July 2009



Citizens Advice

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Website: www.citizensadvice.co.uk

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