



Annual Report & Accounts 2010/2011

Responding to Recession

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.



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Chair's Report



John Devine, OBE, Chair

The impetus to bring about organisational change brought about by the process of preparing for the Review of Public Administration and the associated reduction in the number of councils in Northern Ireland has receded for the moment, but is expected to reappear on the agenda in the next few years.

The willingness of quite a number of bureaux to put on ice, merger talks with neighbouring bureaux with whom they will still have to coalesce when RPA is resurrected eventually has been a disappointment.

So much of the work had been completed and so many relationships had been positively developed, and so many of the unpalatable truths of the past had been faced down in so many places. With a few notable exceptions, where bureau have continued on with their work, the majority will have to start again often with different people who will not have the knowledge or a feel for what had already been largely agreed.

Sadly most of us in Citizens Advice turned out to be just as ready not to take the tough decisions as politicians we often

like to criticise. What has not changed, however much the decision-making has been postponed, is that the hard choices still have to be made at some point.

However, this loss of immediate direction within the organisation that has resulted from the postponement of RPA has not meant stagnation. Much progress on other fronts has been made. Issues which used to dominate our discussions have been consigned to the annals of history.

- Many bureaux are now moving to implement the new service delivery model, based on a timely response to telephone enquiries.
- The importance of proper case recording and the collection of accurate statistics, is now clearly understood, not only for internal accountability to internal clients but also to core and contract funders.
- Bureaux chairs entered into productive regional discussions on the organisation's new memorandum and articles of association that are to apply across all bureaux in Northern Ireland. Chairs contributed significantly to the finished article.

- Within a year or so, Citizens Advice Northern Ireland will have a Northern Ireland membership scheme leaving us with total responsibility for how we run our organisation and the services we offer the public.
- The Membership and Standards framework for this is being developed and we will have to amend our own Memorandum and Articles to accommodate some of the changes that are to be made.
- Governance requirements are being tightened up considerably and modern standards of accountability, including conflict of interest, are being addressed

By the time we have managed all of this RPA, could well be back up and running. Maybe resuming merger talks across the new electoral council regions earlier rather than later might not be such a bad idea.

Chief Executive's Report



Derek Alcorn, OBE,
Chief Executive

This report records another year of progress and development for Citizens Advice in Northern Ireland. The creation of a secure private IT network giving 32 main CAB offices in Northern Ireland a single point of entry to the internet, with the achievement of ISO270001 for data protection, will reassure both clients and funders about the level of data security which the organisation can bring to the personal information which it holds and manages. The development also achieved economies of scale, replacing 31 points of access to the internet with one highly secure gateway. As an initiative, it has equipped us well for the development of new services, and demonstrated what can be achieved when the whole organisation works to a common strategic purpose.

We have continued to deliver regional contracts for government, helping 2,500 people with £37m debt via the DETI money advice contract. Our contract with the Social Security Agency for Benefit Take Up had a value for money ratio of 8:1, and helped the public to make £3.7m of successful claims.

The Lottery funded Beat the Recession

project, has broken new ground in terms of bringing information and advice to the public in informal settings, and our Money Active initiative with Nationwide is providing valuable information sessions in the community to a wide range of groups. Our partnership working with MacMillan Cancer and the Royal British Legion has continued to bring tangible benefits to their client groups.

We are grateful to the Department for Social Development for continuing to implement the Opening Doors advice strategy, with the identification of venues for area advice centres and the issuing of guidance to Councils on the funding of advice provision. Northern Ireland remains the only part of the UK with a formal advice and information strategy, and we believe that this will prove its worth in the context of public expenditure restrictions, cuts to social security, and the rising unemployment which will accompany a contracting local economy.

In this financial context, we are obliged to examine our own structures and systems for service delivery to ensure that they are delivering the optimum service to the

public in terms of accessibility and cost. The Trustee Board's ambitious 3 year strategy is designed to deliver this and we look forward to its implementation.

DETI Dealing With Debt Project

The financial year 2010 - 2011 continued to present many challenges for the 'Dealing with Debt' Money Advice Service and to the wider network as a whole. Money advisers have had to work hard to cope with the level of demand for services. They have dealt with increasingly complex cases and addressed £37,267,484 of client debt during the 12 months to March 2011.

While levels of demand were consistent with the previous 12 months, the average level of debt per client increasing significantly over previous years. Clients brought more complicated and larger amounts of debts. Overall, 'Dealing with Debt' statistics clearly demonstrate that the demand for debt advice services has continued to grow.

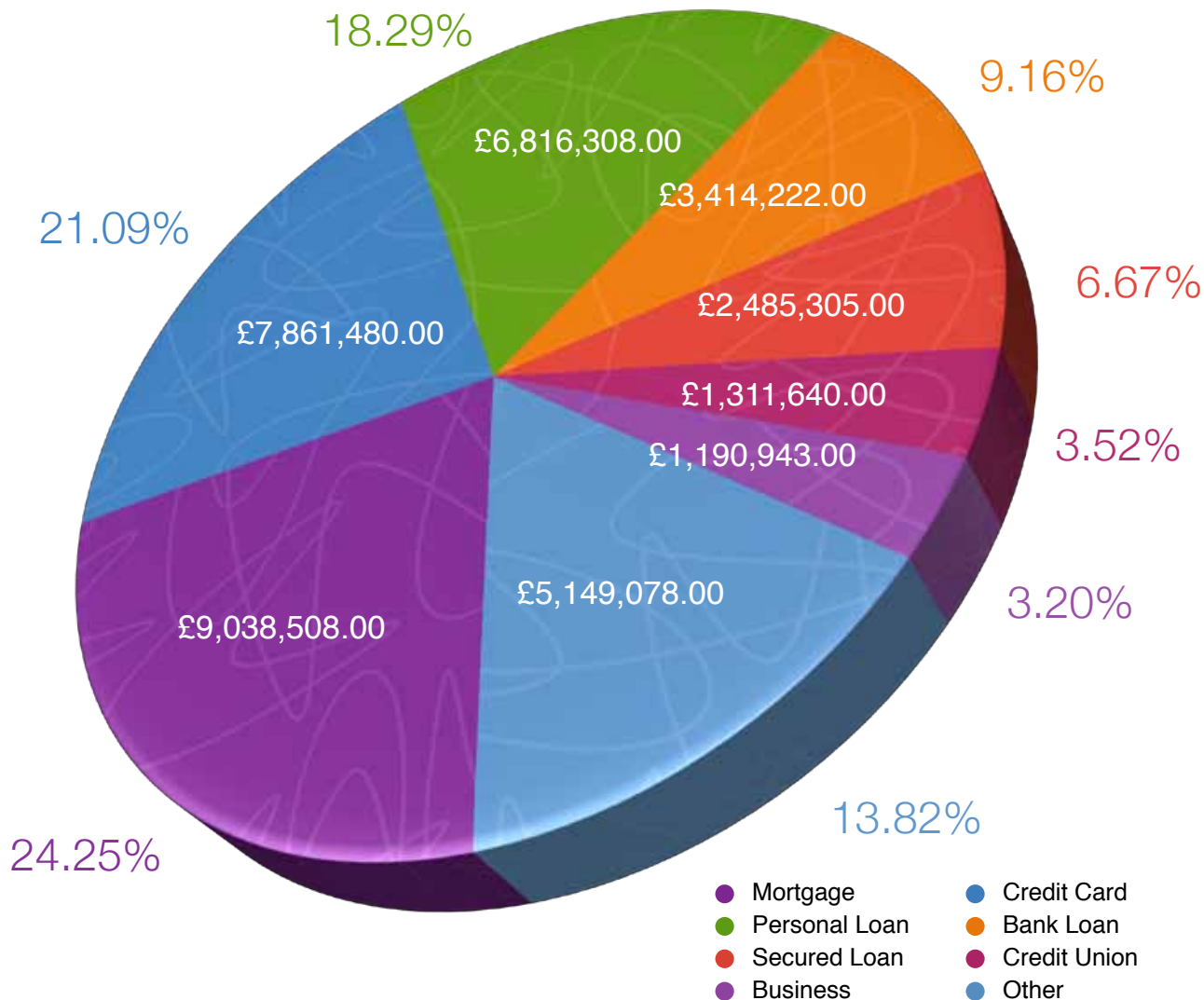
In the period April 2010 - March 2011 the service dealt with over £37 million of debt and helped over 2,500 people with their debt problems. Together the top 5 debt categories (Mortgage Debt, Credit Card Debt, Personal Loans, Secured Loans and Bank Loans) make up £29,615,823, or

almost 80%, of the total amount of debt dealt with during the year.

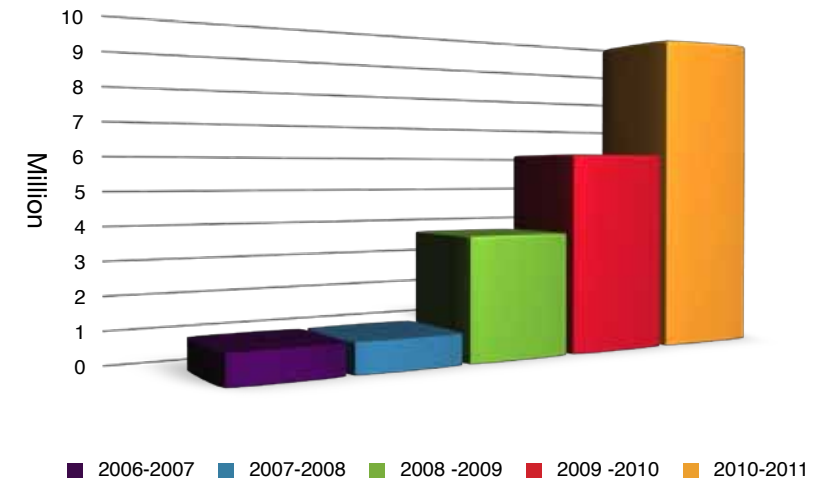
Advisors have recorded a change to the client profile throughout the 2010/2011 year, with many more clients emerging from a business, banking, financial advisor and property development background. The Dealing With Debt Service has also witnessed a greater willingness on the part of creditors to reach agreement with clients and they are now more willing to come to an agreed settlement in order to avoid repossession where at all possible.

Statistics show that the service is being accessed by people from a broad range of nationalities and age groups. The client base is one that has high proportions of clients who are economically inactive, as well as high proportions of clients with disabilities. It also includes people who experienced relationship breakdowns and clients who are heavily dependent on benefit income. The impact of the recession and the contraction of available credit have continued increase the demand for advice.

Dealing with Debt - Top Eight Debt Categories by Debt Amount



Mortgage Debt Trend by value 2006-2011



In the period April 2010 - March 2011 the service dealt with over £37 million of debt and helped over 2,500 people with their debt problems

Benefit Uptake Project



Louise Kyne Citizens Advice with Michael Henry, Benefit Entitlement Unit, DSD

In August 2010 Citizens Advice was awarded a new contract to increase the uptake of social security benefits for vulnerable people in Northern Ireland. This is the fourth 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 the organisation’s regional spread.

Over the last 8 months the Benefit Uptake programme helped vulnerable people to identify and claim £3.7 million in annual benefits and arrears which will eventually amount to £28.2 million if held for the average length of these claims.

Citizens Advice Chief Executive, Derek Alcorn said:

“The impact of an £28.2 million injected into the local economy in difficult economic times cannot be underestimated for both recipients and businesses. This is money which will

be spent locally in Northern Ireland and will help address the very real issues of poverty faced by some of the most vulnerable in society.”

From a mail out to 19,000 people, Citizens Advice dealt with 7,112 clients 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 Blue Badge Scheme. In addition the assessment addressed eligibility to Housing Benefit and Rate Relief.

This year’s Benefit Uptake programme focused on Attendance Allowance, State Pension Credit and Carers Allowance. Together these accounted for an additional 1440 claims for benefit amounting to £3,704,210 annually and resulting in an estimated total of £28,248,202 using

average claim durations. People who benefited from the project were on average better off by £47.63 per week with average arrears of benefit of £366.60. In terms of a value for money ratio (VFM) for the contract, the project delivered a ratio of 8:1 for the annual additional benefit gained with a consequent ration of 68:1 over the average claim duration.

Citizens Advice was again pleased to have worked in partnership with the Social Security Agency in this worthwhile annual programme. The initiative is a useful combination of the valuable information in 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.

Case Study Strabane



Hayley Allen and her client

A 55 year old single man, who was selected under the DARD 2010 project, was living on jobseekers allowance of £65.45 per week. Client expressed grave difficulty affording heating oil and, due to arthritis in his knees, angina, asthma and high cholesterol, found it difficult to care for himself on a daily basis.

Strabane CAB assisted this client to complete a Community Care Grant form and a Disability Living allowance claim form and with the help from the bureau, the client was awarded DLA at £47.80 per week and a Crisis Loan of £250. With this £250 the client was able to buy himself a new bed and mattress suited to his

medical conditions and buy oil for over the cold winter months.

With the client being awarded DLA, this has significantly increased his benefit as it now includes a Disability and Severe Disability premium. Client received lump sum payments of £643.80 and £224 for the backdating of these premiums and received a backdated payment of £382.40 for his DLA award.

Therefore, with CAB's help, the client is now £6731.40 per year better off. With this significant boost in his income he is now able to sufficiently heat his home and take better care of his health so he can lead a more full and active life.

“With CABs help, the client is now £6731.40 per year better off.”

Extending key partnership with Macmillan Cancer Support

Last year continued the successful welfare rights partnership between Citizens Advice and Macmillan Cancer Support. The service provides advice to patients with cancer and their families in the Royal Victoria Hospital, City Hospital and the Mater Hospital.



Belfast Trust (City, Royal Victoria & Mater Hospitals)

Clients	1508
Benefit maximisation	£3,705,559.20

2010-2011 new clients seen by the Macmillan Partnership Project: Belfast Health and Social Care Trust

In September 2010 a new service was introduced in partnership with the South Eastern Health and Social Care Trust based at the Ulster Hospital. This service is contracted to Ards CAB and is delivered by two full time advisers and a part time administrator. To date feedback from both clients and health professionals has been very positive



South Eastern Health and social care trust (Ulster Hospital)

Clients	223
Benefit maximisation	£514,104.72

2010-2011 new clients seen by the Macmillan Partnership Project: South Eastern Health Trust

In June members of the Social Development Committee visited the Macmillan/CAB Welfare Rights project based at the Belfast City Hospital. The Committee members were welcomed to the Macmillan Support and Information Centre by Geoff Hill, Co-Director of Cancer and Specialist Services at the Belfast Trust who said “*what a difference it has made having CAB in this building.*”

Committee members heard from a Macmillan/CAB Welfare Rights Adviser about her work and her experiences in dealing with clients through the project. The members then heard the first hand experience of a service user who stressed

the importance of the service to her in overcoming her financial difficulties. The Chair of the Social Development Committee, Simon Hamilton, MLA said: “*The Committee is very happy to endorse the work of Macmillan Cancer Support and the Citizens Advice Bureau through the Information Centre to ensure that those affected by cancer get the benefits that they are entitled to.*”

There is a well established link between poverty and ill health. Independent surveys have consistently identified that people with cancer list money worries second only to pain as a source of stress and this service has ensured that cancer patients have immediate and effective access to a welfare rights service within a hospital setting. Citizens Advice is pleased to continue working with Macmillan Cancer Support on this important partnership.



Barry McVeigh, Citizens Advice, Phyllis Nellins, Macmillan/CAB Welfare Rights Adviser, Alayne Kinver, Citizens Advice, Simon Hamilton MLA, Chair of DSD Committee, Mick McAtavey, Director of Belfast CAB, Siobhán Muldoon, Macmillan/CAB Welfare Rights Manager and Michele Campbell, Macmillan/CAB Welfare Rights Adviser (courtesy of Macmillan Cancer Support)

Extension of the Benefits and Money Advice Service

The Benefits and Money Advice service funded by the Royal British Legion (RBL) and Royal Air Force Benevolent Fund (RAFBF) has been operating in Northern Ireland within three CAB offices (East Belfast, Fermanagh and Craigavon District) since October 2009. These bureaux deal with enquiries from all serving and ex-service personnel, their partners and dependants.

During its first full year the project achieved 117% of the client target set, and in doing so gained £668,217 in benefits and £152,334 in debt reduction for the individuals seen. The project has also enjoyed many successes since its inception and during 2010 won the 'Best Partnership Award' at the Institute of Money Advisers Award.

While reviewing the project the funders accepted a compelling case for further advice provision in Northern Ireland. A clear need was identified in the North of the province, where clients did not benefit from a locally based bureau adviser, for

face to face advice. As a result a fourth bureau based adviser was appointed at Causeway CAB.

There was also recognition that many clients may be able to receive advice on less complex cases over the telephone. This has led to a proposal to create a pilot 'triage' telephone advice post based within Regional Office. This service will operate under a single telephone number, 08452 66 66 96, and seeks to complement bureau based advisers by assessing referrals, providing advice or referring clients on to their local bureau if required. The triage post will enable the service to operate behind a single number for Northern Ireland thus overcoming security concerns faced by the project.

During the course of the year an evidence based social policy report was produced for the Royal British Legion highlighting the issues faced by service personnel, ex-service personnel, their families and dependents. This report not only dealt with the direct issues of people living in

Northern Ireland but also to those who are entitled to access the benefits and money advice service who live in or come from the Republic of Ireland. In conclusion the report highlighted a number of findings that were specific to this group of clients.

Firstly, the percentage of benefits and debt issues are higher within the RBB and RAFBF project than in the our general statistics, accounting for 63.7% and 32.1% of the total respectively compared to the overall 2009/2010 bureaux profile of 57% and 21%. This suggests that the ex-service community in Northern Ireland has a higher incidence of problems with claiming and receiving benefits and is more prone to problems of debt than the population as a whole. Secondly, when the statistics are examined in detail it is clear that the Benefits and Money Advice work undertaken by RBL advisers has been materially more complex than the average case profile for the participating bureaux.



MoneyActive



Stephen Dallas, Money Active Associate delivers the Introduction to training skills for Financial Capability Volunteers to QUB students (photo courtesy of QUB)

MoneyActive, funded by Nationwide Building Society, aims to train and support volunteers to carry out pro active financial education work in their local community. MoneyActive volunteers undertake the Introduction to Training Skills for Financial Capability Volunteers training. This course has been designed for volunteers new to financial capability training and aims to give them the knowledge, understanding, skills and confidence to successfully deliver financial capability sessions to groups of learners.

In Northern Ireland the project has recruited 5 Associate trainers to train and support the MoneyActive volunteers to deliver basic financial education to their communities. MoneyActive volunteers will provide information to help their community members make better budgeting, borrowing, saving and banking decisions and will aim to encourage people to manage their finances more effectively and to take control before they reach crisis point.

Margaret Toner, volunteer with Newry CAB said: ***"The MoneyActive 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 programme. Information sessions will be provided on all aspect of money management including consumer rights, household budgeting, banking services, avoiding debt, income maximization, and ensuring you are getting a good deal for your money."

Newry CAB will be delivering MoneyActive information sessions to organisations such as Womens Aid and neighbourhood renewal groups in their district.

MoneyActive volunteers are also providing financial capability information sessions to the Beacon centre users across the 14 NIAMH (Northern Ireland Action Mental Health) Beacon centres throughout Northern Ireland, reaching over a hundred people with enduring mental health issues.

In 2011 the MoneyActive project developed partnerships with Queens University Student Union Money + project and the Boys Brigade, to train and support

their volunteers to provide MoneyActive information sessions to their community.

Debbie Forsey, Money Management Adviser, Queens Students' Union Advice Centre said: ***"We were interested in collaborating on the MoneyActive project as it provides our volunteers with the professional training and the support needed to deliver Financial Capability presentations creatively and confidently."***

The volunteers from Queens University will be providing financial capability to prospective students in post primary schools throughout Northern Ireland. Getting into, or fear of, financial difficulties is one of the most commonly cited reasons for poor academic performance and dropping out of, or not applying to higher education. It is therefore widely recognised that higher education students need to be equipped with the necessary skills to manage their money and be empowered to take control of their finances; not let their finances take control of them.

Beat the Recession



The aim of Beat the Recession is to increase the amount of debt advice available in non traditional venues, we have done this by extending debt and money advice services to help communities most in need. One of the main ways this is being done is via a series of road shows throughout Northern Ireland, in non-traditional venues such as libraries and supermarkets. Money and Debt Advisers are available at these events to provide advice and information on a range of issues.

The Beat the Recession project launched in November 2010 with a series of events across Northern Ireland: in Londonderry, at Derry Central Library, and in Belfast at Tesco Extra Newtownbreda and Advice NI. To date, the project has assisted some 12,000 people on various issues relating to the recession, primarily advice on debt, repossession and bankruptcy.

Beat the Recession operates in a variety of non-traditional venues and uses technology to meet modern day needs. The aim is to help as many people as possible at a time where demand for quality money and debt advice

outweighs supply. The website, www.beattherecession.me, offers an innovative out of hours web chat service with a Money Adviser, and also the option to e-mail, skype or text for advice.

The Beat the Recession roadshows aim to raise awareness of the help available for those people who would not normally look for help or who do not realise that free help and support is available. Beat the Recession is unique in offering an out of hours telephone, web and face to face service. This can be crucial to those in full time employment who are unable to arrange appointments in office hours and also for clients who live in rural areas, those who are housebound or live long distances from an advice agency.

Many clients are also being assisted with self help advice, which instils them with the confidence to tackle their debt problem themselves. Community groups are also being coached on how to deal with people in a debt crisis. This will gradually raise awareness of how to deal with creditors and debt making for a more knowledgeable and astute public.

This project has commenced at a time when Northern Ireland needs it most, with many families struggling as a result of the recession. More and more families are facing the prospect of redundancy and higher costs of living and are struggling with less money coming in while having to pay more for basics such as food, fuel and clothing. The property boom and subsequent recession has left thousands of people in Northern Ireland in negative equity, a situation which has not been helped by a cut in the level of support for mortgage interest payments through the benefits system. The consequences are that many people with large mortgages are now struggling with substantial monthly payments and many more will be particularly vulnerable should their income fall.

By meeting the modern needs of the public, Beat the Recession is paving the way for a revolution in the way money and debt advice is supplied in Northern Ireland.



Attending the launch of the Beat the Recession Project in Tesco, Newtownbreda are from left to right: Derek Alcorn, Citizens Advice, Esther Bloch, Tesco Charity Champion Newtownbreda, Caoimhe Mannion, PR, Tesco, Barry McVeigh, Citizens Advice and Eamon Donnelly, Money Adviser, Beat the Recession

Beat the Recession is paving the way for a revolution in the way money and debt advice is supplied in Northern Ireland.

Tesco

The current economic environment has prompted Tesco to approach a number of organisations to explore how they might be able to partner the voluntary sector in innovative ways in order to help the public. Citizens Advice was one of those organisations and are pleased that the outcome of this contact has been TESCO's involvement as a key partner in the Big Lottery funded Beat the Recession roadshows. Huge numbers of people pass through Tesco stores every day, and by providing a number of larger stores as venues for roadshows it has enabled the Beat the Recession project to access a large population.

Customers in Tesco stores can contact staff at the Beat the Recession display stand in the store entrance, where they can discuss various personal finance issues and ways to access more detailed advice. Many customers want simple information about debt or finances due to changes in circumstances such as redundancy or reduced working hours. Caoimhe Mannion, Tesco Marketing Manager said: "We have been delighted to be able to offer Tesco customers financial advice through this partnership, and are very pleased that we're able to enable the roadshows to access such high numbers of people."

Libraries

Libraries NI has been another major partner with Citizens Advice in the pioneering Beat the Recession project. The libraries roadshows have been extremely successful with 11 events taking place in libraries throughout Northern Ireland to date, with many more scheduled for the coming months. The first roadshow held in Bangor Carnegie Library in October 2010 generated 70 individual enquiries. Citizens Advice is delighted to work with Libraries NI to produce recession-busting reading lists and materials and to promote free library services including events and reading initiatives in local libraries, self-help books on health and wellbeing and internet access.

Rachael Cray with Geoff Wilson from IFA



Training and Volunteering



Evelyn Collins, Chief Executive, Equality Commission, Louisa McKee, Training Manager, Citizens Advice, Derek Alcorn, Chief Executive, Citizens Advice, Alayne Kinver, Director of Development Citizens Advice and Sean McCormick, Business Development Manager, Open College Network at the Graduation of the Equality and Discrimination training course.

It was another busy year for the Training Unit which is working to equip advisers so that they can respond to the changing needs of clients. Over a hundred new volunteers and many more staff were trained during the year to deal with queries on debt, redundancy, discrimination and benefits. We developed some existing and some new partnerships to help address the ever increasing need. With the Equality Commission and NIOCN we had our first graduations from a new level 4 qualification in Equality & Discrimination in April. Supported by DETI, we developed the Enhanced Foundation Money Advice (EFMA) course.

“Very useful and informative course. Found the case studies were very representative. Facilitated interesting group and whole class discussion.”

Queens University Belfast Social Work Department

Money Advice Training

Citizens Advice is the only advice agency providing Money Advice training at foundation, skilled and specialist level in Northern Ireland. There are clear progression routes for advisers from generalist level to skilled level through accelerated learning on the EFMA course. This course is currently being accredited as a Money Adviser Training Programme by NIOCN at level 4 (Diploma level). We also provide all the specialist level training for the MAT funded wiseradviser partnership with AdviceNI.

Bespoke Training Provision

Citizens Advice can respond to requests from organisations to deliver bespoke training and tailor-made workshops. These can be suitable for accountants, social workers, health visitors, youth workers, political parties and staff from specialist self help groups. This year we have worked with the Cedar Foundation, Integrated Services for Children and Young People, Queens University, the Institute for Professional Legal Studies, NI Memorial Fund, Praxis, Aftercare Services, Mindwise, DARD, ASBAH and the Consumer Council.

Overview of the Changes to the Social Security Benefit System and Welfare Rights

In a time of increasing demand for information on social security benefits and substantial reforms to the social security system these one day workshops provide a basic overview and introduction to each benefit emphasising the impact of planned welfare reforms. They enable participants to answer general queries, recognise when a client or service user may not be claiming what they are entitled to and when they may need a referral to specialist support. Designed for community workers, support workers, social workers or health visitors, political parties, housing associations, or anyone working with individuals or groups who could potentially claim benefits, the training can be offered as a bespoke day tailored to specific groups or to individuals wishing to attend a central workshop.

A participant from Co-Ownership Housing said, **“The entire session was excellent and beneficial, with the information presented meeting the Association’s needs.”**



Anne Clarke, Programme Manager, Beacon with Uel McIlveen, Chair of Beacon Voice meetings, Sharon Dillon, Manager of Dungannon and Cookstown CAB, Louisa McKee, Citizens Advice Training Manager and Eamon Donnelly, Beat the Recession at the “Question Time” session for Beacon Voice in Dungannon

“The tutor was really good and all the topics were made interesting.”

Cedar Foundation

Working in Partnership with Niamh Beacon Centres

Citizens Advice is delighted to be working in partnership with Niamh (The Northern Ireland Association for Mental Health) in the delivery of their Big Lottery funded Live & Learn project. The project is aimed at providing service users (Beacon members) with increased knowledge and information in relation to benefits, managing finances, and consumer rights and responsibilities.

Commenting on the project, Liam Quigley, Director of Beacon stated: **“Since the project commenced just over a year ago Citizens Advice have provided four training sessions to Niamh staff, as well as four 2-hour information sessions to Beacon members in Niamh’s 14 Beacon Day Support schemes located across Northern Ireland.”**

Sharon Dillon, Manager CAB Dungannon and Cookstown said, **“I found the experience working with the Beacon Centres to be very fulfilling and it really helped me re-focus on why I do the job I do. I was very privileged to be given**

the opportunity to do this work and at all times was made feel very welcome. I met some fantastic and very interesting people and overall had good fun doing the training; there was never a dull moment!!!”

During November 2010 CAB staff also facilitated a question-time event at Beacon Voice (a forum of Beacon members from across Northern Ireland). There was much anxiety at the imminent changes to the benefits system, particularly the migration from Incapacity Benefit to Employment Support Allowance but feedback from the event was overwhelmingly positive and a further event is planned.

Liam Quigley concluded, **“We are pleased to be in a position to offer our members additional information, support and assistance from CAB. As an organisation we are delighted with the enthusiasm of staff from Citizens’ Advice in helping to drive forward this project and look forward to building on the already existing collaborative working over the coming years”.**

Volunteering with CAB

Citizens Advice relies heavily on the contribution of volunteers to ensure that it continues to deliver a high quality frontline service. Citizens Advice could not function in providing its essential services to those most in need without the work of volunteers, a situation that has been effectively demonstrated during the recession. Across the network, CAB has more than 200 volunteer staff who between them currently contribute nearly 1,400 hours of time per week to the service – the equivalent of 40 full-time staff. The economic value of this is equivalent to £900,000 per annum, using the figure of £11.87 per hour (Office for National Statistics, 2008 Survey of Hours and Earnings).

During this year Citizens Advice launched its new Volunteers' Handbook. The aim of the handbook is to support those who volunteer within the CAB network and outlines the training, support, supervision and development they can expect to receive while volunteering with CAB.

“Volunteering gives a sense of personal development and achievement and

at the same time a sense that we are putting something back into the community”. Eithne Burns, Chairperson, Volunteer Forum

Here's what some volunteers have said about their experiences of volunteering with CAB:

Linda
Newtownabbey CAB

“I wanted to actively take part in working for the community and was very interested in the work of the CAB. By volunteering I feel I am contributing to society in a positive way and this has improved my own sense of well being enormously.”

Moira
Ards CAB

“I became involved with CAB initially as I was not working. I enjoy the satisfaction of being able to help people and directing them towards resolving the issues for themselves.”

Olivia
Armagh CAB

“My first contact with the bureau was as a client and I was very impressed. I heard that the bureau took volunteers and I decided to apply. I carried out my training and love my role as an adviser as I can help people. It is very rewarding.”

Volunteering Case Study



Kathleen Dooley-McLaughlin, volunteer with Suffolk & Andersonstown CAB

Kathleen Dooley-McLaughlin, volunteers with Suffolk & Andersonstown CAB

Kathleen has been volunteering with Suffolk & Andersonstown CAB since October 2008. She had been working as a classroom assistant but decided it wasn't for her. Kathleen had used CAB on behalf of a relative and knew the value of the service.

Kathleen first started in the bureau as a receptionist, which provided a good grounding in the overall work of CAB. She decided that she wanted to become a volunteer adviser and so completed the Adviser Training Programme (ATP).

Kathleen said: ***"The training is challenging but rewarding. I found it very useful meeting volunteers from other bureaux from different backgrounds and experiences – it made the Adviser Training Programme all the more interesting."***

Volunteering complements Kathleen's other commitments. She has a four year old son and the flexibility of volunteering means that she can combine work with her family life.

Kathleen enjoys working in the bureau and said: ***"I feel valued as a member of the bureau team. Every day is different, the work is fulfilling and I feel it is of real benefit to our clients."***

"I feel valued as a member of the bureau team. Every day is different, the work is fulfilling and I feel it is of real benefit to our clients."

Advocacy

Social Security Related Appeals Progressed to Hearing

1st April 2010 to 31st March 2011		
Represented	Allowed	Disallowed
4410 (37%)	2158 (49%)	2252 (51%)
RATIO 1:2		
Unrepresented	Allowed	Disallowed
7635 (63%)	1469(19%)	6166 (81%)
RATIO 1:5		
TOTALS		
12045	3627 (30%)	8418 (70%)

(Source: The Appeal Service (NI))

The Appeal Service (NI) published their annual statistics for appeals heard during the year April 2010-March 2011. During this period a total of 16,869 Social Security related appeals were dealt with by the Appeal Service (NI). This is an increase of 2189 cases, or 14.9%, compared with the year 2009-10 .

The table shows that out of the 12,045 that went to hearing, representation was provided in 4,410 (37%) cases leaving 7,635 (63%) appeals without representation. Once again overall statistics show the importance of independent representation at these hearings - only 19% of unrepresented appeals were successful compared with 49% of appeals where the appellant was represented. As in previous years where a representative was not on record the disallowance rate was significantly higher than where a representative was on record, a fact that was more pronounced this year. The ratio of successful appeals was 1:5 where there was no representative on record and 1:2 where there was representation. Overall there were proportionately more disallowances this

year than in 2009/10 (70% disallowed compared with 64% in 2009/10)

At the request of Citizens Advice, the Appeal Service (NI) also provided statistics of the number of cases in which an appellant was represented by a tribunal representative from Citizens Advice. These statistics show that of the 6,865 cases where a representative was on record, 2,274 (33%) appellants were represented by Citizens Advice. This is an increase of 4% over the year 2009-2010. This makes the organisation the single largest source of advocacy for tribunal appellants in Northern Ireland. Tribunal Representatives and advisers in the organisation provide a vital service to individuals who are unable to navigate the complexities of the social security system. In light of significant changes to the benefit system, the demand for tribunal representation is at an all time high.

Unmet legal need

The high percentage of appellants that go unrepresented at appeal hearings each year once again illustrates the level of unmet legal need. Citizens Advice believes that 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. The organisation's 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 also supported by the Legal Support Officer at Regional Office.

Advocacy training for SDLP Staff



SDLP Leader Margaret Ritchie with CAB Legal Support Officer Louise Kyne and SDLP local Councillors and constituency employees following advocacy training provided by Citizens Advice at Stormont

Following a request from Margaret Ritchie's office Citizens Advice developed a one day advocacy training course for SDLP members. The training consisted of an introduction to decision-making, appeals and social security advocacy.

The training took place in March 2011 in Parliament Buildings, Stormont and was attended by nine SDLP members from across Northern Ireland. The attendees work in various roles within the SDLP and wished to deepen their knowledge of the social security appeals system.

Following attendance at the training a participant said: ***"I have to say, I found my appeal this morning a lot easier (and actually enjoyed it!) based on the information from the training. It really was worthwhile and very useful. At the very least, I was a lot more confident in my assertions, and feel I am providing the best case for the appellant."***

Louise Kyne, Legal Support Officer for Citizens Advice said: ***"The demand for representation at appeals is at an all time high. Training in social security advocacy provides real benefits for tribunal representatives and ensures that clients receive high quality advice and representation."***

During the year Citizens Advice has been involved in the delivery of specialised training to a number of different organisations including Co-ownership Housing, Cedar Foundation, the Consumer Council, Institute Professional Legal Studies, Integrated Services for Children and Young People, Queens University Social Work Department, Praxis, and the Northern Ireland Association for Mental Health. Training is available for external organisations across a wide range of subject areas including social security advocacy, money advice, interviewing and negotiating and social security benefits.

"I have to say, I found my appeal this morning a lot easier (and actually enjoyed it!) based on the information from the training"

Fermanagh CAB Benefits and right to reside



Fermanagh CAB client, Aneta and family

This young family existed without income for six months and Fermanagh CAB enabled the family to increase weekly income from zero to £255.72

Aneta moved to Northern Ireland with her husband and three children. After two years the couple separated and Aneta was left with taking care of their three children under the age of five. At the time of separation the Child Benefit and Child Tax Credit was being paid to her ex-husband, and she therefore had no income.

Fermanagh CAB assisted her to make claims for Income Support as a lone parent and Housing Benefit for her private rented housing. The bureau further advocated with the Child Benefit section of HM Revenue and Customs (HMRC) to have the Child Benefit paid to her instead of her husband. It was necessary to have the child benefit processed first in order to assist her to make the claim for Child Tax Credit.

The Income Support and Housing Benefit claims were both disallowed as it was decided that she did not have the “right to reside” and the bureau assisted with lodging appeals against both these

decisions. The law around the right to reside and social security benefits can be complicated; however in this case Aneta was from an accession state country but had evidence to demonstrate that she was habitually resident.

The bureau subsequently argued that Aneta was habitually resident in Northern Ireland and had been living here for over two years. In addition to this, her oldest child attended school in the locality. The necessary advocacy proved to be very involved and six months lapsed before the decisions in regard to Income Support and Housing Benefit were overturned and awarded. It took a similar period for Child Benefit and Child Tax Credit to be awarded. This young family existed without income for six months and Fermanagh CAB enabled the family to increase weekly income from zero to £255.72 plus 95% help with Housing Benefit for rent.

Housing repairs Craigavon



Darren Todd, Craigavon District CAB who provided advice and advocacy on Emma's case

Craigavon District CAB helped Emma draft up a letter to her landlord and, after a waiting period, file an application with the Small Claims court

Emma came to Craigavon District CAB looking for help with problems she was having with her landlord. During the big freeze in December, Emma reported to her landlord that her heating system was faulty. Her landlord arranged for his friend to look at the problem. The landlord's friend told Emma that the fault related to frozen pipes and no work could be performed due to adverse weather conditions.

Emma has a child and young baby and was living in a house without heat. She contacted a plumber for a second opinion to inspect the system. The plumber identified that the fault did not relate to frozen pipes but the boiler needed immediate repair.

Emma contacted her landlord again and requested a plumber to be sent out to give urgent attention to the matter. The landlord, however, refused to act, despite the advice of the plumber. Having no other option Emma contacted the plumber herself and instructed him to fix the boiler, giving notice to the landlord that she was doing this. The plumber carried out the necessary repairs to the boiler but at a cost of over £400 to Emma. She attempted to negotiate with the landlord about recouping the costs of

having to fix the boiler but was refused any assistance with this.

Emma then turned to Craigavon District CAB for advice about her rights.

Craigavon CAB immediately identified that the client had a case against the landlord. Referring to the Private Tenancies Order, Craigavon District CAB identified under Article 7, a landlord is required to keep in good repair the structure and exterior of the dwelling-house and, in addition, is responsible to keep in good repair and proper working order certain items in the interior including: "Installations for heating the dwelling-house and providing hot water...."

Craigavon District CAB helped Emma draft up a letter to her landlord and, after a waiting period, file an application with the small claims court raising a complaint of breach of statutory duty and seeking compensation for the costs of the repair.

A hearing date was set for Emma's claim. However, after some further negotiation – assisted by Craigavon District CAB – the landlord conceded before the hearing, gave an apology to Emma and compensated her for the repair work.

Addressing Social Need



Derek Alcorn, Citizens Advice presenting an In Brief to Sammy Wilson, Minister for Finance at the DUP Conference

Each year Citizens Advice records the details of over 300,000 problems within its case database, which in turn provides a unique and accurate record of social need in Northern Ireland. This picture of life allows Citizens Advice to identify trends and comment with authority on the strengths and weaknesses of different policies. The evidence that this data represents can then inform discussions in Assembly Committees and supports the development of evidence-based policy by both Westminster and the Assembly, rather than policy based on assumptions.

Citizens Advice continues to collect and analyse the statistical data captured by individual bureaux, along with detailed client specific information contained in evidence forms, to paint a picture of the

issues affecting our clients. This work on both quantitative and qualitative analysis results in the production of regular briefing papers for MLAs, longer evidence papers and regular statistical publications.

These documents provide key evidence to policy makers about how our clients are directly affected by changes in the law or policy and make recommendation for change. Long term trends that have been highlighted recently by Citizens Advice include mortgage debt trends identified by the DETI funded Dealing With Debt Service (see below).

In Briefs to MLAs

In the last year Citizens Advice has sent a number of 'In Brief' documents to MLAs on the issues of self employment

and access to benefits, problems with Employment and Support Allowance (ESA), changes to the Support for Mortgage Interest scheme and issues with debt collection practices. These documents provide a brief summary of a social policy issue which we have highlighted along with recommendations for change.

These documents provide key evidence to policy makers about how our clients are directly affected by changes in the law or policy and make recommendation for change.

Highlighting problems with ESA



ESA Evidence Briefing

Citizens Advice has been working closely with the Social Security Agency (SSA) to highlight a number of problems our clients have been experiencing with the administration of Employment and Support Allowance (ESA). During the year a report was produced highlighting the main problems experienced by our clients and making some recommendations for change.

Citizens Advice has seen an increase in enquiries in relation to this benefit and problems with ESA were the top social policy issue raised by CAB advisers in the last year. Since the report has been published Citizens Advice has met regularly with colleagues in the SSA to discuss the issues raised to try and alleviate the problems experienced by our clients.



Lucy Cochrane, Citizens Advice presenting the fact sheet on welfare reform to John McCallister, Deputy Leader of the UUP at the UUP Conference

Welfare Reform Changes

The evidence gathered by Citizens Advice helps the organisation to work closely with Government departments and politicians to ensure that the concerns of ordinary people are made known to those who have the power to bring about changes. This has never been more relevant given the raft of Welfare Reform changes which have been announced in the last year. Citizens Advice has produced a fact sheet detailing the key changes to the benefits system to be introduced over the coming years and it has been circulated to local politicians and MLAs.

Local CAB offices are receiving many enquiries from clients affected by welfare reforms who are concerned about proposed changes to the benefits system. These changes have significant impact in Northern Ireland given higher levels of deprivation and higher levels of benefit claimants. One example which is causing significant hardship to our clients is the reduction in the interest rate for

calculating help with mortgage interest payments through the benefits system. This is likely to lead to financial hardship and potentially repossessions for many CAB clients. Citizens Advice continues to inform and lobby on this issue.

Meeting with the Social Development Committee



Lucy Cochrane and Siobhán Harding, Information & Policy Officers with Citizens Advice meet members of the Social Development Committee at Stormont

During the year representatives from Citizens Advice gave evidence to the Social Development Committee at Stormont and also met with Committee members to discuss areas of concern for our clients. Citizens Advice was invited to give evidence to the Committee as part of their consideration of the Welfare Reform Bill and highlighted the areas of concern in the Bill's proposals.

Later in the year Citizens Advice met with Committee members and informed them that the recession has brought the need for voluntary advice and information into sharp focus along with the proposed changes to social security benefits and restrictions in public expenditure.

Citizens Advice believes that there is a genuine and continuing need for the adequate provision of frontline advice

services to fight against poverty and to protect the most vulnerable in our society. The meeting gave Citizens Advice the opportunity to detail the successes of the Benefit Uptake project and to highlight increases in debt enquiries and the work of CAB money advisers in this area.

Citizens Advice believes that there is a genuine and continuing need for the adequate provision of frontline advice services to fight against poverty and to protect the most vulnerable in our society.

Tax Underpayment success



Joan Robinson, Shankill CAB and William

A Shankill CAB client presented to the bureau in December 2010. The client was receiving incapacity benefit, an occupational pension and two small annuities. He had received correspondence from HM Revenue and Customs that he had underpaid tax amounting to almost £1,900 and was required to pay this back. The client disagreed with the amount of income that the HMRC were using to calculate his tax. The client had disputed this himself in writing but was informed by HMRC that he was still liable to pay back the tax underpayment.

Joan Robinson assisted the client with a letter of complaint and outlining the client's actual income and challenging the underpayment. One of the client's annuities had been treated as a weekly figure when the value of it was actually yearly.

HMRC investigated that complaint and the client subsequently received notification that the underpayment was not necessary and in fact client was awarded a tax rebate of £45



Karen Jackson, Money Adviser Newtownabbey CAB and Rosaleen

Debt Advice Case Study

Rosaleen came to Newtownabbey CAB looking for help with a number of debts. She stated that she had a number of health problems and was spending £100 per month on specialised drugs and was unaware she could get any financial assistance or help with health costs. As a result of her health problems and low income she has got into financial difficulty and had multiple debts with a number of creditors.

Rosaleen and her husband were relying on state pension and disability benefit. She stated that she originally had her own repayment plan with her creditors but now she was receiving threatening letters demanding full payments and she could not afford this as they included high amounts of interest and charges.

The debts included credit card arrears and a personal loan. She advised the bureau that this was making her become very stressed and anxious. The adviser carried out a full assessment and analysis of the debts and prioritised the debts. Through a debt management plan, Rosaleen was assisted to manage the debts and helped to budget on a monthly

basis allowing for smaller payments to be set aside each month for each debt. Rosaleen told her adviser that she could not have managed without the Bureau's help and appreciates everything that has been done for her. She has now regained financial control of her life.

He had received correspondence from HM Revenue and Customs that he had underpaid tax amounting to almost £1,900

Leading Edge Technology

Against a background of web based information and the growing availability of broadband, Citizens Advice has continued to develop and evolve its ICT infrastructure. This has helped Citizens Advice to meet the challenges posed by the changing and increasing demand for advice, the need to produce accurate statistics and to ensure compliance with data protection and other legislation. The organisation has also taken very creative decisions in order to exploit the opportunities arising out of new and emerging technologies.

Among the important milestones achieved in the last year has been successful accreditation against the ISO 27001 standard (Information Security Management), a new Northern Ireland wide secure private network and the expansion of advice and information made available over the internet.



ISO accreditation is a major achievement for any organisation and Citizens Advice is one of only a small number of organisations across public, private and third sectors in Northern Ireland to have attained this sought after recognition. The standard itself, the Information Security Management System (ISMS), is internationally recognised and defines the environment and associated processes and procedures necessary for the secure handling and management of sensitive, personal and confidential data.

The collecting and processing of personal information now underpins the advice service that Citizens Advice delivers on a day to day basis. Achieving ISO 27001 accreditation is a very public endorsement that Citizens Advice not only takes its responsibilities towards clients seriously but has the infrastructure and skills to do it professionally.

New Private Network

Over the last 18 months Citizens Advice has been working hard to implement its new regional broadband-based secure private network. This development is part of the organisation's programme to deploy leading edge technologies to improve both data security as well as the delivery of core ICT services and associated support.

During the third quarter of 2010 the network went 'live', interconnecting 32 main bureaux locations across Northern Ireland with Regional Office in Belfast, which hosts core ICT and case management services. This replaces 32 individual points of access to the internet with one, a single managed gateway that allows sophisticated virus, spam and malware checking to be undertaken at a central location. This has already significantly reduced the instances of damaging virus infections in bureaux computers. Since the network began operation, much more IT support can now be undertaken remotely which in turn has enabled the speedy resolution of many problems that would previously have required a site visit and incurred associated costs.

Shared Services

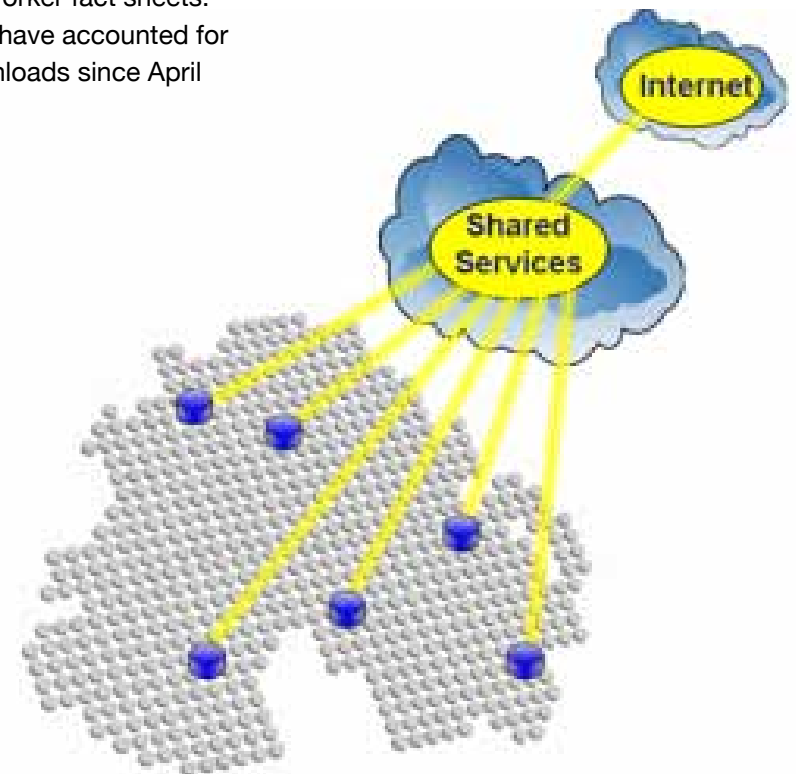
ICT provision within the organisation can now be viewed as an emerging 'Private Cloud' where shared services and applications are hosted centrally in a secured and protected environment, performance improves and bureaux sites are managed as a single network domain.

The Web of Advice

The internet is now central to the strategy of extending access to CAB advice and information services to a wider and more diverse range of people in need across Northern Ireland. Statistics from the main www.citizensadvice.co.uk website now show that average monthly hits to the site now exceed 1.4 million while monthly visits have passed the 60,000 mark. This is a clear reflection of the value of easy to access web based information to a growing number of people.

Citizens Advice continues to add to its existing range of employment

fact sheets made available over the web and has created new sections covering consumer issues, housing, education and benefits. In addition, funding from Carnegie UK Trust has allowed the production of a series of migrant worker fact sheets. Collectively, these have accounted for over 100,000 downloads since April 2009.



Larne Council to increase funding to CAB



Larne CAB staff: Front - L to R Caitlin Craig, Carole Robinson, Fionnuala Murphy

Middle L-R Elaine McConnaughie, Michele Campbell, Marilyn Weekes

Back L-R Sharon Kirkwood, Niall Haldane, Stephen Smith

Following a meeting of Larne Borough Council councilors voted unanimously to increase funding to Larne CAB by more than 30%. This vote ratified a new three year Service Level Agreement and followed an earlier and very positive presentation to councilors by Michele Campbell, the bureau's manager. The outcome is particularly welcome at a time when public spending is under much scrutiny and the need for effective advice is growing.

This very welcome decision is an endorsement by the Council of all the hard work undertaken by the bureau and will allow for the continuing development of the existing service. It is also a public commitment to the free, independent, impartial and confidential advice and information service provided for people living within the town.

All staff, volunteers and Committee members within the bureau wish to thank the Council for taking this decision as for them it is clearly a vote of confidence in the work that they do and the benefits this work has for the people of Larne.

DSD visits East Belfast CAB

Representatives from the Department for Social Development (DSD) visited East Belfast CAB to see first hand the work of Citizens Advice on behalf of its clients, to meet staff and volunteers and to discuss how its work can be developed in the future.

The DSD representatives were given a guided tour of the Hollywood Arches Health and Care Centre where East Belfast Citizens Advice Bureau is located. The Arches Centre combines services in healthcare, local government and voluntary sector advice provision and provides a one stop shop that brings together a wide range of treatment, care and information services under one roof. The fact that the bureau is located in the Arches Centre reinforces the vital role that CAB plays within the local community.

Following on from the tour the DSD representatives met with staff and volunteers who were able to show them their work on the current Social Security Benefit Uptake project which is seeing very real benefits delivered to some of the most vulnerable people in the local community. Advisers also detailed the

holistic nature of CAB work so that clients can be advised across a range of issues including access to social security benefits, money and debt advice, employment, consumer and housing issues.

Linda Williamson, Manager of East Belfast CAB said:

“The bureau was delighted to host the visit and it was a real opportunity to highlight the exceptional work undertaken by the volunteers and staff working across the network. The demand for our services has never been greater given the current economic climate and undertaking Benefit Uptake work in partnership with the Social Security Agency ensures that we continue to target the more vulnerable groups in society.”

Citizens Advice is keen to engage with the DSD in relation to new ways of working that reach the most vulnerable and in working along with the Department in continuing to fight against poverty in Northern Ireland

Citizens Advice Belfast Launch Report at Stormont

Citizens Advice Belfast launched a new report entitled 'Financial Inclusion Project for new Migrant Workers' at their AGM held in the Long Gallery at Stormont. The report was produced as a result of a partnership project with the Information Centre about Asylum and Refugees and the Calouste Gulbenkian Foundation.



Linda Williamson, East Belfast CAB, Mick McAtavey Citizens Advice Belfast, Maeve Walls, DSD, Will Haire, Permanent Secretary for Social Development, Alayne Kinver, Citizens Advice, David Ferguson, DSD and Tommy O'Reilly, Chief Executive, Social Security Agency



Left to right Mick McAtavey Chief Officer, Citizens Advice Belfast, Liz Dugdale, Area Director Citizens Advice West, Annabel Knight, Calouste Gulbenkian, Anna Lo MLA, Peter O'Hare, Financial Inclusion Officer, Citizens Advice Belfast, Julie Gibbs, ICAR

MP Michelle Gildernew visits Fermanagh CAB

Fermanagh CAB received a visit from Michelle Gildernew MP to see first hand the vital work of the bureau against poverty and social exclusion. The Minister said: **“the bureau offers a vital lifeline to those in need across the North”**. The Minister also discussed the increased demand the bureau has been dealing with in the current economic climate.

The Minister said: **“During this visit I have been able to chat to staff and see for myself some of the commendable work that has been undertaken. In particular their rural focused schemes**

like the rural outreach service and their work on identifying the types of debt faced by those living in rural communities.”

During the visit the Minister talked to staff about the reform of legal aid proposed by the Justice Minister as well as issues around funding for the bureau and the issue of cross border advice. The Minister said **“More and more people are now in need of specialised advice having worked in the south and lived in the north, or vice versa. There is a definite need for clear and independent advice from an organisation such as the CAB in these instances.”**



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Staff from Fermanagh CAB pictured with Michelle Gildernew MP on her recent visit to the bureau

Banbridge CAB Relocates

Banbridge CAB has relocated to new premises at 77 Bridge Street in the town. The bureau has seen a significant increase in the number of queries it has dealt with over the last two years, especially in the areas of unemployment, benefits and debt. The move to the new premises will help to meet this demand and provide a continuation of the service for the existing clients.

Margaret Ellis, Manager of Banbridge CAB, said **“the new offices at Bridge Street will provide clients with a bright and modern environment, a much needed improvement on the past”**.

As part of the move the bureau will be benefiting from an investment in new telephone technology with a new BCM50 telephone system being installed which should provide enhanced public access to the bureau’s services.

As well as the main office presence at 77 Bridge Street the bureau also has a number of outreach venues in Dromore, Rathfriland, Gilford and Massford and home visits are also available to the housebound.



Banbridge CAB’s new premises at 77 Bridge Street in Banbridge

“More and more people are now in need of specialised advice having worked in the south and lived in the north, or vice versa.



Sebastian Buda, Ards CAB

Volunteer for Change

Ards CAB received grant aid under the EU Peace III Programme to recruit migrant volunteers. The resulting Volunteer for Change project aims to help integrate migrants and ethnic minorities into the local community. The project also aims to ensure that CAB more fully reflects the community which it serves and that it can provide advice in languages which meet the needs of the local community.

Project worker Sebastian Buda from Ards CAB is working to recruit volunteers from migrant communities to serve on the management committee, train as advice workers and to assist with day to day administration. He is particularly looking to source volunteers who speak languages in addition to English.

So far the Volunteer for Change project has recruited two people to the management committee with another two in the recruitment process, two people have been recruited as receptionists, one person is working as a volunteer administrator and six people have been recruited to train as advisers. The volunteers were recruited from Poland,

Ukraine, Moldova, Portugal, Bangladesh and Hong Kong.

Ards CAB has received £10,000 from Santander which will fund an Adviser Training Programme for migrant and local volunteers from Ards and Lisburn bureaux. Ards CAB has recruited a number of volunteers with language skills and can now advise people who speak Polish, Russian, Lithuanian, Latvian, Portuguese, Bengali and Ukrainian.

Ards and Lisburn CABx hope to work in partnership in the future to create a skills bank for the benefit of both their communities. By working in partnership the two bureaux hope to enhance their services, improve the ability of groups to work together and enable volunteers to play an active role in shaping services and meeting the needs of their local communities.

Politicians visit Causeway CAB



Pictured at the visit to Causeway CAB are John Dallat, MLA, Minister for Social Development, Alex Attwood and Angela Welch, Manager of Causeway CAB

Minister for Social Development, Alex Attwood visited Causeway CAB in March 2010 to discuss the demand for advice and the impact of the recession.

Minister Attwood, who has continually championed funding for advice giving, stated: ***“I am here today to confirm the great work people are doing in the community and advice-giving sector.”***

The Minister spoke to all the staff in Causeway CAB and discussed the casework being dealt with, including the number of repossessions and high unemployment levels in the area.

John Dallat MLA who also attended the visit recognised the work of CAB and stated: ***“Today CAB is facing unprecedented pressure to meet the demands of people who through no fault of their own are facing money problems which are a direct result of***

the dreadful state of the economy.”

Manager of Causeway CAB, Angela Welch said: ***“This additional funding will help meet the shortfall which still remained after council funding. It will secure jobs and if we had not received this money we would have faced threats to our current staffing levels. The funding will also enable us to increase our opening hours in our Ballymoney outreach facility”.***

Coincidentally, the bureau also received an increase in funding of almost £10,000 from Coleraine Borough Council.

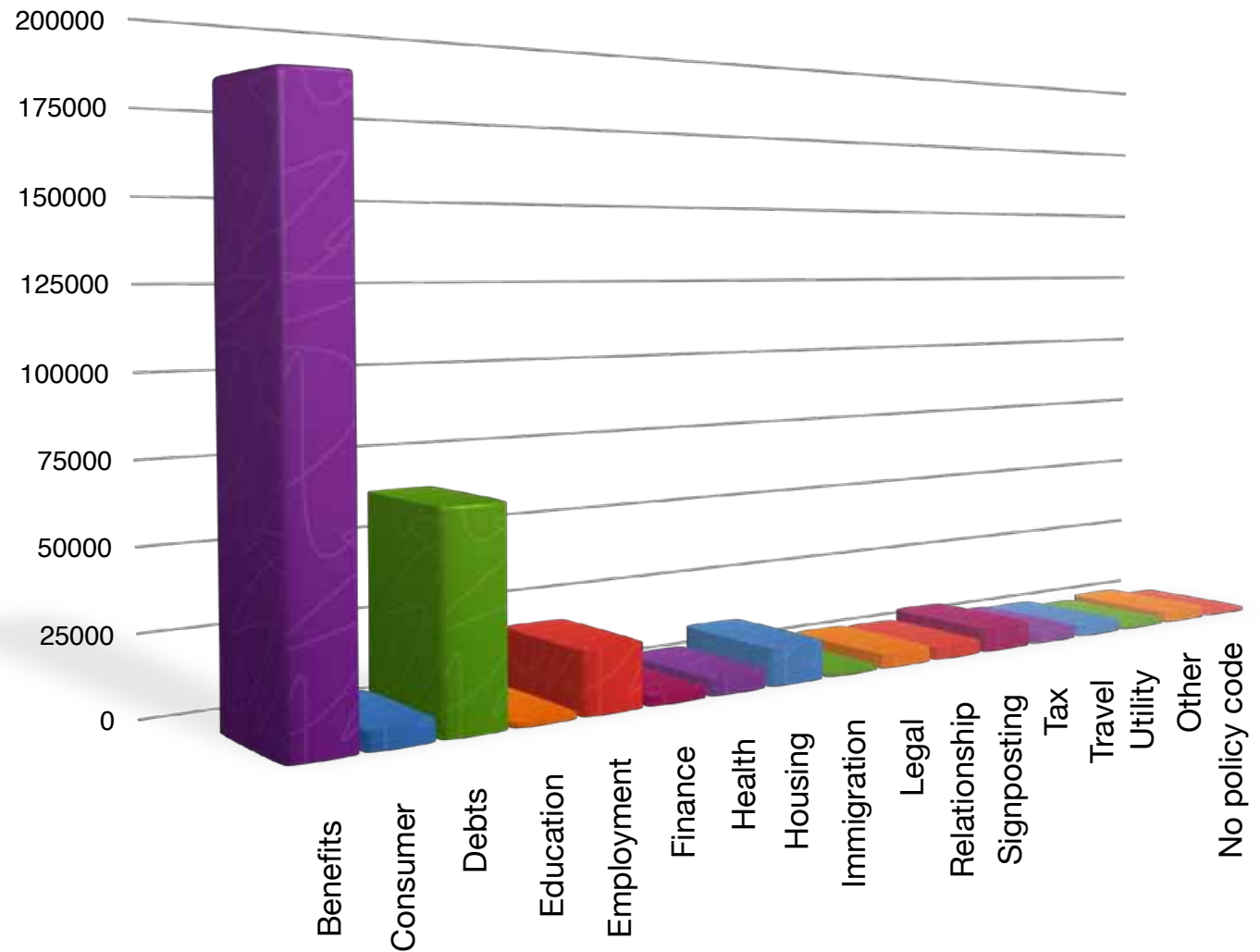
“Today CAB is facing unprecedented pressure to meet the demands of people who through no fault of their own are facing money problems”

Overall Issues 2010/11

Statistics for 2010/11 continued to reflect the economic downturn, a year which saw 90,055 clients seek advice and information from Citizens Advice Bureaux across Northern Ireland. The number of associated client enquiries recorded over the 12 month period reached 202,373 which in turn resulted in 326,875 issues being dealt with by advisers.

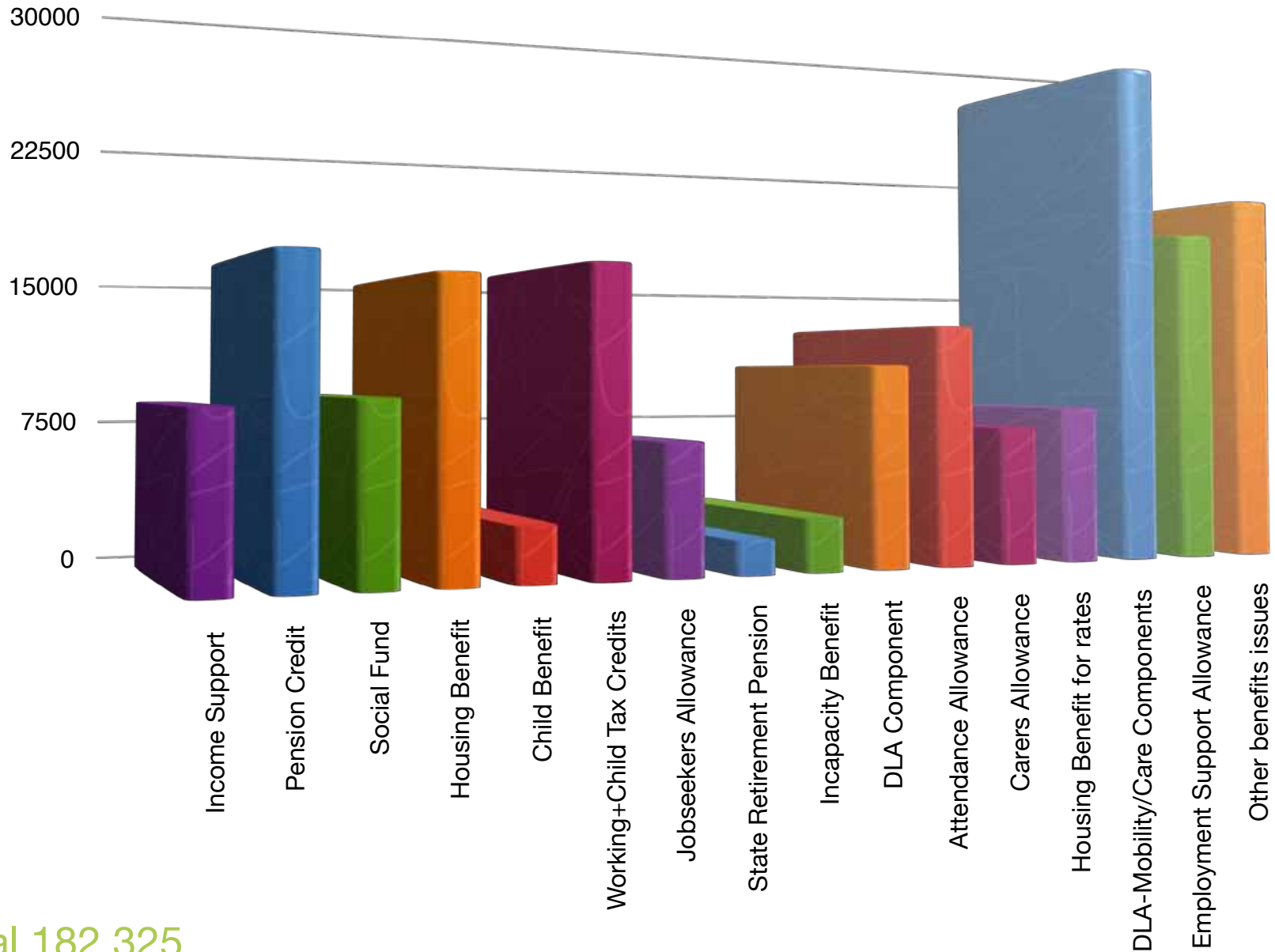
Following the trend in previous years Benefit queries continue to be the single largest area of work accounting for 55.8% of total issues dealt with by advisers, followed by debt at 19.8% and employment at 6%. These figures clearly show that many clients of Citizens Advice are directly affected by the raft of welfare reform changes announced by Government and the recession, which is leading to reductions in working hours and the squeezing of household budgets.

Delivering online services has become a key area of priority for Citizens Advice as the organisation seeks to meet the growing demand for advice and information. The availability of web based services has continued to meet increasing levels of demand for online advice and information with 142,601 electronic requests being successfully addressed over the past year. During 2010/2011 growing numbers of people visited www.citizensadvice.co.uk to access frequently asked questions, submit queries by email, download an increasing range of fact sheets and benefit from a range debt self help materials



A total of 326,875 issues

Benefit Issues 2010/11



Total 182,325

Bureau Statistics 2010 - 2011

Bureau Name	Enquiries	Issues	New Clients	Total Clients	Contacts
Antrim	6356	10492	2176	3315	5208
Armagh	4772	6043	1252	2042	4779
Ballymena	4207	6604	2116	2465	3755
Banbridge	5435	11021	1355	2076	4063
Belfast*	32695	51541	13775	16453	28614
Carrickfergus	4266	7752	1267	1853	3255
Causeway	11296	16287	3636	5136	10486
Cookstown	3213	5930	1321	1667	3400
Craigavon (Lurgan and Portadown)	15776	24638	5397	7326	13732
Downpatrick	5299	7968	1887	2761	4859
Dungannon	3792	7153	1302	1795	3481
Fermanagh	9172	12288	2455	3787	10029
L'Derry (City and Waterside)	18774	33783	4680	7654	17039
Larne	1397	1896	819	937	1066
Lisburn	10149	19579	3776	5188	9434
Newry	7937	12989	3191	4073	7584
Newtownabbey	22357	35559	3356	6238	15920
Newtownards	9988	14682	3614	4790	9564
North Down (Bangor and Holywood)	15006	23203	4550	6882	13183
Strabane	10486	17467	2291	3617	9524
Total	202373	326875	64216	90055	178975

* Central Belfast, North Belfast, Shankill Road, Falls Road, Suffolk & Andersonstown, 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.

Statement of Financial Activities (Incorporating the Income and Expenditure Account)
YEAR ENDED 31st MARCH 2011

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 14th 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 2011 £	Restricted Funds 2011 £	Total Funds 2011 £	Total Funds 2010 £
Incoming Resources (Note 3)				
Incoming resources from generated funds:				
Voluntary income	670,836	-	670,836	776,358
Activities for generating funds	207,372	-	207,372	161,581
Investment income	1,667	-	1,667	1,520
Incoming resources from charitable activities	<u>-</u>	<u>1,149,521</u>	<u>1,149,521</u>	<u>1,164,262</u>
Total incoming resources	879,875	1,149,521	2,029,396	2,103,721
Resources Expended (Note 4)				
Costs of generating funds	198,374	-	198,374	92,545
Charitable activities	642,980	1,121,760	1,764,740	1,858,401
Governance costs	<u>21,011</u>	<u>-</u>	<u>21,011</u>	<u>33,981</u>
Total resources expended	862,365	1,121,760	1,984,125	1,984,927
Net incoming resources / net income for the year	17,510	27,761	45,271	118,794
Transfer between funds (Note 6)	<u>5,531</u>	<u>(5,531)</u>	<u>-</u>	<u>-</u>
Net incoming resources	23,041	22,230	45,271	118,794
Balance brought forward at beginning of year	1,099,683	302,090	1,401,773	1,282,979
Balance carried forward at end of year	1,122,724	324,320	1,447,044	1,401,773

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

YEAR ENDED 31 MARCH 2011

	2011 £	2010 £
Fixed Assets		
Tangible assets	1,136,735	1,166,856
Current Assets		
Debtors	207,182	432,518
Cash at bank and in hand	<u>568,230</u>	<u>338,296</u>
	775,412	770,814
Creditors:		
Amounts falling due within one year	<u>(129,404)</u>	<u>(162,888)</u>
Net Current Assets	646,008	607,926
Total assets less current liabilities	1,782,743	1,774,782
Creditors:		
Amounts falling due after more than one year	<u>(335,699)</u>	<u>(373,009)</u>
Net Assets	1,447,044	1,401,773
Funds		
Unrestricted Funds:		
Designated Building Fund	373,009	433,430
Designated Staff Positions	138,168	146,196
Designated Pension Costs	22,000	-
General Funds	<u>589,547</u>	<u>520,057</u>
Total Unrestricted Funds	1,122,724	1,099,683
Restricted Funds	<u>324,320</u>	<u>302,090</u>
	<u>1,447,044</u>	<u>1,401,773</u>

Notes to the financial statements

YEAR ENDED 31 MARCH 2011

3. INCOMING RESOURCES

Voluntary Income

	Unrestricted Funds 2011 £	Restricted Funds 2011 £	Total Funds 2011 £	Total Funds 2010 £
Gift Aid from subsidiary company	50,000	-	50,000	58,224
Department of Social Development	609,108	-	609,108	710,027
Other Income	<u>11,728</u>	<u>-</u>	<u>11,728</u>	<u>8,107</u>
	<u>670,836</u>	<u>-</u>	<u>670,836</u>	<u>776,358</u>

Activities for Generating Funds

Training	3,990	-	3,990	367
Quality of Advice audit	3,929	-	3,929	14,140
Bureaux membership audits	41,800	-	41,800	44,936
IT recharges to bureaux	55,843	-	55,843	-
Consultancy	<u>101,810</u>	<u>-</u>	<u>101,810</u>	<u>102,138</u>
	<u>207,372</u>	<u>-</u>	<u>207,372</u>	<u>161,581</u>

Investment Income

Bank interest receivable	<u>1,667</u>	<u>-</u>	<u>1,667</u>	<u>1,520</u>
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Incoming Resources from Charitable Activities

Awards for All	-	-	-	9,975
Nationwide	-	35,000	35,000	35,000
Northern Bank Financial Literacy	-	-	-	25,238
Ulster Bank Debt Advice Handbook	-	-	-	8,000
DSD Modernisation Fund (RPA)	-	-	-	50,255
Carnegie UK Trust	-	1,000	1,000	5,970
DETI - Money Advice	-	396,762	396,762	524,619
FSA	-	94,090	94,090	108,091
Macmillan Cancer Support - Royal Hospital	-	79,952	79,952	99,037
Macmillan Cancer Support - City Hospital	-	83,014	83,014	79,380
Macmillan Cancer Support - Mater Hospital	-	80,000	80,000	80,000
Macmillan Cancer Support - Ulster Hospital	-	89,359	89,359	1,607
CIB / Comhairle	-	-	-	2,546
Money Advice Trust	-	23,765	23,765	14,004
NIAMH	-	4,240	4,240	5,680
IT Network	-	-	-	114,860
Big Lottery	<u>-</u>	<u>262,339</u>	<u>262,339</u>	<u>-</u>
	<u>-</u>	<u>1,149,521</u>	<u>1,149,521</u>	<u>1,164,262</u>
Total Incoming Resources	<u>879,875</u>	<u>1,149,521</u>	<u>2,029,396</u>	<u>2,103,721</u>

4. RESOURCES EXPENDED

Cost of Generating Funds

	2011 Unrestricted £	2011 Restricted £	2011 Total £	2010 Total £
Staff Costs	101,810	-	101,810	45,505
Quality of Advice audit	10,455	-	10,455	14,140
Membership audit	32,900	-	32,900	32,900
Information technology	<u>53,209</u>	<u>-</u>	<u>53,209</u>	<u>-</u>
	<u>198,374</u>	<u>-</u>	<u>198,374</u>	<u>92,545</u>

Charitable Activities

Direct costs

Staff Costs	305,429	254,385	559,814	585,423
Project management staff costs	-	77,817	77,817	44,043
Reimbursement of bureaux salary costs	-	510,701	510,701	470,125
Travel & Subsistence	6,015	12,117	18,132	20,578
Volunteer Costs	405	219	624	378
Training & conferences	27,611	58,579	86,190	122,168
Premises	20,395	-	20,395	17,474
Advertising and recruitment	7,245	23,526	30,771	9,807
Direct office costs	9,651	13,938	23,589	63,907
Communication	13,025	-	13,025	17,413
Information technology	12,699	78,825	91,524	80,347
Consultancy, legal and professional fees	-	4,903	4,903	65,442
Local bureaux costs	-	27,281	27,281	22,033
Depreciation	23,899	29,907	53,806	50,857
Meetings & conferences	5,602	-	5,602	5,413
Subscriptions	2,261	-	2,261	1,198
Donations	<u>1,000</u>	<u>-</u>	<u>1,000</u>	<u>-</u>
	<u>435,237</u>	<u>1,092,198</u>	<u>1,527,435</u>	<u>1,576,606</u>

Support Costs

Staff Costs	152,714	-	152,714	187,473
Premises	10,198	12,498	22,696	19,591
Communication	6,512	3,755	10,267	12,465
General Office Costs	4,826	5,918	10,744	11,305
Advertising and Recruitment	3,623	-	3,623	6,843
Travel and Subsistence	3,007	-	3,007	3,265
Depreciation	11,949	-	11,949	10,806
Computer Support Costs	6,349	4,729	11,078	18,098
General Expenses	1,595	2,539	4,134	4,001
Mortgage interest	5,894	-	5,894	6,441
Foreign currency (gain)/loss	774	-	774	1,099
Bank Interest & Charges	<u>302</u>	<u>123</u>	<u>425</u>	<u>408</u>
	<u>207,743</u>	<u>29,562</u>	<u>237,305</u>	<u>281,795</u>

Total Charitable Activities

	<u>642,980</u>	<u>1,121,760</u>	<u>1,764,740</u>	<u>1,858,401</u>
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Governance costs

Audit	5,615	-	5,615	5,290
Travel	3,856	-	3,856	1,780
Legal and Professional Fees	4,860	-	4,860	20,052
Board Meetings and AGM Costs	<u>6,680</u>	<u>-</u>	<u>6,680</u>	<u>6,859</u>
	<u>21,011</u>	<u>-</u>	<u>21,011</u>	<u>33,981</u>

Total

	<u>862,365</u>	<u>1,121,760</u>	<u>1,984,125</u>	<u>1,984,927</u>
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STAFF *31st March 2011*

Derek Alcorn
Chief Executive

Angela Doherty
Director of Finance and Business Performance

Alayne Kinver
Director of Development

Paul Herink
Director of Information Services

Tara McCafferty
Assistant Accountant

Isobel McFarland
PA/Office Manager

Nichola MacDougall
Project Co-ordinator (Money Active Project)

Sonya McCurley
Administrator

Janet Sproule
Administrator

Louisa McKee
Training Manager

Natasha Francis
Training Officer

Louise Kyne
Legal Support Officer

Siobhán Muldoon
Macmillan Welfare Rights Manager

Colin Gracey
RBL Projects Co-ordinator

Rachael Cray
Lottery Project Co-ordinator

Eddie Smith
Money Adviser (Beat the Recession)

Eamon Donnelly
Money Adviser (Beat the Recession)

Siobhán Harding
Information and Policy Officer

Lucy Cochrane
Information and Policy Officer

Don McColl
Information Technology Officer

Des Dickson
ICT Technician

TRUSTEE BOARD *31st March 2011*

President
Sid McDowell CBE

Chair
John Devine OBE

Vice Chair
Billy Snoddy

Treasurer
Brian Compston

Board Members

Martin Busch

Liz Findlay

Will Glendinning

Alan Holt

Denise Magill

Adrian McParland

Sam McPherson

Terry Robb

Managers' Representative

Linda Williamson

ASSOCIATE MEMBERS

Age Concern Help the Aged NI
 Alzheimer's Society
 Antrim Credit Union
 Ark Housing Association
 Arthritis Care NI
 Assembly Library
 Barnardos
 Belfast Carers Centre
 Bryson House
 Bytes Project
 Childrens Law Centre
 Chinese Welfare Association Ltd
 Christian Guidelines Ltd
 Combat Stress
 Cookstown & Dungannon Womens Aid
 Co-Ownership Housing Assoc. Ltd
 Crudden Dolan & Co Accountants
 Deaf Association of Northern Ireland
 Derry Credit Union
 Dry Arch Centre
 East Antrim DUP
 East Belfast Independent Advice Centre
 Employers for Childcare
 Falls Women's Centre
 Fold Housing Association
 Gingerbread NI
 Habinteg Housing Association
 Habitat For Humanity NI

HELM Housing
 HMP Magherberry
 Hosford House
 Housing Rights Service
 ICAS
 Keady Credit Union
 Law Centre (NI)
 Lisburn Credit Union
 McCambridge Duffy & Co
 Mencap NI
 Mind Yourself
 Multiple Sclerosis Society
 Neighbourhood Development Association
 NI Federation of Housing Association
 Northern Ireland Housing Executive
 Ormeau Credit Union
 Parents Advice Centre (NI) Ltd
 Relate NI
 Re-Think/ Mind Wise
 SDLP
 Seafarer's Benefits Advice Line
 SHAC
 Tar Isteach
 Thompson Solicitors
 TPM Credit Union
 Training for Women Network Ltd
 Trinity Housing Ltd
 UDR & Royal Irish Aftercare Serv.

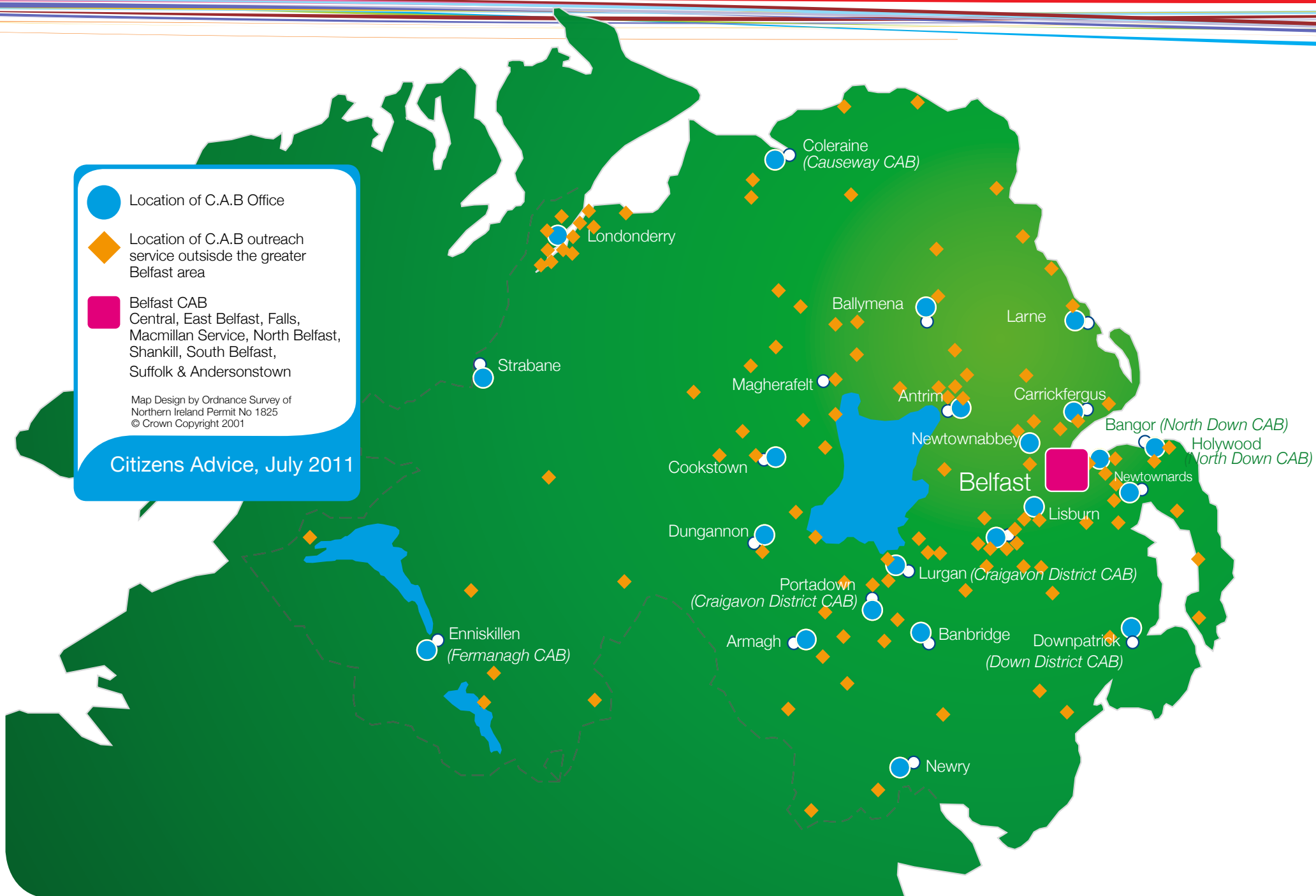
Wave Trauma Centre
 Womens Aid Helpline

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
 Queens University Students Union
 University of Ulster
Advice Finder Subscribers
 (Electronic Information)

Age NI
 Assembly Library
 Barnardos
 Belfast Carers Centre
 Gingerbread NI
 Northern Ireland Commissioner for
 Children and Young People
 QUB Social Work Department
 South East Fermanagh Foundation
 Wave Trauma Centre

Bureau	Outreach Services		
Antrim District	Randalstown, Toome, Crumlin, Holywell Hospital, Greystone Community House, Rathenraw Estate, Stiles Estate, Springfarm Estate	Larne	
Ards	Comber Leisure Centre, Towerview Resource Centre, Kircubbin Community Centre, Donaghadee, Portaferry Health Centre	Lisburn	Seymour Hill Community Association, Dunmurry Community Services, Hillsborough Health Centre, Derrriaghy Day Centre, Sally Gardens Community Centre, Trinity Methodist Church, Manor Park Community Association, Woodbrook Health Centre
Armagh	Tandragee Recreation Centre, Richill Health Centre, Keady and District Community Initiatives, Markethill Health and Social 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
Ballymena		Newry	Crossmaglen Community Centre, Mullaghbawn Community Centre, Warrenpoint SDFHI, Kilkeel Development Association
Banbridge	Dromore Community Centre, Rathfriland Leisure Centre, Gilford Resource Centre	Newtownabbey	Ballyclare, Bawnmore Estate, Longlands/Arthur Community Resource Centre, Whiteabbey Hospital, Glengormley, Monkstown Village Centre, Ballyduff Community House
Carrickfergus		North Belfast	Old Sea House, Cancer Life Line, Joanmount Methodist Church
Causeway	Ballymoney Town Hall, Bushmills Community Centre, Ballycastle, Cushendall, Ballysally, Dhu Varren Community House, Ciaran Campbell Solicitors Office	North Down (Bangor & Holywood)	Kilcooley Forum Offices, George Green Community Centre, Whitehill/Skipperstone, Holywood Health and Care Centre, Redburn Community Centre
Central Belfast	HIV Support Centre	Shankill	Highfield Community Centre
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	Strabane	
Down District	Ballynahinch, Newcastle, Corncrane Centre, Killyleagh Clinic, Saintfield Health Centre, Ballymote Centre	Suffolk & Andersonstown	Finaghy Health Centre, Wilton House
Dungannon (Dungannon & Cookstown)	Clogher Valley Sure Start, Aughnacloy, Coalisland, Beacon Centre, Magherafelt Beacon centre, Women's Aid Cookstown, G-old Sure Start		
East Belfast	Island Day Centre		
Falls	Royal Victoria Hospital, Upper Springfield Resource Centre		
Fermanagh	Belleek, Roslea, Lisnaskea, Irvinestown, Lisnaskea Beacon Centre, Erne Beacon Centre		



● 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 2011



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