

Chairs Report

1

Assisting the sector in preparing for the obvious challenges of the pending DSD Advice Strategy has been our key focus during the year. This has not been easy due to the diminishing funding climate that the entire Community & Voluntary Sector has been facing. Increasing demand for advice from the public continues to create pressure on our members. Despite this, as the membership profile shows, they have responded magnificently to the challenges.

Developments within the last year around tendering have not made our work any easier and have arguably heightened existing tensions within the sector. There is absolutely no doubt that there is more work to be done to ensure we engender a more collaborative approach to this form of competition.

Advice NI has always advocated a strong need for a collaborative approach in ensuring that the end user gets the best possible service. We played a key role within Belfast in helping to develop local consortia to submit bids to Belfast City Council to ensure that advice provision within the city was maintained. We continued to work closely with all the partners in the A2B project to ensure progress on an initiative that will be of great benefit to older people throughout Northern Ireland. We began work with NIE and the Social Security Agency regarding the use of advice centres in the delivery of Benefit Uptake on their behalf to the most socially disadvantaged clients in our society. We have also continued our work with our members on the Investors in People Group Contracting Scheme and have continued to engage with the Advice Services Alliance around areas of mutual concern.

Our policy work continued unabated this year with the organisation making substantial contributions to the proposed DSD Advice and Information Strategy, the continuing policy around Tax Credits and the Bank Charging debate within Northern Ireland. Numerous consultation documents were also responded to. The use of ICT to improve communication and standards, along with the continuing strides that we are making in training developments, also featured heavily in last year's work. The wide-ranging nature of our activities, I feel, reflects the needs of our members, as well as ensuring that the independent advice sector can continue to develop in an organic and diverse way.

I would like to thank all of my fellow committee members' for their expertise, contribution and determination over the last 12 months - more of which will be needed over the next year! I also want to pay tribute to the dedicated team that we have in Advice NI who have worked extremely hard over the past year, and this Annual Report is a testament to the achievements: well done to everyone. A special word of praise to our Director, Bob Stronge, for his constant championing of the role that our members are playing in today's society, for his leadership of Advice NI in continuing to remain responsive to members needs and ensuring that the sector is prepared for the challenges ahead.

Conor McGale
Chair

Director's Report

I am pleased to report that this year Advice NI has achieved almost all of the targets contained in our Annual Business Plan. Indeed in many areas we have exceeded these as you will read in the remainder of this report.

"Advice NI and Advice UK have worked more closely than ever this year. Advice UK in seeking to develop work outside of London sees the Advice NI model as a beacon of good practice with excellent support and engagement with its members. Increasingly Advice NI and Advice UK seek to work together on policy and development issues to the benefit of all members and their clients in the north of Ireland, Scotland, Wales and England"

Chilli Reed, Advice UK

There have been a number of key achievements and a great many challenges for the advice sector this year most notably the publication of the Draft DSD Advice and Information Strategy. The outworking of this strategy will present many challenges and along with local government reform will radically reshape advice services – we will work to ensure that this is done fairly and that access to services is not diminished.

This year has also seen the registration of the 100th Open University NVQ candidate which is a remarkable achievement and which exhibits our desire to drive up the quality of advice through vocational training. We will be holding a special event in the New Year to celebrate this as well as the winning of a prestigious Northern Ireland National Training Award for our Wiseradviser – Introduction to Dealing with Debt Programme.

On the policy front we worked closely with our members and key stakeholders to raise issues

which impact on end users. We were particularly pleased to work in partnership with the Consumer Council to gather public evidence on bank charges through our e-consultation service.

A major disappointment at the end of the year was the loss of frontline debt advisors. This was due to DETI instigating a tendering process for the award of a contract for the provision of a debt advice service for Northern Ireland - which was awarded to another supplier. Competitive tendering for contracts is something which will undoubtedly feature to a greater extent in the years ahead and as a sector we will need to address our weaknesses in this area. However on a positive note our money advice training has continued to go from strength to strength.

On a sad note two valued colleagues died this year. Cathy Dornan who was very supportive of Advice NI died very suddenly and Aine Campbell, who was a founder member of Advice NI, lost her long battle with illness. Both are sadly missed.

Finally I want to thank all my colleagues, staff and committee for their commitment and support throughout the year. Thanks also to all our members, subscribers and funders for their support and engagement. I commend our annual report to you.

Bob Stronge
Director



Collaborating for Success

Advice NI recognises the value of and need to work in collaboration with others and has been pro-active in creating a culture that supports this. This year we began the process of facilitating the development of consortiums between members and have been successful in developing new partnerships. The relationships built with members and the private and public sector throughout the year have proved very effective in reaching communities and vulnerable groups and ensuring they have access to advice services that address their needs.

Developing Local Consortia

This year has been very significant in terms of the funding and working relations of generalist advice providers within the Belfast City Council Area. An additional £150k was made available to the by the DSD and Advice NI was instrumental in assisting members to negotiate and agree how best existing and additional funds should be allocated. Facilitated negotiation sessions were held in South and West Belfast and resulted in local independent advice providers and Citizens Advice Bureau being able to submit agreed consortia bids to the Council. Successful agreed bids were also submitted by local partnerships in the North and East of the City.

“Over the last year the advice sector in West Belfast has gone through a very positive transition. Supported by Advice NI the sector has now developed a new forum that is made up of independent and CAB centres working in the area. The forum’s success is due to the hard work that all centres gave to the development. As the forum develops the whole issue of quality will develop in tandem. Many of the groups have already received the Investors in People award and others are on the road.”

Donal McKinney, Deputy Director,
Falls Community Council

Increasing Benefit Take-Up and Raising Awareness

We have been involved in a number of benefit uptake initiatives this year

The pilot Benefit Uptake initiative we undertook in conjunction with the Social Security Agency was the first time that the Social Security Agency issued contracts to the advice sector to increase benefit uptake amongst traditionally hard to reach groups.

In total 2,250 older people were targeted. The results of the trial were very encouraging, with approximately £4,000 in arrears and £500k annually awarded.

"Advice NI has been working in partnership with the Social Security Agency on a series of benefit uptake initiatives over the past two years. These exercises have offered assistance to some 23,000 clients and their focus has been on pensioners, those with a disability and carers. Last year, successful claimants received on average an additional £30 weekly and this year's initiatives are currently being evaluated though initial returns are positive."

Janet Uhlemann, Social Security Agency

Also we held a number of information sessions in conjunction with HM Revenue and Customs (HMRC) to promote access to information and the uptake of Tax Credits amongst Black and Minority Ethnic groups in Northern Ireland. We also hosted information sessions in conjunction with the Post Office® to update the advice sector on current business.

"We enjoy an excellent working relationship with Advice NI and have found this extremely helpful in communicating Post Office and Royal Mail issues to a wide range of information and advice agencies across Northern Ireland."

Barbara Roulston, Head of External Relations, Royal Mail Group in Northern Ireland

We had an integral role in moving the Feasibility Phase of the Access to Benefits (A2B) project forward. This is a partnership project between Advice NI, Age Concern NI, Citizens Advice Bureau and Help the Aged which aims to empower and enable older people in Northern Ireland to maximise their take up of benefit entitlements.

Advice NI is providing the lead on the training element of the initiative and has undertaken a comprehensive sector wide training needs survey in relation to the project.



– Workshop participants discussing DSD strategy
Photography: Lesley Doyle

Money Advice Project

This year we co-ordinated and supported the delivery of a money advice project funded by DETI. The project funded the equivalent of 4 full-time front-line advisers and assisted approximately 1,000 clients who had an accumulated debt of over £4.6 million pounds.

We created a money advice section on the website to support advisers and the public in dealing with debt issues and circulated 25 e-bulletins containing up-to-date information on events, news, consultations and policy issues pertaining to money advice. Advisers attended 10 Money Advice Forum Meetings and 3 Case Study Sessions on Hire Purchase Agreements, Secured and Unsecured loans and Debt and Mental Health.

“Advice NI has been instrumental to the work of the Access to Benefits for Older People (A2B) project. We are grateful to have Advice NI as a partner on the project – we would not be nearly as far along as we are without their involvement. We look forward to continuing our productive relationship in the future.”

Rey Muradez, IANet

Welfare Reform and Modernisation

The Advice NI Welfare Reform and Modernisation Project, ended in March 2006.

The project funded by the Social Security Agency aimed to help address the impact of government changes to the welfare benefits system, introduced in 2003, by ensuring that advice staff received adequate training on the changes and by providing additional staffing resources to the sector.

Key achievements of the project:

- 1,000 training days were provided to 350 advice sector staff
- Over 22,000 Welfare Reform enquiries were addressed
- 346 information seminars were delivered to 4,000 people
- 80,000 information leaflets were distributed
- The AIMS case recording system is now operating in an additional 30 independent advice centres

Quality Assurance

Advice NI has worked closely with members to develop quality assurance initiatives within the sector.

The Quality Assurance Working Group has met regularly and a number of workshops have been facilitated to support the achievement of Investors in People. Fifteen member organisations have had the opportunity to participate in detailed strategic workshops on business direction, performance measurement, business improvement planning, learning and development, people management and recognition and reward. Each is in the process of implementing an action plan. Learning from the workshops has been cascaded throughout organisations and peer support has been provided to assist members in meeting quality standards.

Advice Service Alliance

We continue to represent the views of members and provide leadership to the independent advice sector within the context of the ASA.

Much of the discussions this year have focused on internal relations and developments. We have engaged in facilitated development sessions which aimed to enhance the productivity and effectiveness of the ASA in light of its proposed role under the DSD Advice and Information Strategy and to look at the internal tensions within the ASA. Externally we have worked with Law Centre NI and Citizens Advice to promote the work and role of the sector with relevant Government Departments, the Legal Service Commission, the SSA and the Inland Revenue.

Community Housing Advice Project

This is an innovative joint project between Citizens Advice, Housing Rights Service and Advice NI which aims to deliver high quality housing advice in a number of locations throughout Northern Ireland. Input is via the Strategic Management Group with member involvement via the service delivery aspect of the project and within the Project Advisory Group.

Influencing Change through Policy

Advice NI has pro-actively engaged in social policy work at a variety of levels including taking forward matters such as the tax credit overpayments issue and bank charging in Northern Ireland (in partnership with the Consumer Council). We also responded to consultation documents and took forward operational issues highlighted by members. Our representation on strategic groups such as the Partners for Pensioners Working Group, the SSA/CSA Standards Committee, the ASA/SSA Operational Forum and the Northern Ireland Legal Services Commission has enabled us to raise and address issues and concerns affecting members.

The Treasury Sub Committee invited Advice NI to the House of Commons to give evidence to on the tax credit overpayment issue. This followed a very successful eConsultation on tax credit overpayments, which was summarised in a well-received report entitled 'Tax Credits Overpayments – The Road to Recovery'. A number of significant outcomes have been achieved including announcements by the Paymaster General on changes to tax credit rules which should reduce the likelihood of tax credit overpayments occurring.

The Consumer Council invited Advice NI to facilitate an eConsultation on the bank charging issue, the results of which were included in evidence presented to the Competition Commission.

The eConsultation Forum has proven to be an extremely valuable tool in enabling advisers and the public alike to engage in policy formulation and debate. This engagement was taken to a new level during the eConsultation on the DSD Advice and Information Strategy when participants were given the opportunity to have direct online access to a key policy formulator within DSD.

"The Voluntary and Community Unit (VCU) within DSD has developed a productive working relationship with Advice NI and its management team and is committed to supporting and developing the work of the independent voluntary advice sector in Northern Ireland.

VCU recognises Advice NI's valuable contribution to the development of DSD's Strategy for Delivery of Voluntary Advice Services and, in particular, the positive role played by its Director Bob Stronge as part of the Project Steering Group. VCU also welcomes Advice NI's active participation in the consultation process and its innovative use of E-consultation as a means of interacting with membership groups, the wider voluntary advice sector and the public

I look forward to working with Advice NI in the future as we begin to implement the recommendations contained in the Advice Strategy. These present a challenging agenda for both government and the voluntary advice sector. Advice NI will have a crucial role to play in working with its membership groups in development of integrated, local advice services and in working with regional, specialist groups to ensure that the needs of all client groups are addressed at a local level."

Roy McGivern, Voluntary and Community Unit, DSD

The Consumer Council recognises the vital role played by Advice NI and independent advice providers in championing the rights of vulnerable and disadvantaged people across Northern Ireland. Advice NI is switched on to the needs of people and is expert in representing them at individual as well as policy level. As one of our key partners they have a strong track record of working effectively with us and others on everything from bank charges to financial capability to water charges. They are achieving significant results for consumers. Partnership working is the key to bringing about real change for people and we look forward to continued joint working in the future.

Consumer Council

Consultation Responses

1. Working families consultation response (May 2005)
2. Review of Charities consultation (May 2005)
3. NILSC consultation on Delegating Authority (June 2005)
4. Pathways to Work consultation (June 2005)
5. Consultation response on victims (June 2005)
6. RPA consultation response (Sept 2005)
7. SSA consultation on private sector involvement in debt recovery (Oct 2005)
8. NILSC consultation on Granting Authority (Dec 2005)
9. Advice NI response to Treasury request for information re tax credit overpayments (Dec 2005)
10. DSD Advice and Information Strategy response (Feb 2006)
11. Advice NI response to Welfare Reform Green Paper (Mar 2006)

Building Capacity through IT

As eGovernment initiatives drive the modernisation of the public sector, the advice sector too needs to be innovative in its use of ICT to continue to improve information access and service delivery. This means raising the ICT skills and infrastructure capacity of the independent advice sector to ensure that advisers and advice centres have the tools to support them to deliver the best possible advice and that advisers do not become digitally excluded but are equipped to do business with government on behalf of those citizens who are most in need.

In the past year Advice NI has used ICT to improve communication between itself and its members through its website and eGroup, AdviceLink, and has facilitated more meaningful dialogue between the advice sector, citizens and government via eConsultation. We have promoted the use of computer-based case-recording which has enabled us to collect statistics for specific projects i.e. money advice and benefit uptake pilots.

Case-Recording

40 Members now using the Advice & Information Management System (AIMS).
19 AIMS courses delivered; Introduction to AIMS, Managing and Configuring AIMS, AIMS Report Writing to 60 advisers.

eConsultation

We ran 2 eConsultations; Bank Charges in Northern Ireland and the Future of Advice Services in Northern Ireland. There are a total of 209 forum members and 114 posts across these two eConsultations.

"Advice NI's eConsultation service complements existing conventional qualitative & quantitative social research methods. Its arrival is timely as evidence gathered as part of the business planning process suggests policy assessments require as many channels as possible to listen to stakeholders' comments and questions. Advice NI's eConsultation service addresses this need and provides a channel through which to answer questions quickly and authoritatively. Actions arising from policy assessments can therefore be seen to be addressed; something conventional research methods cannot achieve in such a timely, cost-effective manner. The people at Advice NI are especially good to work with; professional, timely and focussed. It was a pleasure to work with them."

Bill MacNeill, Independent Marketing Consultant,

AdviceLink

There are currently 129 advisers subscribed to AdviceLink, Advice NI's e-group, who in the year 05/06 posted 699 messages on issues relevant to the advice sector. Members and subscribers are also kept up-to-date with issues affecting the advice sector through the quarterly publication of *AdviceMatters*.

Advice NI Website

Advice NI redesigned and launched www.adviceni.net in December 2005

Most popular downloads:

Advice NI Annual Training Programme
Advice NI Membership Profile 2005
Advice Matters
Black & Minority Ethnic Tax Credit Booklet

Average visits (not hits) to website per month: 2,894

46 NVQ candidates and assessors are registered users of the site

Digital Divide

Advice NI is an active member of the ICT Consortium NI whose aim is to promote the strategic use of ICT within the community and voluntary sector; www.ictconsortiumni.org

Wiseradviser Online

Advice NI has undergone training on the content management system for wiseradviser online. This is a UK wide partnership site that has been developed by the Money Advice Trust. We are currently managing the content of the Northern Ireland section of Wiseradviser Online www.wiseradviser.org

ICT Support

We provided ICT support by telephone and on-site visits to 15 members throughout the year. Support included upgrading software and hardware, planning for future developments and training.

Learning Management System

We have improved our internal information systems through the development of a learners management database which we have integrated with our membership database, allowing us to track learners.

“With the support of Advice NI we have been able to update our IT skills which has greatly enhanced the utilisation of IT throughout our work.”

Martina Mullin O'Hare, The Wider Circle

Achieving Quality through Learning

We have demonstrated a genuine commitment to raising the standard of service provision available to clients by developing and delivering a range of high quality accredited and non-accredited training to members and the wider advice and guidance sector. This year we launched our first ever co-ordinated annual training programme. Advice NI training is based on standards and is evaluated regularly.

"The Open University's Awarding Body (OUAB) continues to remain very satisfied with the assessment and verification processes being used by Advice NI for the NVQs in Advice and Guidance and the assessor and verifier awards. OUAB was delighted to approve Advice NI for the Customer Service NVQs. External verifier reports remain very positive and confirm that Advice NI meets the required regulatory criteria. OUAB is interested to see that Advice NI has been chosen to test and trial NVQ e-assessment and looks forward to receiving feedback on this process."

David Short, Quality and Programme Manager, Open University Awarding Body.

National Vocational Qualifications

Earlier in the year we undertook an external review of our Assessment Centre and identified a number of recommendations which we have begun to implement. We have integrated the use of IT into the training and developed a password secure section on our website that provides learners with access to course materials, peer support via discussion forums, information resources and on-line access to assessors.

We consulted on and embraced the revised standards for the NVQ's in Advice and Guidance. The qualification is intrinsically linked to our quality assurance work and continues to be offered in a flexible manner that is tailored to suit individual and organisational needs. We have provided assessor and verifier training and facilitated standardisation and assessor meetings with assessors to ensure the professional development needs are met and that quality assurance requirements are adhered to.

Our partnership approach to training with Law Centre NI continued and has been promoted through the Advice Skills Knowledge (ASK) project.

100 learners completed the ASK project, 22 of whom registered to do the NVQ in Advice and Guidance at Level 2, 3 or 4.

Within the year 13 candidates completed the NVQ in Advice and Guidance and 17 new candidates registered to complete the qualification.

We have also promoted the knowledge and skills based approach to learning within the Community Housing Advice Project. This project offers a progression route for advisers undertaking the Housing Adviser Training Programme to the NVQ in Advice and Guidance Levels 2-4.

“I am able to provide a strategy to our debtors to enable them to budget more appropriately to their circumstances and repay their debts without causing any further hardship.”

Waterside Credit Union

**Wiseradviser –
Money Advice Training**

Money Advice Training has been a priority for Advice NI this year. Funding from DETI and Money Advice Trust (MAT) assisted us in developing and delivering additional courses at skilled level. Our relationships with MAT and Money Advice Scotland have gone from strength to strength and we have shared experience and skills on IT related developments, accreditation and quality assurance mechanisms. By working in partnership on a UK wide training strategy for money advice we have raised standards and the quality of training and support services for advisers in Northern Ireland.

Three Generalist level courses

57 attended Generalist level training

- Quality Money Advice – 20
- Introduction to Dealing with Debt course (1) – 17
- Introduction to Dealing with Debt (2) – 20

Four skilled level courses

65 attended Skilled level training

- Dealing with Mortgage Arrears – 18
- Debts and Courts in Northern Ireland – 20
- Introduction to the Consumer Credit Act – 12
- Dealing with Codes of Practice and Utilities – 15
- 6 new wiseradviser skilled level courses were developed

34, out of the 37 learners who completed the Introduction to Dealing with Debt achieved NIOCN accreditation at Level 2.

Since 2004/2005 there has been an increase of 122% in learners undertaking money advice training.

Since the training commenced in February 2004, 251 learners have completed money advice training.



—
Dominic Sharvin, Advice NI NVQ Development Worker, with successful NVQ Candidates
Photography: Lesley Doyle



—
Launch of Advice NI Annual training Calendar & Wiseradviser brochure
Photography: Lesley Doyle

Developing Organisational Effectiveness

The Management Committee made a number of changes to its governance structure in line with changes recommended in Advice NI's Evaluation. New governance policies and procedures were adopted by the committee and two new sub-committees were established.

A Policy & Planning Sub Committee of the Management Committee has been formed to take forward Advice NI's policy work and assist with strategic planning and a Staff and Resources Sub-Committee was set up to oversee financial and human resource management.

We continue to operate a cost centre based accounting process using SAGE and have provided quarterly financial statements/forecasts to management committee plus returns/claims to funders as necessary. Quarterly progress reports are drawn up for all projects and for our core funder DSD.

Internally we have introduced a revised staff support/supervision and appraisal system.

All staff have been informed of the key changes to the liP

standard and the organisation is aware of the revised principles, indicators and evidence requirements of the revised standards.

All staff job descriptions have been reviewed and amended. Workplans and learning and development plans were also agreed with staff.

Training undertaken by staff throughout year:

Certificate in Social Enterprise through UUJ
 HR Awareness & Skills Programme
 The Community Builders Programme (Columbia University)
 Customised Authorware Training
 Web Writing Course
 Website Planning
 IT Training
 Strategic Planning
 Leadership Grid Management
 Minute Taking Course
 Managing & Maintaining a MS Windows Server 2003 Environment
 Facilitative Leadership
 Full Cost Recovery
 Introduction to Dealing with Debt
 Quality Money Advice
 Dealing with Mortgage Arrears
 Debts and Courts in Northern Ireland
 Dealing with Codes of Practice and Utilities

Membership Services

Our membership continues to change and has decreased slightly on the previous year – this has been due to some member organisations closing their services due to lack of funding. We had 4 new specialist centres join in the year: Alzheimer’s Society NI, Cithrah Foundation, Dyslexia & Dyspraxia Support and South Tyrone Empowerment Programme. The number of subscribers has increased slightly on the previous year.

We worked with members to implement our revised membership criteria and have developed a new more efficient membership database. Membership, insurance, subscriber and profile forms are all now available on the website for members to download. 85% of members avail of our professional indemnity insurance and 13 members avail of our combined Directors and Officers Insurance. This is the first year we have combined the two at very competitive rates for members.

We continued to provide members with guidance and support on organisational issues – policies, support services and personnel matters. We also kept members up to date on relevant training available both within Advice NI and other relevant external courses. Our training room has been used for 130 meetings/ training events throughout the year as has our IT equipment, laptops, digital camera and projector.

Current Members 2006/2007 - 69
Subscribers - 45

“Advice NI has provided us with information and support on governance issues, recruitment and selection, and good practice. They have actively consulted with and engaged members in development opportunities and strategic planning. These support services are an invaluable resource. Advice NI has been instrumental in bringing the sector together in these uncertain times”

Damien Corr, General Manager, LCDI

	Unrestricted	Designated Funds	Restricted	Total 2006	Total 2005
	£	£	£	£	£
Income					
Grants received	216,523		501,661	718,184	512,884
Membership fees and insurance	16,902		-	16,902	19,804
Training and other income	2,460		10,644	13,104	16,358
Bank interest received	125		-	125	91
Miscellaneous income	4,043		-	4,043	-
	240,053		512,305	752,358	549,137
Expenditure					
Redistribution of grant income:					
- DETI	-		104,965	104,965	19,990
- PROTEUS	-		598	598	23,872
- SSA	-		57,544	57,544	-
- Welfare Reform	-		102,130	102,130	94,116
Salary costs	164,528		115,658	280,186	221,389
Travelling expenses	8,291		2,173	10,464	9,319
Computer equipment	1,263		(1,472)	(209)	26,714
Premises costs	28,027		5,602	33,629	26,984
Telephone, postage, stationery	11,364		11,036	22,400	17,921
Staff recruitment and training	3,663		2,248	5,911	8,160
Members' Training	-		4,244	4,244	31,117
Subscriptions and affiliation	1,402		411	1,813	1,384
Conference costs	2,818		2,680	5,498	3,397
Publicity, literature	3,803		6,323	10,126	8,747
Bank charges	175		96	271	739
Audit and accountancy	1,266		1,377	2,643	3,736
Legal and professional	7,742		10,317	18,059	10,730
Sundry expenses	3,557		25	3,582	2,301
Depreciation	7,715		-	7,715	7,714
Amortisation of capital gran	(5,375)		-	(5,375)	(5,375)
Contribution from programmes	(83,488)		83,488	-	-
	156,751		509,443	666,194	512,955
Surplus for year	83,302		2,862	86,164	39,182
Transfers between funds	(45,088)	50,000	(4,912)	-	-
Balance at start of year	94,521		19,124	113,645	77,463
Balance at end of year	132,735	50,000	17,074	199,809	113,645

Accounts

Balance Sheet as at
31 March 2006

19

	2006		2005	
	£	£	£	£
Fixed Assets		14,395		22,110
Tangible assets				
Current Assets				
Cash at bank	90,429		53,347	
Cash on hand	68		202	
Grants receivable	162,812		85,143	
Prepayments	3,988		1,858	
	-----		-----	
		257,298		140,550
Current Liabilities				
Accrued expenses	(61,134)		(32,890)	
	-----		-----	
Net Current Assets		196,164		107,660
Total Assets Less Current Liabilities		-----		-----
		210,559		129,770
Accruals and Deferred Income		(10,750)		(16,125)
		-----		-----
Net Assets		199,809		113,645
		=====		=====
Represented by				
Unrestricted Funds		132,735		94,521
Designated Funds		50,000		-
Restricted Funds		17,074		19,124
		-----		-----
		199,809		113,645
		=====		=====



Advice NI Management Committee

Committee Member

Kathleen Bradley

Maree Crilly

Jim Doran

John Fairfield

Marie Fegan

Conor McGale *Chair*

Gerard Morgan

Jim O'Callaghan *Secretary*

Gerard O'Neill

Harry Smith *Vice Chair*

Liz Toman

Caryl Williamson *Treasurer*

Organisation

Neighbourhood Assist

Belfast Unemployed Resource Centre

LIAISE

Ligoniel Improvement Association

NIACRO

Omagh Independent Advice Services

East Belfast Independent Advice Centre

Housing Rights Service

SCA Ltd

Finaghy Community Centre

Craigavon Independent Advice Centre

Age Concern NI

Advice NI Staff

Bob Stronge

Director

Fiona Magee

Deputy Director

Kevin Higgins

Head of Policy and Research

Kathleen Mulligan

Head of Resources

Patricia Donald

Head of ICT

Dominic Sharvin

NVQ Development Worker

Arfawn Yasin

Welfare Reform Co-ordinator

Joanne McCoy

Money Advice Co-ordinator

Elkie Ritchie

Receptionist



List of Members

Advocacy For Senior Citizens	East Down Rural Community Network	North Antrim Community Network
Age Concern - Castleberg	EGSA	North Belfast Employment Centre
Age Concern - Coleraine	Employers For Childcare	North Belfast Senior Citizens Forum
Age Concern NI	EPIC	Northlands
Alzheimer's Society NI Helpline	Falls Community Council	NUS-USI
Ardoyne Association	Falls Women's Centre	Omagh Forum For Rural Associations
Ballynafeigh Community Development Association	Fermanagh Rural Community Initiative	Omagh Independent Advice Services
Ballysillan Community Forum Advice	First Housing Aid & Advice Services	Rethink - Severe Mental Illness
Barnardos NI	Galliagh Intergrated Advice Service	ROSA - Regeneration Of South Armagh
Belfast Unemployed Resource Centre	Gingerbread Derry	Rosemount & District Welfare Rights Group
Causeway Women's Aid	Gingerbread NI	S.T.E.E.R
Chinese Welfare Association	Glenluce Quality Caring Centre	Shelter Northern Ireland - Cable Project
Cithrah Foundation	Greater Turf Lodge Residents Association	South Antrim Rural Network
Cookstown & Western Shores Area Network	Help The Aged	South Tyrone Empowerment Programme
Corpus Christi Services	Housing Rights Service	Southcity Resource & Development Centre
COSTA	LIAISE	Springfield Charitable Association
Craigavon Independent Advice Centre	Ligoniel Improvement Assoc.	Tar Isteach
Cross Glebe Community Association	Limavady Community Development Initiative	The Presbyterian Orphans & Children's Society
Disability Action	Lower North Belfast Community Council Advice Service	The Resource Centre
Dungiven Community Resource Centre	Mencap	The Wider Circle
Dyslexia & Dyspraxia Support	Neighbourhood Assist	Vine Centre
East Belfast Independent Advice Centre	Neighbourhood Development Association	Windsor Womens Centre
East Belfast Mission (Stepping Stone Project)	Newry Welfare Rights	
	NIACRO	

List of Subscribers

23

Armagh Unemployed Group	Northern Ireland Legal Services Commission
Belfast City Council - Consumer Advice Centre	Northern Ireland Ombudsman
Childrens Law Centre	Northside Community Law Centre
Citizens Advice Bureau - Belfast	Office of the Social Fund Commissioner
Committee on Administration of Justice	Organisation of the Unemployed NI
Community Development & Health network	Pat McNally
Community Development Team Armagh & Dungannon HSS	Pension Service
Community Development Unit N&W Trust	People 1st
Community Evaluation NI	Sarah Timmins
Consumer Affairs Branch	Sarah-Jane Loughrey
Craigavon & Banbridge Community H&S Service Trust	Sean O'Farrell
Craigavon Borough Council	Stakeholder Communications (TV Licensing)
Department for Social Development	Suffolk & Andersonstown C.A.B
Equality Commission NI	The Green Party
Folye Friend	Triangle Housing Association
General Consumer Council for NI	Ulster Supported Employment Ltd
Greater West Belfast Community Association	Unison
Juile Allen Consulting	Women's Aid Belfast & Lisburn
Law Centre NI	Womens Aid Federation NI
Multi-Cultural Resource Centre	Women's Support Network
National Energy Action NI	
Newry & Mourne District Council	
Newtownabbey Borough Council	
NI Anti-Poverty Network	
NI Human Rights Commission	



—
Advice NI staff

Photography: Lesley Doyle