

# Funders

Money  
Advice  
Trust



# advice<sup>ni</sup>

the independent  
advice network

## Annual Report 2008

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## Vision

Advice NI's vision is of a society of confident, informed and active citizens who can access their rights and entitlements.

## Values:

Advice NI holds a set of core values which are central to both what we do and how we do it. These values guide us in our work as a membership organization and as a staff team and influence how we engage with our wider range of stakeholders.

- We respect and promote the independence and diversity of our membership.

- We address and represent the needs and interests of our members in a fair, flexible and equitable way.

- We are accountable and transparent in all our work and actively seek ways to include our stakeholders.

- We provide a quality, professional and relevant service to our members.

- We promote a community development approach in all our work.

- We work in creative and collaborative ways in the interests of our members and those they serve.

- We promote equality, social justice and well being.

## Mission

Our mission is to develop an independent advice sector that provides the best possible advice to those who need it most.

# Chair's Introduction

*Welcome to Advice NI's Annual Review for 2007/08 which I hope gives you an insight into the varied activities, projects and core work undertaken this year.*

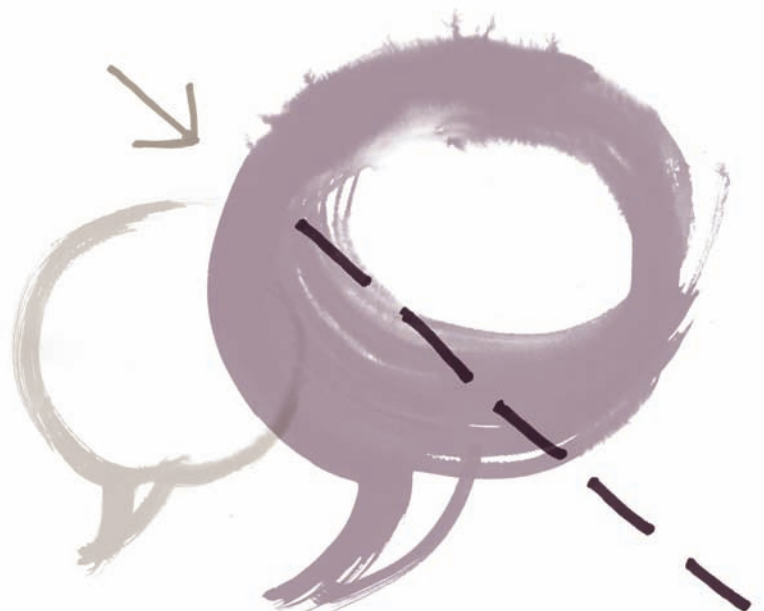
Of course an Annual Review can never provide the depth and flavour of what makes all of this happen – it's the people! And in Advice NI we have skilled and committed staff and a vibrant, diverse membership who are constantly striving to make a positive and lasting impact on the lives of those who use our services and who involve themselves in the activities that we offer.

This year is the first year of our new strategic plan which was developed, taking into account, the views of all our members and stakeholders. I believe this will guide the organization in a direction of travel to make real and lasting change in the advice sector and those who use our services. We have also introduced a new balanced scorecard which assists us greatly in monitoring and measuring the impact of our work and I am also pleased to report that we have again achieved our IiP status.

These are challenging times for us all, with a likely prolonged and deep recession which will impact most on the poor and disadvantaged. Therefore the development of an integrated, well resourced advice sector, which is focused on helping people overcome their difficulties and providing, not just advice but solutions, is more important than ever. In this regard it has been very disappointing to note the slow progress by DSD to implement the *Opening Doors* strategy. We now need greater forward momentum to implement the strategy and we hope that this can be done in a way which is inclusive and recognises the contribution of all who work in the sector.

Many of you will know by now that I have resigned from the position of Chair of Advice NI after six years in that role - as I have found new employment outside the advice sector. I just want to say how much I have enjoyed being involved with Advice NI over the years and I would like to extend my gratitude to everyone associated with the organisation and wish you all well for the future.

Conor McGale  
Chair, September 2008



Welcome to our Annual Report. This has been another exciting but challenging year for Advice NI. We always say this but every year the challenges grow and the complexity and range of our services and activities develops exponentially. It is no-longer about doing a few things well; it is now more a case of having to do a lot of things very well. For us that has meant doing more with less resources and the effect of this is that staff within the organisation have had to become more multi-skilled to cover the broader range of functions now required from us by members, partners and funders alike. We hope this report gives you a flavour of our work this year.



*“Advice NI has a highly committed, confident and competent workforce, who take great pride in the work they are involved with/in and who are united by an ethos of supporting its members to deliver excellent advice and to optimise benefits to/for those in need.”*

iIP Post Recognition Review, October 2007

### STRATEGIC THEME:

**“To support and develop the sustainability of the Independent Advice Sector.”**

Achieving social change lies at the heart of our ethos and approach. We have developed many partnerships and collaborative working arrangements over the past year.

*“The NI Anti-Poverty Network relies on Advice NI to provide expert advice to people experiencing poverty. We are regularly approached on a whole range of issues from benefits to debt, social loans and grants and its Advice NI we turn to for informed guidance.”*

Frances Dowds, NIAPN

### Opening Doors and the ASA

This year we have been engaging with the Advice Services Alliance, government and our member organisations on the DSD *Opening Doors* Strategy. We have assisted in the development of three consultation reports on IT, Quality and Training, along with colleagues in the ASA, and are awaiting responses to these from government and the wider sector. Agreements reached in these reports include the need to migrate to a secure web based case recording system, a common set of quality standards and a training and development strategy for the sector.

We have been active in supporting the development of local partnerships and consortia in preparation for changes in the structure and delivery of advice services in the context of the *Opening Doors* strategy. Our particular focus this year has been to work with members in the northwest to develop the Northwest Advice Services Alliance.

We have also been involved in a number of activities and programmes which have provided opportunities for our members and other stakeholders to engage and collaborate to bring very positive benefits to the people for whom we all exist to help. These have included:

### SSA/Advice NI Benefit Take Up Programme 2007/08

Building on the success of previous partnership benefit take up campaigns with the Social Security Agency (SSA), this year we secured a tender to deliver three exercises to help individuals and families in Northern Ireland claim their benefit entitlements.

For the three exercises 7,544 clients were targeted by the agency with 3,922 (52%) of clients making contact with us to receive a free, confidential and independent benefit entitlement check which also included information and advice on the Warm Homes Scheme.

Overall evaluation of the programme by the SSA highlighted the extent of the positive impact the project had with the average weekly benefit for clients totalling £46.95 and an average of £1,338.94 in arrears being paid. For the external exercises this translated into every £1 invested by the SSA £16 was generated in additional benefits. In total the Agency’s 2007/08 programme generated total additional benefits of over £8 million.



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### NIE 'For Your Benefit' Programme

Following on from a successful benefit take up pilot last year in partnership with Northern Ireland Electricity (NIE), this year we have secured further funding to deliver 3,000 benefit entitlement checks to help address the issue of fuel poverty across Northern Ireland.

The 'For Your Benefit' (FYB) programme uses a number of approaches in order to increase benefit take up amongst the most hard to reach and vulnerable people across Northern Ireland.

We are working with in partnership with a number of advice providers including Age Concern NI, Disability Action, East Belfast Independent Advice Centre, Gingerbread NI, Limavady Community Development Initiative and Omagh Independent Advice Services, to deliver on this project. Additional to providing the benefit entitlement checks to targeted clients, advisers will also identify and refer clients who could avail of energy efficiency measures.

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*"NIE Energy has been working very successfully with Advice NI through the 'For Your Benefit' programme and we recognise that they have an important role to play within the local community providing independent advice about a range of services."*

Jenny Boyd, *Energy Services Manager* NIE

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*"During 2007/08 Advice NI, in conjunction with other providers, played a key role in delivering the Social Security Agency's Benefit Uptake Programme. The Programme resulted in an £8 million of additional benefit being paid to some of the most vulnerable people in Northern Ireland."*

John Nevin, *Assistant Director for Benefits Assurance* SSA

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### Tax Credits Online

This year we launched a multi-lingual online resource to help low paid migrant workers and families from minority ethnic communities' access advice and information on Tax Credits.

The online resource was developed with the assistance of funding from HM Revenue and Customs and is available through our website. There are a variety of different Tax Credit advice and information tools including an innovative e-learning package designed to help increase people's knowledge, skills and confidence on Tax Credit issues.

### Older Person Adviser Course

We were successful in a tender bid to A2B for the development of an Older Person Adviser Course (OPAC). Advice NI is the lead partner on the course which is being developed in partnership with Help the Aged (NI) and Age Concern (NI). The course will be developed and delivered over an 18 month period.

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- The course is being targeted at a wide audience aimed at all groups/organisations who work with older people in an advisory capacity, including advisers, health workers, social workers, carers, housing workers, community workers, and so on.

- Both a face to face and e-learning course will be developed.

- Each module will be taught over a maximum of 2 days.

- The course will contain 6 modules identified by research.

- The ethos of the course is to ensure that it does not duplicate existing training available in the above areas. Advice NI will investigate existing training to ensure non-duplication.

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### Working in Partnership with others

Advice NI staff and management committee have been active on a range of stakeholder forums and other partnerships including:

*Advice Services Alliance*

*Community Development Health Network Board*

*Community Housing Advice Project*

*Community Places Board*

*Consumer Council Stakeholder Forum*

*Disability and Carers Service / Incapacity Benefit Forum*

*Money Advice Trust Social Policy Working Group*

*Northern Ireland Money Advice Discussion Forum*

*NILSC Stakeholder Forum*

*NICVA Board*

*NIAPN Board*

*Northwest Advice Services Alliance*

*Organisation of the Unemployed NI Board*

*Partnerships for Pensioners*

*Rural Community Network Board*

*SSA / CSA Joint Standards Committee*

*Tax Credit Consultation Group*

*Women's Resource & Development Agency Board*

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*"Recent increases in the cost of living for older people here have led to many concerns about money and the ability to afford essentials such as food and fuel. A recent report by the Institute for Fiscal Studies states that, 'In August 2008, average pensioner inflation reached 7.4 per cent, significantly higher than the 5.4 per cent rate for non-pensioners and the highest rate for pensioners since 1991'. As the majority of older people live on fixed incomes, such as state or occupational pensions, this has a particular impact on them. By working together with Advice NI to ensure benefit maximisation, and helping increase advice capacity in the sector, we can help to put previously unclaimed pounds into people's pockets."*

Patrick Minne, *CEO* A2B



Seamus McAleavey, NICVA; Fiona Magee, Advice NI; Roger Priestly, BT; Alex Buchner, Synergy Learning; Paul Clarke, UTV at the Link Awards where Advice NI nominated their e-learning partner Synergy Learning for their work on [www.adviceni-learningonline.net](http://www.adviceni-learningonline.net)



## 2. Innovation and Communication

### STRATEGIC THEME: "To promote and support innovation within the Independent Advice Sector".

We have tried to remain at the cutting edge in providing innovative solutions to improve engagement and networking across the sector and with our many partners.

Technology underpins much of our work enabling Advice NI to make the best possible use of resources to achieve our goals as well as encouraging networking and knowledge sharing across our membership. This year almost 700 messages were posted to AdviceLink as 153 staff and advisers raised issues and shared knowledge in dealing with their clients' issues and government departments.

[www.adviceni-learningonline.net](http://www.adviceni-learningonline.net), our virtual learning environment, now hosts much more than our NVQ in Advice and Guidance. Advisers can complete interactive courses in Tax Credits and Achieving Investors in People. We were again delighted this year to receive an invitation to London's Globe Theatre to be highly commended at the eWell-Being Awards in the Low Carbon & Environmental Efficiency category. Development of our E-Equals e-learning project saved participants traveling 4,529 miles equating to 203 hours travel time and £1,811.60 in fuel costs.

Advice NI was an active participant in the ASA IT Working Group set up in response to government's strategy *Opening Doors*. Much positive work was achieved including developing a comprehensive set of standards against which casework can be recorded, and agreeing that a secure web-based case management system would best meet the needs of the advice sector. Advice NI is now keen to move this work forward and is working with Advice UK which has developed a secure web based system, which is in use across England and Scotland.

Other ICT work this year included redeveloping our website so that it better reflects our work and is easier to find our members using an interactive map. We also identified and implemented an appropriate e-portfolio system to support our online learners in pursuit of their NVQ.

*"We would like to congratulate Advice NI on making it to the final of the 2008 National eWell-Being Awards. We were overwhelmed by the quality of entries received this year and competition has been very strong."*

Richard Craven, *SustainIT*





### NVQ's

We have maintained our status as the only Open University Assessment Centre for NVQ's in Northern Ireland and are now in our 10th year. This year:

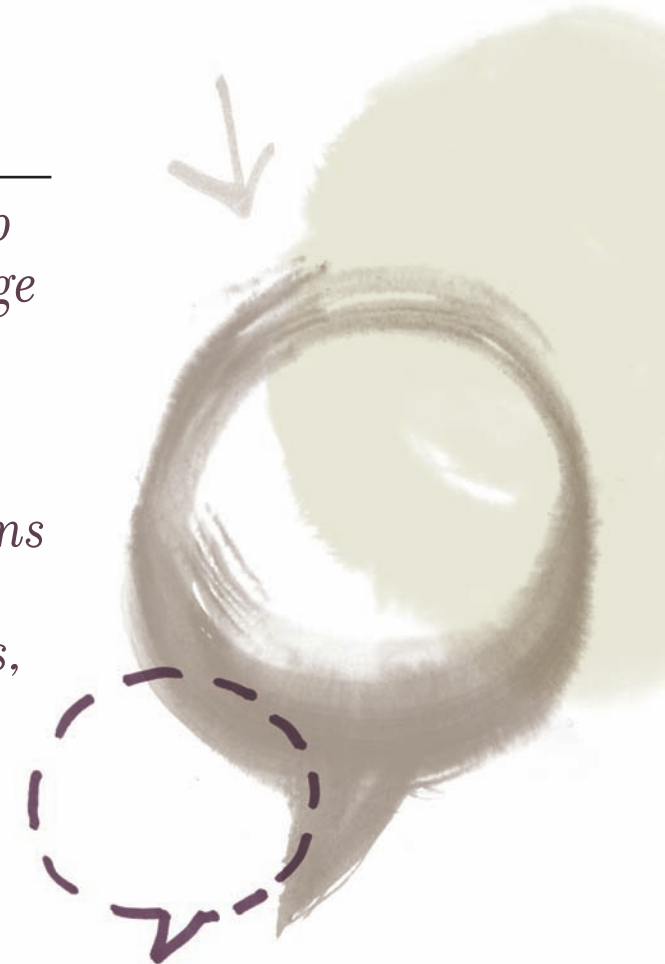
- 10 new learners registered to do an NVQ in Advice and Guidance, and a further 7 have registered from April 08.

- 11 advisors achieved their NVQ in Advice and Guidance levels 2-4. In addition a further 11 learners have been registered on to our new e-learning portfolio system.

- As part of the E-quals project National Energy Action and the Workers' Educational Association delivered workshops in Belfast and Derry. 16 learners achieved a level 2 City & Guilds 6176 Energy Awareness Certificate and 16 learners also achieved a level 2 OCNNI *Us and Them* diversity training certificate.

*Advice NI continue to develop their methodologies and range of qualifications delivered. Their innovative approach to e-portfolios is beginning to settle and find it's feet in terms of accessibility and ease of use for assessors, candidates, internal verifiers and the relevant OU staff.*

Caroline Morris, Open University External Verifier



**Wiseradviser**

We continue to take the lead role in Wiseradviser Money Advice Training and in conjunction with our partners in CCCS, Housing Rights Service, OIAS and Citizens Advice there has been a significant increase in the range of training courses delivered over the past year as well as the number of candidates undertaking the training.

**Key achievements for the year include:**

- 19 Wiseradviser courses delivered on 14 topics	- 199 Wiseradviser course participants (an increase of 70% since previous year)	- 577 participants attending Wiseradviser training since 2004
- 50 learners gaining accreditation (+ 127% on learners who gained accreditation 06/07)	- Developed and delivered 2 training courses to Irish League of Credit Unions (28 participants)	- Developed and delivered training courses to Ulster Federation of Credit Unions (14 participants)
- Partnership with Rethink on mental health awareness training	- Development of first e-learning <i>Introduction to Dealing with Debt</i> course in Northern Ireland	- Maintenance and management of Northern Ireland element of Wiseradviser website

-  
Organisation of the Northern Ireland Discussion Forum 1st Annual Conference *Dealing with Debt and Mental Health - The way forward?*

*"The Ulster Federation of Credit Unions (UFCU) was extremely pleased with the partnership and support from Advice N.I. in delivering a Dealing with Debt Course to credit unions within the UFCU. There were 14 participants who completed this 2 day course and 9 Staff received accreditation at level two from the Open College Network Northern Ireland. The training enables the UFCU staff throughout Northern Ireland to have the relevant skills and knowledge to speak to members of Credit Unions who may find themselves in financial difficulties. Thanks again to Advice NI and we look forward to further partnerships and training courses for our staff."*

Tommy Jeffers, UFCU

3. Influencing Policy

**STRATEGIC THEME:**  
**"To influence policy and decision making on behalf of our members and those who rely on their services."**

**Influencing change through policy**

Advice NI has played a leading role in influencing policy across a range of issues affecting members and users of advice services. Policy engagement has taken place at a variety of levels. With the restoration of the NI Assembly in May 2007, Advice NI has sought to engage specifically with local decision-makers, local MLA's and local Ministers. Engagement has also taken place at Westminster principally on the issue of welfare reform.

*"Let me say straightaway how very grateful I am for the trouble and great care you have taken to bring Advice NI's thoughts on welfare reform to my attention, and I shall certainly ensure it's concerns are raised at the very highest level With this in mind, I have already written to Stephen Timms MP, the Government's Welfare Reform Minister, and also to Margaret Ritchie MLA, the Social Development Minister within the Northern Ireland Executive, reinforcing the points highlighted in your correspondence."*

Lady Hermon, MP

In addition to reacting to policy developments Advice NI identified policy priority areas where proactive positions are developed and expounded with key stakeholders. These positions are developed in conjunction with the Advice NI Policy and Planning Sub Committee. Examples of this proactive approach include:

**Water Charges**

*"Advice NI sees protection of the most vulnerable low income households as being our primary concern. With that in mind we would call for 100% relief for those on the lowest incomes."*

**Benefit Uptake**

*"Advice NI and members welcome involvement in benefit uptake activity and welcome the partnership approach being taken by the SSA in targeting the most vulnerable and hard to reach people in Northern Ireland. Advice NI advocate other innovative methodologies be used in order to target the most hard to reach, in particular those who do not respond to benefit uptake letters."*

**Legal Aid Reform**

*"Advice NI fully supports characteristics of reform which have social need and social inclusion at their heart. However there would be a concern that need may become a victim of financial expediency."*



Jenny Boyd, NIE Energy Services manager with Arfawn Yasin, Advice NI  
at the Benefit Uptake training launch



### Welfare Reform

"Government should ensure that there are adequate safeguards in place to protect and support not further marginalise and demonise."

### Free School Meals

"Advice NI understands that the take-up of FSM entitlement has a number of benefits: (1) ensuring that children particularly from low income households have access to a nutritious diet; (2) low income families gain entitlement to a Clothing Allowance i.e. a contribution towards the cost of a school uniform for children attending post primary schools; and (3) schools benefit from additional funding through the LMS Common Funding Scheme."

### Consultation responses undertaken

Our approach to consultations is to concentrate on those which might have greatest impact on advice agencies and their service users. This year has seen a significant increase in the number of consultations we have responded to:

- Work and Pensions Committee Welfare Reform response (April 2007)
- Thoresen Review of Generic Financial Advice (April 2007)
- Financial Capability: Government's long term approach (April 2007)
- Briefing Paper on Role of the Courts in NI (April 2007)
- HMRC Paper on Unclaimed Assets Distribution Mechanism (Aug 07)
- Rates Review response (Aug 2007)
- IWRP Water Review response (Aug 2007)
- Work and Pensions Select Committee inquiry into child poverty (Sept 2007)
- DWP 'In work, better off: next steps to full employment' response (Oct 2007)
- NI Consumer Council NIAUR Action Plan (Oct 2007)
- IWRP Water Review response (Nov 2007)
- OFMDFM Enquiry into Child Poverty response (Nov 2007)
- Programme for Government & Budget response (Dec 2007)
- DEL: Careers Education, Information, Advice & Guidance Strategy (Dec 2007)
- Briefing Paper for Social Development Committee on Benefit Uptake (Jan 2008)
- OFMDFM Enquiry into Child Poverty response (Jan 2008)
- NILSC Financial Eligibility response (Jan 2008)
- NILSC Financial Eligibility EQIA response (Jan 2008)
- National Payments Plan Consulting on change in UK payments (Feb 08)
- Child Maintenance Bill EQIA response (Feb 2008)
- Mesothelioma Cases EQIA response (Mar 2008)
- NILSC Community Legal Service response (Mar 2008)
- Briefing Paper for Education Committee on Free School Meals (Mar 2008)
- Briefing Paper for Regional Development Committee on Water Charges and Affordability (Mar 2008)
- 9 money advice briefings distributed

**Presentations to NI Assembly Committees**

-	-	-
Regional Development Committee, Water Charges and Debt (June 2007)	OFMDFM Committee, Child Poverty (January 2008)	Social Development Committee, Benefit Uptake (January 2008)

**Correspondence with NI Assembly**

In addition to the above issues, Advice NI has corresponded with the Assembly on a variety of issues including the proposed Private Members Bill in relation to Carers Allowance, fuel poverty and method of payment in relation to school uniform grants.

Advice NI secured media coverage on water charging issue, child poverty, debt, launch of tax credit website for migrant workers and the campaign to encourage uptake of Free School Meals and Clothing Allowances.

*Noel Broadbent, HMRC; Anna Lo, MLA; Kieran Dougan, HMRC at the launch of Advice NI's multi-lingual online resource on Tax Credits*



**4. Organisational Development**

**STRATEGIC THEME:**

**“To strengthen the capacity of Advice NI to implement its Strategic Plan effectively.”**

Making sure that Advice NI has the right skills, expertise and experience to undertake its activities and services is an ongoing process and this year we have undertaken a number of new initiatives within the organisation.

The balanced scorecard was introduced following a recommendation from our evaluation by DSD. This has proved to be an exceptionally useful tool in monitoring and reporting our results and in helping link staff workplans to our overall strategic plan. We also put in place a new risk management strategy and policies on reserves and sabbatical leave were also developed. We introduced new SAGE accounting processes in line with changes in SORP. Terms & Conditions of Employment have been updated in line with new legislation and we introduced a new complaints policy following a recommendation in our external evaluation

We have engaged Cleaver Fulton and Rankin to revise our constitution and draft new articles and memorandum of association. This will involve Advice NI becoming a Company limited by guarantee, which we hope to complete by April 2009.

Advice NI first achieved Investors in People in December 2004 and the successful Post Recognition Review carried out on 18/10/2007 is evidence of our ongoing commitment to the principles, ethos and practices of the IiP Standard.

*“Advice NI continues to meet/exceed the evidence requirements of the Investors in People Standard and should continue to be recognised as an IiP Organisation.”*

Tom Kenny, IiP Assessor

**Membership Services**

Practical services to members are an important function and we get many requests for assistance on finance, insurance and human resource issues. We currently have 65 members, slightly down on the previous year. Of these 51 take our professional indemnity insurance and 18 take PI plus Directors and Officers insurance. We have 49 subscribers this year which is up 9% on the previous year.

Members mainly seek information or guidance on NJC Scales, equal opportunities, confidentiality and other employment or service policies. We dealt with around 7,000 calls of which 1,824 were from the public seeking advice. These calls are referred to the most appropriate sources of help.

The use of the Training/Conference Room has increased significantly with 170 bookings this year and we have begun to investigate taking additional space in our existing building to meet the increase in demand.



Statement of Financial Activities  
for Year Ended 31 March 2008

	Unrestricted	Designated Funds	Restricted	Total 2008	Total 2007
	£	£	£	£	£
<b>Income</b>					
Grants received	267,807	-	233,426	501,233	418,086
Membership fees and insurance	18,689	-	-	18,689	17,517
Training income	14,231	-	13,147	27,378	22,818
Bank interest received	1,719	-	-	1,719	1,241
Miscellaneous income	760	-	-	760	2,470
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	303,206	-	246,573	549,779	462,132
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<b>Expenditure</b>					
Grant expended:					
- Housing Research	-	-	-	-	7,750
- SSA	-	-	80,851	80,851	31,068
- NIE	-	-	33,826	33,826	-
Salary costs	242,123	27,488	47,109	316,720	299,982
Travelling expenses	7,155	-	632	7,787	11,736
Premises costs	31,179	-	362	31,541	31,561
Telephone, postage, stationery	20,249	-	5,830	26,079	23,348
Website Development	6,997	-	9,749	16,746	-
Staff recruitment and training	16,287	-	688	16,975	13,895
Members' Training	-	-	22,414	22,414	27,843
Subscriptions and affiliation	3,377	-	1,251	4,628	3,027
Conference costs	5,364	-	3,140	8,504	7,333
Publicity, literature	4,767	-	1,291	6,058	8,569
Bank charges	101	-	-	101	244
Audit and accountancy	3,145	-	358	3,503	3,408
Legal and professional	1,983	-	-	1,983	15,865
Sundry expenses	2,294	-	104	2,398	672
Depreciation	7,706	-	-	7,706	7,716
Amortisation of capital grant	(6,349)	-	-	(6,349)	(5,375)
	-----	-----	-----	-----	-----
	346,378	27,488	207,605	581,471	488,641
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<b>(Deficit)/Surplus for year</b>	(43,172)	(27,488)	38,968	(31,692)	(26,509)
<b>Transfers between funds</b>	13,654	-	(13,654)	-	-
<b>Balance at start of year</b>	129,493	27,488	16,319	173,300	199,809
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<b>Balance at end of year</b>	99,975	-	41,633	141,608	173,300
	=====	=====	=====	=====	=====

Balance Sheet as  
at 31 March 2008

	2008		2007	
	£	£	£	£
<b>Fixed Assets</b>				
Tangible assets		2,105		6,679
<b>Current Assets</b>				
Cash at bank	462		90,459	
Cash on hand	132		136	
Grants receivable	167,589		118,516	
Debtors and Prepayments	5,496		3,706	
	-----	-----	-----	-----
	173,679		212,817	
<b>Current Liabilities</b>				
Bank Overdraft	(27,705)		(35,641)	
Creditors and Accruals	(4,522)		(5,180)	
	-----	-----	-----	-----
	(32,227)		(40,821)	
<b>Net Current Assets</b>		141,452		171,996
		-----		-----
<b>Total Assets Less Current Liabilities</b>		143,557		178,675
<b>Deferred Income</b>		(1,949)		(5,375)
		-----		-----
<b>Net Assets</b>		141,608		173,300
		=====		=====
<b>Represented by</b>		99,975		129,493
<b>Unrestricted Funds</b>		-		27,488
<b>Designated Funds</b>		41,633		16,319
		-----		-----
<b>Restricted Funds</b>		141,608		173,300
		=====		=====



## Advice NI Management Committee

<b>Conor McGale</b>	Omagh Independent Advice Services	<i>Chairperson</i>
<b>Sean O'Neill</b>	Gingerbread NI	
<b>Barry McMullan</b>	NIACRO	
<b>Barrie McLatchie</b>	Belfast Unemployed Resource Centre	
<b>Mary McManus</b>	East Belfast Independent Advice Centre	
<b>Jim O'Callaghan</b>	Housing Rights Service	<i>Secretary</i>
<b>Kathleen Bradley</b>	Neighbourhood Assist	
<b>Caryl Williamson</b>	Age Concern NI	<i>Treasurer</i>
<b>Jim Doran</b>	LIAISE	
<b>Gerard O'Neill</b>	SCA Ltd	
<b>Harry Lyness</b>	Limavady Community Development Initiative	
<b>Sinead McKinley</b>	North Belfast Advice Partnership	

## Advice NI Staff

<b>Bob Stronge</b>	Director
<b>Fiona Magee</b>	Deputy Director
<b>Kevin Higgins</b>	Head of Policy & Research
<b>Kathleen Mulligan</b>	Head of Resources
<b>Patricia Donald</b>	Head of ICT
<b>Dominic Sharvin</b>	Vocational Blended Learning Assessor
<b>Arfawn Yasin</b>	Benefit Take Up Co-ordinator
<b>Joanne McCoy</b>	Money Advice Co-ordinator
<b>Elkie Ritchie</b>	Receptionist
<b>Emma Murphy</b>	Training & Development Practitioner

Advocacy for Senior Citizens	Help the Aged
Age Concern NI	Housing Rights Service
Ardoyne Association	Liaise
Ballynafeigh Community Development Association	Ligoniel Improvement Association
Ballysillan Community Forum Advice	Limavady Community Development Initiative
Barnardos NI	Lower North Belfast Community Council Advice Service
Belfast Unemployed Resource Centre	Mencap
Causeway Women's Aid	Multi-Cultural Resource Centre
Chinese Welfare Association	Neighbourhood Assist
Christian Debt Advice Centre	Neighbourhood Development Association
Cithrah Foundation	NIACRO
Civil Service Benevolent Fund	North Antrim Community Network
Cookstown & Western Shores Area Network	North Belfast Senior Citizens Forum
Corpus Christi Services	NUS-USI
Costa	Omagh Independent Advice Services
Craigavon Independent Advice Centre	Rethink - Severe Mental Illness
Cross Glebe Community Association	ROSA - Regeneration of South Armagh
Disability Action	Rosemount & District Welfare Rights Group
Dyslexia & Dyspraxia Support	S.T.E.E.R
East Belfast Independent Advice Centre	SCA Ltd
East Belfast Mission (Stepping Stone Project)	Shelter Northern Ireland - Gable Project
East Down Rural Community Network	South Antrim Rural Network
Employers for Childcare	South Tyrone Empowerment Programme
EPIC	Southcity Resource & Development Centre
Extra Care	Special Educational Needs Advice Centre
Falls Community Council	Tar Isteach
Falls Women's Centre	The Link Community Association
First Housing Aid & Advice Services	The Presbyterian Orphans & Children's Society
Galliagh Community Development Group	The Resource Centre
Gingerbread NI	The Wider Circle
Glenluce Quality Caring Centre	Vine Centre
Glenshane Community Development Association	Wave Trauma Centre
	Windsor Womens Centre

## List of Subscribers

Armagh Credit Union Limited	Pat McNally
Armagh Unemployed Group	Pension Service
Belfast City Council - Consumer Advice Center	People 1st
Childrens Law Centre	Sarah Doherty
Citizens Advice Bureau - Belfast	Sarah-Jane Goldring
Committee on Administration of Justice	Sean O'Farrell
Community Development & Health Network	Stakeholder Communications (TV Licensing)
Community Development Team Armagh & Dungannon HSS	Suffolk & Andersonstown C.A.B
Community Development Unit N&W Trust	The Consumer Council
Community Evaluation NI	The Green Party
Community Places	Triangle Housing - Floating Support
Consumer Affairs Branch	Triangle Housing Association
Craigavon & Banbridge Community H&S Service Trust	Ulster Supported Employment Ltd
Craigavon Borough Council	Unison
DSD (Social Security Policy and Legislation Div)	Women's Aid Belfast
Equality Commission NI	Women's Aid Belfast & Lisburn
Greater West Belfast Community Association	Women's Support Network
Headway Belfast	
Julie Allen Consulting	
Law Centre NI	
NEA NI	
Newry & Mourne District Council	
Newry Credit Union	
Newtownabbey Borough Council	
NI Anti-Poverty Network	
North City Training	
Northern Ireland Human Rights Commission	
Northern Ireland Legal Services Commission	
Northern Ireland Ombudsman	
Northside Community Law Centre	
Office of the Social Fund Commissioner	
Organisation of the Unemployed NI	

