

ANNUAL
REPORT
2011-2012

the
independent
advice
network



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 wellbeing.

MISSION

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

WELCOME TO OUR 2011-12 ANNUAL REPORT

Chair and Chief Executive Introduction

Welcome to Advice NI's Annual Report. The report sets out the main activities and achievements of Advice NI over the past year.

This has been an exceptionally busy and challenging year for the organisation and its members who have seen a significant increase in their workloads as a result of welfare changes and the on-going challenges arising from an economy still in recession. We have put in place a range of support services for members to help them to meet these challenges. These are described in the main body of the report under our four strategic themes.

Our annual profile report shows that our members' workload increased during the year with very little corresponding increase in resources. We believe the sector is now working at full capacity and we will struggle to meet the increase in demand for our services due to the forthcoming challenges of welfare reform without some further investment.

The remainder of this report presents the range of delivery partnerships that we have developed to ensure that the most disadvantaged get all the help to which they are entitled, with particular regards to maximising benefit uptake, relieving debt and promoting positive policy development. We will continue to maximise partnership working as we believe that this approach will be vital if we are to provide a truly comprehensive support system for people who will be affected by what are, by any standard, radical changes to the welfare system. Our social safety net will need to tighten to ensure that those affected are afforded as much support as possible - and this support will require greater integration across both the public, private and voluntary and community sectors.

The effects of welfare reform will impact on households across Northern Ireland leading to continued demand for our Debt Action NI service which is a vital lifeline for many individuals and families who are struggling to make ends meet. The statistics provided in this report, tragically for those affected, bear this out.

Training provision and activities have been maintained this year despite a more challenging economic climate where budgets for training tend to be the first casualties for many organisations. We have continued to develop our online training provision with NVQ's, Introduction to Debt and Advantage now all available online. We were also extremely pleased to win a National Training Award (Regional) for our Tendering and Commissioning training programme - a very timely and fortuitous programme which has equipped many of our members to take advantage of a range of procurement opportunities.

In terms of organisational development we have recruited eight new staff during the year across a range of projects and benefited greatly from the input of three very dedicated volunteers. New funding support arrangements have also been put in place by the Department for Social Development for regional advice organisations and Advice NI, Citizens Advice and the Law Centre NI formed a new entity (Northern Ireland Advice Services Consortium) to take forward this work.

Finally we want to thank all the staff in Advice NI for their tremendous hard work, dedication and enthusiasm in what have often been very testing circumstances for the organisation. Our thanks are also due to the Board for their continued commitment and guidance. Thanks to all our funders, stakeholders and partners for your support in making Advice NI the success that it is.

Bob Stronge, Chief Executive
Caryl Williamson, Chair





COLLABORATION AND CHANGE

STRATEGIC AIM 1
To support and develop the capacity of the Independent Advice Sector

Debt Action NI

Debt Action NI has been operating since November 2009. We had 16 full time advisers located in 12 council areas. During 2011/12 we experienced a 7% increase in demand on the service as 2,200 people with nearly £55 million of debt were advised.

Over a quarter of our clients suffered from an illness or disability. Of those, 43% suffered from mental health issues and 32% had physical problems. Nearly two in every three (58%) of our clients rely solely or have their income supported by benefits or pensions. Half of our clients (49%) were home owners which is not only reflective of the high home owner rates in Northern Ireland but how this section of society has been affected by the economic downturn.

Primarily our advisers offered face-to-face appointments but were also able to provide advice over the telephone and via email.



TOP 10 DEBTS			
Debt	Amount	Number of Debt Agreements	Average Debt per Agreement
Business	12,091,831	194	62,329
Mortgage Capital	11,286,335	91	124,026
Credit Card	8,558,236	2,891	2,960
Mortgage Shortfall	5,290,582	67	78,964
Personal Loan	4,642,085	851	5,455
Bank Loan	3,163,232	331	9,557
Mortgage Arrears	1,732,428	293	5,913
Secured Loans Capital	1,477,737	49	30,158
Credit Union	1,019,344	230	4,432
Hire Purchase	779,399	141	5,528

Debt Action NI can be followed on Twitter and Facebook where recent news stories and information on the project, relevant reports and general news relating to the world of finance and debt can be sourced.

Debt Action NI client
 A Downpatrick client was so pleased with the service he contacted Bob Stronge, Advice NI CEO, personally to thank the service and the adviser for the help he received. He was a young man with two credit cards and over five years his debt spiralled from £7,000 to £15,000 with the interest rising from 13% to 40%. He was made redundant and due to the pressure he was under had a mental breakdown. The client said "This amongst other things nearly destroyed my life". He came to Debt Action NI where the adviser was able to help him take control back. The adviser negotiated a debt management plan for the client. The client is receiving counselling and said "the help Debt Action NI gave to me was simply wonderful. My thanks to your organisation and especially the adviser who dealt with my case with sympathy and urgency."



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Social Security Agency Benefit Uptake Programme

Advice NI was delighted to secure the 2011/12 Social Security Agency contract to deliver benefit entitlement checks to 25,000 targeted clients across Northern Ireland. These people included pensioners with a possible entitlement to Attendance Allowance and older people with a possible entitlement to State Pension Credit. The contract required a full benefit assessment to be provided; assistance with the application process for all benefits and the recording of all details in relation to the service provided.

Advice NI deployed a delivery model which was focussed on maximising access to the service and maximising uptake in terms of numbers of people claiming benefit and the amount of benefit being claimed. Advice NI centrally operated a Freephone service which was contacted by clients who received a letter from the Social Security Agency.

There was an integrated approach to the telephony and face-to-face service provision, as Advice NI was aware that clients may require more support and assistance with their benefit assessment or accessing their entitlements. Advice NI delivered the service in partnership with Advice NI member organisations across Northern Ireland. During the delivery of the programme, Advice NI advisers used their skills and expertise to break down uptake barriers and increase benefit uptake for people who would otherwise have missed out on unclaimed entitlement.

Advice NI managed to secure £7.17 million for pensioners across Northern Ireland, which was more than three times the amount generated in the previous year.

Sharron Carlin,
Social Security Agency

"The partnership with Advice NI to deliver the 2011/12 Benefit Uptake direct targeting exercise has put more money into the pockets of over 2,000 mainly older people across Northern Ireland. The average weekly amount of additional benefit generated was £61.80 per person. I believe that this makes a significant contribution to the lives of those people benefiting and illustrates our Minister's continued commitment to tackling poverty."

Sharron Carlin, Head of Benefit Entitlement, Social Security Agency.

Social Security Agency Innovation Fund for Increasing Benefit Uptake

Advice NI was successful in securing two contracts for innovative pilot uptake projects under the SSA Innovation Fund, namely:

- An Interactive 'In-Work' Top Up Your Income Project
- A Young Persons' benefit uptake project

We applied a mixed delivery and access model to both projects using interactive technologies such as Facebook, Twitter, text and email services in an attempt to reach as many beneficiaries as possible.

We undertook an advertising campaign targeting the largest employers in Northern Ireland to ensure employees are aware of the availability of the service. Advice NI is also working with the Prince's Trust, Include Youth and other youth groups to increase benefit uptake amongst some of the most vulnerable young people in NI.



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Annual Report 2011-2012

Beat the Recession Project

The Beat the Recession (BTR) project dealt with 2,737 new clients this year and in recognition of the positive outputs and outcomes of the project, BIG Lottery has agreed to extend the BTR funding until December 2013.

Beat the Recession was part of a successful Advice Services Alliance (ASA) consortium bid to the BIG Lottery in 2010. The project aims to provide a range of advice services to people across Northern Ireland affected by the recession. Over the past year, BTR advice provision helped support vulnerable people and families struggling with issues such as loss of income or changed personal circumstances that have come about as a result of the recession.

The Advice NI BTR services include:

- Support for people at court who were subject to repossession proceedings in partnership with Housing Rights Service (HRS)
- Targeted geographic help for people most affected by the recession in partnership with North Belfast Advice Partnership (NBAP), Northwest Advice Services Alliance (NASA) and Omagh Independent Advice Services (OIAS)
- Freephone money and debt advice in partnership with the StepChange Debt Charity formally known as Consumer Credit Counselling Service (CCCS)
- A 'Help in Employment Service' in partnership with Belfast Unemployed Resource Centre (BURC)

It was evident this year through the work of the project that the recession continues to have a profound impact on people's lives. People were increasingly presenting themselves to the BTR advisers with issues such as redundancy or working on reduced hours; risk of repossession of their home/problems with mortgage repayment; inability to repay secured and unsecured loans or debts; reduced income and financial budgeting; benefit and tax credit reductions.

"Client was referred to the BTR service from an agency that deals with people vulnerable to suicide. Client presented themselves in a highly distressed state as they were unsure where to turn as they had already tried a number of options. Client had a multiple debt situation as a result of pressure from mortgage debt and other personal debts. The BTR adviser talked through the situation with the client, taking the time to go through all options open to the client. After the initial advice session the client was much calmer and more assured as to what the options were. The adviser was then able to help the client by taking the case and working with the creditors"

Money Advice Specialist Support Service

Over the past year Advice NI's Money Advice Specialist Support Service has provided advice, information and support on 64 complex debt cases such as overpayment of student loans, repossession, bankruptcy and limitations orders.

The service which is funded by the Money Advice Trust and managed by Advice NI was set up for money advisers in Northern Ireland operating within the Money Advice Trust's (MAT) partner agencies - Advice NI, Citizens Advice and CCCS. The service aims to increase the capacity and confidence of debt advisers to provide money advice by providing localised second tier support.

Specialist Support Service clients

"I found the specialist support service to be very useful as it was great to be able to get a second opinion on a complex case. The specialist support adviser's response was always quick and specific in nature. A useful resource that I will use again".

"The Specialist Support service has been very useful to me in helping me look very thoroughly at all the possible routes a client can take to deal with their situation. I also feel that using the service has reassured me that even if I have gone further with all their recommendations that I know that I have covered every angle to assist the client".

Employability Programme for People with Hearing Loss

Advice NI entered into an exciting innovative partnership with Action on Hearing Loss on their Employability Project.

The project aims to create equal access to the labour market for unemployed deaf and hard of hearing people in Northern Ireland. It seeks to influence employer's recruitment practices and to ensure deafness is not seen as a barrier to employment.

Advice NI has a key role participating on the project steering group and providing 'Benefit Employability' awareness raising sessions across NI to improve the target groups' knowledge of their rights and entitlements and how to increase their employment opportunities. We also provide tailored one-to-one confidential advice sessions.



HMRC Tax and Benefits Advice Project

Advice NI launched the Tax and Benefits Advice Service having secured funding from HM Revenue and Customs (HMRC) to deliver a new unique service offering advice and support to members of the public across Northern Ireland struggling with issues relating to HMRC products and services.

The service was delivered through:

- A specialist face-to-face advice and support service at locations throughout Northern Ireland
- A dedicated nationwide Freephone advice and support service
- A range of online multi-lingual web resources

The service specialises in helping HMRC customers understand their entitlements and tax responsibilities on issues such as tax credits, child benefit, self-assessment, PAYE, taxes (direct/indirect), national insurance contributions and the national minimum wage.

As part of the pre-launch preparations, and in partnership with Low Income Tax Reform Group (LITRG), Advice NI facilitated specialist Tax and Tax Credit training for staff and members.

During the first six months of service delivery the project dealt with over 1,600 clients.

Hazel Kilpatrick, HMRC Personal Tax Customer and Strategy Directorate

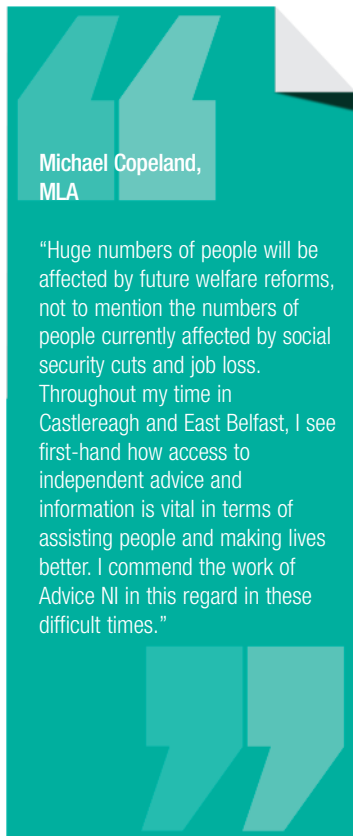
"Her Majesty's Revenue and Customs have supported Advice NI through the Grant Funding programme for a number of years. The funding enables Advice NI to do valuable work reaching HMRC's vulnerable customers who wouldn't normally come to us for advice, but need enhanced support to understand what they are entitled to and what they owe."

Castlereagh Borough Council Independent Advice Service

Advice NI successfully met the increased demand placed on the Castlereagh Borough Council Independent Advice Service again this year with advisers dealing with 8,000 enquiries.

The service, which is facilitated by a consortium of advice providers, aims to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them.

The Castlereagh Advice service involves a Freephone telephony service, face-to-face service provision in seven outreach venues across the Council area and a home visitation service. Online advice, tribunal representation and a specialist money and debt service are also provided.



Michael Copeland, MLA

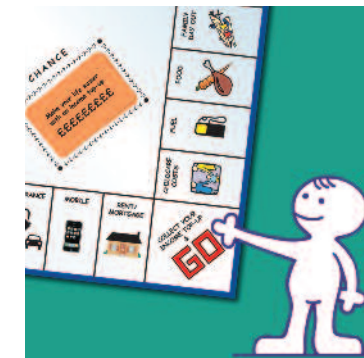
"Huge numbers of people will be affected by future welfare reforms, not to mention the numbers of people currently affected by social security cuts and job loss. Throughout my time in Castlereagh and East Belfast, I see first-hand how access to independent advice and information is vital in terms of assisting people and making lives better. I commend the work of Advice NI in this regard in these difficult times."

Our Partners

A2B
Action on Hearing Loss
Advocacy Network
Age NI
ASA
Beat the Recession
Benefits & Credits Consultation Group
Child Maintenance and Enforcement Division
Community Development and Health Network
Consumer Council
Consumer Credit Counselling Service (Step Change)
Citizens Advice
City and Guilds
Enforcement of Judgements Office User Forum
EGSA
Financial Capability Steering Group
Financial Capability Partnership Board
HMRC Charter Advisory Committee
Healthy Ageing Consortium

Insolvency Service
Joint Standards Committee of the Northern Ireland Social Security Agency
Joint Government/Voluntary and Community Sector Forum
Law Centre NI
Lending Standards Board
Money Advice Trust Partnership Board
NI Discussion Forum
Northwest Advice Services Alliance (NASA)
NICVA
NIACRO Offenders forum
Northern Ireland Anti-Poverty Network
Northern Ireland Money Advice Discussion Forum
Older Person's Rights Based Website Steering Group
Open University
OCNNI
Older People's Policy Forum

Power NI
PROQUAL
Public Health Agency Regional Operational Group
Organisation of the Unemployed
Social Security Agency Operational Forum
SSA/CMED Joint Standards Committee
Ulster Bank





INNOVATION AND COMMUNICATION

STRATEGIC AIM 2
To promote and support innovation within the Independent Advice Sector

In the last year Advice NI promoted key messages to its members, the public and to government. We produced 18 press releases and had media mentions on more than 30 occasions, highlighting the valuable work of Advice NI members and projects.

We produced six e-newsheets, AdviceMatters, which has become an increasingly popular method for our members to promote their projects and achievements.

Advicelink, Advice NI's e-group, is a simple email tool enabling members to offer support and information to each other. We have seen an increase in usage and have found members use this service to provide peer support on complex cases and issues. Currently, we have 180 advisers subscribing to the service posting 645 messages between them in the past year.

Social media has provided Advice NI with a powerful platform to promote projects and services, voice policy issues and interact with a wider audience which would otherwise have been inaccessible. We have seen a huge increase in our social media accounts with a combined following of 2,221 with other users mentioning our projects and services or retweeting our messages over 2,000 times.

Visitors to our websites have increased this year with over 470,000 visitors seeking information on issues such as debt, tax & benefits, and completing online courses. Thanks to the support of the Google Grants programme, ads promoting our services have had over one million impressions.



rights 4 seniors

Rights 4 Seniors

Our social justice website, www.rights4seniors.net which is a vital, up-to-date rights-reference for older people in Northern Ireland and those who work with them, now attracts more than 9,000 visitors per year.

Over the past year, Advice NI promoted the Rights 4 Seniors website beyond the networks of older people connected into the voluntary and community sector, giving presentations to 54 residents in 7 Folds (Belfast, Portrush, Carrickfergus and Newcastle). Most of the residents were over 70 years of age, two thirds of which had no experience of the internet.

Rights 4 Seniors has been particularly successful in building relationships with older people's groups and age sector professionals throughout Northern Ireland. The website has published information on the events and successes of other organisations such as Unltd, Springfield Charitable Association, Arthritis Care NI and Age Sector Platform.

Such collaboration dovetails neatly with the informational needs of older people in Northern Ireland and the engagement strategy that we developed in order to publicise both Rights 4 Seniors and Advantage training. We regularly exhibit our work at events and present to older people's groups including:

- a series of breakfast briefings of older people's groups throughout Belfast which were facilitated by Volunteer Now
- presentations in a number of Folds throughout Northern Ireland

Visit www.rights4seniors.net and our social media networks to follow our work and to connect with us.



Fold Resident

"I didn't realise there was so much information in the one place or that I could get involved in debates about housing and care."



Training and Development Support

Over the past year we have seen a gradual increase in our training provision which is mapped to the Qualifications and Credit Framework (QCF) to ensure that our members and those working in the independent advice sector are well equipped to provide quality advice to the public. This year over 430 people participated in Advice NI training courses including both accredited and non-accredited programmes.

In 2011 we were delighted to win a prestigious National Training Award for our 'Introduction to Tendering and Commissioning' training course. We have continued to provide accredited NVQ, assessor and verifier qualifications through City & Guilds and are proud to announce we are now a PROQUAL approved assessment centre offering level 5 qualifications. We continue to provide level 3 accreditation via OCNNI.

We have developed our portfolio of e-learning training courses and have piloted two new e-learning courses: our 'Introduction to Dealing with Debt' wiseradviser course and Advantage, the Older Person's Adviser course. In the future we would like to continue to provide a variety of training programmes via our e-learning platform: www.adviceni-learningonline.net

Numbers attending Advice NI accredited training this year:

Courses	Participants
Wiseradviser (money and debt training) generalist level F2F and E-learning	= 53
Wiseradviser (money and debt training) skilled level F2F	= 144
Advantage / Older Person Adviser Course	= 42
NVQ in Advice and Guidance Level 2 - 4	= 39
NVQ in Customer Service Level 2	= 6
A1 Assessor Awards	= 3

A further 144 participants attended our ad hoc courses including 'An Overview of the Benefits and Tax Credits System', 'An Introduction to Tendering and Commissioning', 'An Introduction to Advice Pro', 'Equality and Discrimination' training and 'Social Media Training'.

Tender Training Candidate

"Thought the course was fantastic. I achieved a great step-by-step insight into procurement & commissioning"

"This course is relevant to all sectors. Good use of examples and discussion"

Advantage Candidate

"This was a very worthwhile course and has really helped me in my work. I would highly recommend it."

"The course was excellent and very informative with up-to-date and relevant material. It was really enjoyable, friendly and well explained."

NVQ Candidate

"When I signed up to the NVQ Level 4 Advice and Guidance I was a complete novice in the use of e-learning but right from the outset I found the Advice NI programme to be very accessible and easy to use. The content was very well structured and I was able to complete my learning at a pace that accommodated my work and personal commitments. Because of this flexibility I felt that I had greater control of my learning than on a traditional course and, as a result, it made for a much more enjoyable experience. It's a practical way to achieve and I would recommend it to anyone."

Wiseradviser Candidate

"I find the on-going training offered by Advice NI invaluable. Money Advice is constantly changing, with often numerous updates in so many areas that it would be very difficult to absorb and understand the relevance of the changes to our work. Training reaffirms what I know, broadens my knowledge, helps me understand any changes that are happening and helps me look at ways I can adjust/ use the changes in course of the advice that I give."

Case Management and Recording

Advice NI and many of its member organisations use the 'Advice Pro' Case Management application for ease of reporting and secure recording of their work.

The Money module enables advisers to create income and expenditure statements and produce a Common Financial Statement. It also allows for the management of clients' creditors.

For those advisers who do not require the extended functionality of the Money module, detail on all stages of a welfare rights case can be entered and tracked through Benefit Check, Claim, Review and Appeal.

Advice NI has three Advice Pro approved trainers.

Advice Pro Candidate

"A very informative course with useful and practical information provided."

"An excellent, well-organised and well-presented course."



INFLUENCING POLICY

STRATEGIC AIM 3

To Influence Policy and decision making on behalf of our members and those who rely on their services

the independent advice network

MEMBERSHIP PROFILE REPORT 2011-2012



Chairs Introduction

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The Advice NI Membership Profile exercise clearly highlights the increasing demand placed upon advice services. Very often this demand is from vulnerable low income households, both in and out of work, struggling to cope with changes to the social security system, the impact of the recession and the rising cost of living.

The statistics highlight the volume and complexity of enquiries placed upon advisers; and the case studies serve to illustrate the life-changing positive outcomes that independent advice can achieve for clients.

I commend the work of the independent advice sector and this analysis of the work of Advice NI members: once again making the case for the vital role of independent advice.

Caryl Williamson
Chair



Members Workload

Advice NI 'Generalist' organisations are locally based and can provide advice on a range of subjects. For some advice may be their sole function; for other community development organisations the advice service is just one element of their work. All are based at the frontline, with services being an integral part of the fabric of the local community.

Advice NI 'Specialist' providers focus their service on a particular subject, where comprehensive, in depth expert knowledge of a specific subject or topic defines the service provided.

Advice NI 'Targeted' providers tailor their service towards the interests, needs and demands of a specific, definable 'target group'. Services are 'bespoke' and 'authoritative' in application due to familiarity with and expertise in understanding and addressing the problems, queries or 'barriers' experienced by the particular client groups.

Social security benefit enquiries represent the bulk of enquiries, followed by housing, debt and employment queries. The data highlights a growing demand for advice services with this trend likely to continue with the welfare reform legislation progressing through the NI Assembly.

Total Enquires:
269,034

Response rate:
47 organisations

Case Study

SCA Ltd

Client was a pensioner, came to the advice centre to ask for assistance as he had recently had his application for benefits disallowed. He had separated from his wife who was disabled and remained living in the marital home which they both owned. He was living in rented accommodation and had applied for State Pension Credit and Housing Benefit, both of which were disallowed because he was deemed to have capital (notional) in the valuation of the marital home.

The adviser learned that a Capital Valuation had been carried out on the marital home by Land and Property Services (LPS) stating it was worth £160,000.00. They used this to assess his capital interest in the marital home as £80,000.00. The adviser asked for a reconsideration of the decision not to award both benefits. Research was carried out and Social Security case law was identified including Commissioners Decision R (IS) 5/05 which referred to the issue of how to sell half a house if the other owner is living in it? The adviser was successful in securing entitlement to benefit.

Advice NI Tribunal Representation *

DLA	ESA	Other	Total
812	922	158	1,892
34% Allowed	42% Allowed	23% Allowed	37% Allowed

Tribunal Representation

The tribunal representation workload of members continued to increase dramatically in 2012. Representation was provided at a record high of 1,892 hearings, amounting to an increase of 425 or 29% in comparison to 2011; which itself had seen representation at 1,467 which was 138 or 10% higher than the previous year.

The information from The Appeals Service also highlights that in terms of all cases, there was an overall success rate of 23%. Where an appellant had an Advice NI representative the success rate was 37%, emphasising the importance of representation in the appeals process.

(* Information provided by The Appeals Service)

Case Study

North Belfast Advice Partnership

The tribunal representative was a referred a client who was a single parent with fibrosis of the lungs awaiting a lung transplant. The client had applied for Employment & Support Allowance, attended the Work Capability Assessment and was awarded 0 points. The decision was appealed and the tribunal representative attended the appeal hearing with the client. The tribunal awarded benefit, and while it stopped at awarding 15 points, the tribunal told the ESA Presenting Officer that they could have awarded additional points but felt the client had been through enough. The client was awarded ESA and placed in the Support Group.

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Income Generation

Advice NI secured the Social Security Agency Benefit Uptake contract (2011/12) which involved targeting approximately 25,000 people with a potential entitlement to Attendance Allowance, State Pension Credit and Carer's Allowance. Clients received a full benefit assessment and received assistance with the application process for any benefits identified.

This contract has concluded and the results have been verified by the Social Security Agency. Advice NI in partnership with member organisations across Northern Ireland managed to secure a record additional annual income amounting to over £7.1m for more than 2,000 individuals across Northern Ireland.

Case Study

Advice NI Benefit Uptake Service

Client rang Advice NI contact centre adviser as part of the SSA Uptake Programme who identified that client could have potential entitlement to Attendance Allowance and also identified that face to face assistance was required with the application forms. A home visit was conducted and all the necessary forms completed. Later the client contacted the adviser to confirm that she had been awarded Attendance Allowance at the lower rate. She already was in receipt of £20.78 per week of State Pension Credit and with the Attendance Allowance award she was also now entitled to the severe disability premium.

Additional Income generated per week:
£51.85 Attendance Allowance;
£58.20 State Pension Credit
Severe Disability Premium

Opening Hours		
More than 30 hours p.w.	Open 5 days p.w.	Average opening hrs p.w.
51 organisations	53 organisations	37.5 hours per week

Service Delivery / Opening Hours

Advice NI members continue to strive to provide accessible services aimed at maximising advice and support for the most vulnerable households across Northern Ireland.

The membership information highlights that centres aim to maximise accessibility both as regards opening hours and also regarding when the service operates - whether in the evenings or at weekends, in addition to traditional 9 - 5 opening hours.

Case Study

Belfast Unemployed Resource Centre

A 61 year old man sought advice on benefits after an extremely serious accident at work where he sustained serious head and back injuries. The advisers discussed the situation with the client and assisted with a number of benefit applications including a successful application for industrial injuries disablement benefit.

The adviser and client also discussed the case with a solicitor, and it was agreed that the client would take forward a civil claim. This claim was settled out of Court for £40,000.

The Advice NI Board and Senior Management Team were determined that the policy work of the organisation needed to make greater efforts to highlight the plight of households across Northern Ireland struggling to cope with the impact of the recession, welfare reform, rising cost of living and increasing indebtedness.

Equally, the resultant impact on adviser workloads was highlighted as a key policy priority area, in particular the growing demand for tribunal representation.

Advice NI sought to maximise engagement with key stakeholders at every level with a view to influencing policy and decision making.

To this end, we have tried to assist member organisations to organise their own local information events, published a detailed manifesto document for the local elections, attended political party annual conferences and engaged with a range of Ministers, Departments, NI Assembly Committees and individual MLAs.

Formal engagement with the NI Assembly has included:

- Social Development Minister on Mortgage Rescue; and Benefit Uptake
- Committee for Social Development on Welfare Reform; Advice NI policy priority areas; and Fuel Poverty
- Committee for Finance and Personnel on Systems Thinking
- Committee for Enterprise, Trade and Investment on Debt and Insolvency matters
- Justice Minister on Legal Aid Reform



We have produced a number of Social Policy Briefing Papers; submitted detailed responses to a range of consultations; and have been an active member of the NI Welfare Reform Group which campaigns for positive changes to policy, service provision and legislation for those in receipt of social security benefits.



Advice NI has also maximised opportunities to focus media attention on the key issues facing households and advisers. Interviews were conducted with a range of media outlets throughout the year including 'On Your Behalf', 'UTV Live', 'Talkback' and 'BBC Radio Ulster'.

David Ford MLA,
Minister of Justice

I would be very happy to meet you to discuss the issues you have raised and how we might work together towards implementing the recommendations to which you refer from the Access to justice Review."

Bernie Rooney,
Director of Child Maintenance
and Enforcement Division

"I have been very impressed with the level of commitment and partnership working ongoing between Advice NI and the Child Maintenance and Enforcement Division (CMED) through the work of the Business Development Directorate headed by Tracey Teague. I am very appreciative of your very valuable contribution to the Division's Child Maintenance Stakeholder Forum."

Policy Responses / Briefing Papers

1. The Work & Pensions Committee Inquiry into Child Maintenance (April 2011)
2. A State Pension for the 21st Century (May 2011)
3. Consultation Paper on the Future Regulation of Gambling in NI (May 2011)
4. Personal Independence Payment Consultation (June 2011)
5. SSAC Request for Evidence: The Extension of the Shared Room Rate to those under 35s (June 2011)
6. Debt Collection Guidance (July 2011)
7. SSAC consultation: Passported Benefits under Universal Credit (July 2011)
8. OFT Debt Management and Credit Repair Guidance Consultation (August 2011)
9. Draft HSCB & PHA Community Development Strategy (August 2011)
10. Advocacy Consultation (October 2011)
11. FSA regulation of Credit Unions in Northern Ireland (October 2011)
12. DSD committee re Fuel Poverty (November 2011)
13. Social Investment Fund Consultation (December 2011)
14. Welfare Reform EQIA (December 2011)
15. Rates Deferment Evaluation (January 2012)
16. Tribunal Reform Discussion Paper (January 2012)
17. Draft Programme for Government 2011-15 (February 2012)
18. DWP's Consultation Paper on Support for Mortgage Interest - call for evidence (February 2012)
19. Bereavement Benefit for the 21st Century (March 2012)



Advice NI Briefing Papers

1. 'The Future of Cheques?' (July 2011)
2. 'Welfare Reform Bill 2011: 12 Month Time Limit for Contribution Based Employment & Support Allowance' (September 2011)
3. Advice NI Briefing Note in relation to informing the work programme and identifying potential subjects for inquiry for the new Finance Committee (August 2011)
4. Advice NI Briefing Note in relation to the new Social Development Committee (September 2011)
5. 'The Requirement for Couples with Children to Work at Least 24 Hours Per Week in Order to Qualify for Working Tax Credit' (January 2012)





ORGANISATIONAL DEVELOPMENT

STRATEGIC AIM 4
To strengthen the capacity of Advice NI to implement its Strategic Plan effectively



Advice NI places a lot of value on our planning processes and in ensuring effective staff engagement.

There were a host of organisational challenges this year - most of which were related to rapid growth in staffing through the securing of a range of contracts.

We grew our staff complement by eight, bringing the total number of staff to 34. We provided staff with a new health scheme which offers them a number of benefits including a 24hr counselling helpline.

Our membership has also increased slightly this year with four new advice providers joining, bringing the total to 68. 68% of members take up our professional indemnity insurance which we are pleased to report has not increased for the past four years.

We reviewed our human resources and financial policies and updated these as necessary under the guidance of our legal advisors.

A Code of Good Governance Health Check was also undertaken. The code sets out seven principles and practices of good governance for voluntary and community organisations and is a self-assessment tool which has been devised as a practical resource to assist boards to work towards adhering to the principles of the Code.

New risk register and business continuity plans were also introduced during the year.

The total number of telephone calls made to the organisation (including our helplines) increased very substantially this year with 34,262 calls handled.

Our Board of Trustees met five times during the year and there were also regular meetings of both the Staffing and Resources and Policy and Planning Sub-Committees.





Advice NI Board of Trustees

Caryl Williamson	Age NI, Chairperson
Mathilda Taulbutt	Causeway Women's Aid, Vice Chair
Barrie McLatchie	Belfast Unemployed Resource Centre
Jim Doran	LIAISE
Sinead McKinley	North Belfast Advice Partnership
Mary McManus	East Belfast Independent Advice Centre
Jim O'Callaghan	Housing Rights Service, Treasurer
Barry McMullan	NIACRO
Harry Lyness	Limavady Community Development Initiative
Kathleen Bradley	Neighbourhood Assist
Gerard O'Neill	SCA Ltd
Michael Roddy	Omagh Independent Advice Services
Marie Gilmore	Magerafet District Advice Services Ltd
Eileen Chan-Hu	Chinese Welfare Association

Advice NI Staff April 2011 - April 2012

Bob Stronge	Chief Executive
Fiona Magee	Deputy Chief Executive
Kathleen Mulligan	Head of Resources
Kevin Higgins	Head of Policy and Research
Patricia Donald	Head of ICT
Emma Murphy	Head of Training
Dominic Sharvin	NVQ Development Worker
Ciaran Arthurs	Web Content Developer
Elkie Ritchie	Communications Officer
Joanne McCoy	Money Advice Co-Ordinator
Arfawn Yasin	Projects Manager
Michelle McGreevy	Receptionist
Corrie Chappell	Administrator
Sinead Campbell	Money Advice Project Manager
Gemma Willis	Technical Support Officer

James Long	Money and Debt Adviser
Nuala McCaffrey	Money and Debt Adviser
Ellen McKernan	Money and Debt Adviser
Colm Chambers	Money and Debt Adviser
Roisin Walton	Money and Debt Adviser
Adrienne Mackle	Money and Debt Adviser
Emma Tracey	Money and Debt Adviser
Jim McDowell	Money and Debt Adviser
Maura McKay	Money and Debt Adviser
Sue Stevenson	Tax and Benefits Adviser
Jennie Hammond	Tax and Benefits Adviser
Angela Arnold	Benefit Adviser Manager

Seonagh George	Benefit Adviser
Orla Vallely	Benefit Adviser
Eibhlin McCafferty	Benefit Adviser
Norma Vance	Benefit Adviser
Adrian Glackin	Benefit Adviser
James Dunlop	Benefit Adviser
Maura McKay	Benefit Adviser

Ryan Quigg	Volunteer
Cristina Tejada Bogas	Spanish Volunteer
Maria Gonzalezborrajo	Spanish Volunteer

Members

A

Action on Hearing Loss

Tel: 028 9023 9619 E-mail: alex.leslie@hearingloss.org.uk

Age Concern Causeway

Tel: 028 7035 7966 E-mail: ac.causeway@gmail.com

Age NI

Tel: 028 9024 5729 E-mail: info@ageni.org

Ardoyne Association

Tel: 028 9071 5165 E-mail: ardoyneassociation@hotmail.co.uk

B

Ballynaveigh Community Development Association

Tel: 028 9049 1161 E-mail: deirdre.dobbin@bcda.net

Ballysillan Community Forum Advice

Tel: 028 9039 1272 E-mail: bcf_advice_services@yahoo.co.uk

Belfast Unemployed Resource Centre

Tel: 028 9096 1111 E-mail: barrie.mclatchie@burc.org

C

Causeway Women's Aid

Tel: 028 7035 6573 E-mail: womensaidcoleraine@btinternet.com

Chinese Welfare Association

Tel: 028 9028 8277 E-mail: info@ageni.org

Christian Debt Advice Centre

Tel: 028 9046 9227 E-mail: carolwatton@btinternet.com

Christians Against Poverty

Tel: 01274 760777 E-mail: kirstyallen@capuk.org

Cithrah Foundation

Tel: 028 9335 1199 E-mail: cithrah@hotmail.com

Civil Service Benevolent Fund

Tel: 0844 2640138 E-mail: sinead.murphy@foryoubyyou.org.uk

Cookstown & Western Shores Area Network

Tel: 028 87738845 E-mail: cwsan@aol.com

Corpus Christi Services

Tel: 028 9023 5551 E-mail: bronagh@corpuschristiservices.co.uk

D

Damask Community Outreach

Tel: 028 9263 4803 E-mail: jane@damasklisburn.org

Derry Youth & Community Group (Lemis Job Assist)

Tel: 028 7126 8891 E-mail: training@dycw.co.uk

Disability Action

Tel: 028 9029 7880 E-mail: hq@disabilityaction.org

E

East Belfast Independent Advice Centre

Tel: 028 9096 3003 E-mail: advice@ebiac.org

East Belfast Mission

Tel: 028 9073 8211 E-mail: j.millar@steppingstoneni.org

East Down Rural Community Network

Tel: 028 4461 2311 E-mail: info@eastdownrcn.com

EGSA

Tel: 028 9024 4274 E-mail: info@egsa.org.uk

Employers for Childcare

Tel: 028 9267 8200 E-mail: info@employersforchildcare.org

EPIC

Tel: 028 9074 3330 E-mail: davycolvin@bt.com

Extra Care

Tel: 028 9448 2939 E-mail: admin@extra-care.org

F

Falls Community Council

Tel: 028 9020 2030 E-mail: john@fallscouncil.com

Falls Women's Centre

Tel: 028 9032 7672 E-mail: advice@fallswomenscentre.org

First Housing & Smartmove

Tel: 028 7126 6115 E-mail: info@first-housing.com

First Steps Women's Centre

Tel: 028 8772 7648 E-mail: fswc.michael@gmail.com

G

Gallagh Women's Group

Tel: 028 7135 6092 E-mail: gallaghwomensgroup@hotmail.co.uk

Gingerbread NI

Tel: 028 2563 8086 E-mail: info@eastdownrcn.com

Glenshane Community Development Ltd

Tel: 028 7774 2494 E-mail: glenshane@btclick.com

Greater Turf Lodge Residents Association

Tel: 028 9060 0021 E-mail: gtiraas@hotmail.com

H

Housing Rights Service

Tel: 028 9024 5640 E-mail: una@housingrights.org.uk

L

Liaise

Tel: 028 3832 5764 E-mail: jim@mzhouse.org

Ligoniel Improvement Association

Tel: 028 9039 1225 E-mail: advice@wolfhill.org.uk

Limavady Community Development Initiative

Tel: 028 7776 5438 E-mail: advice@lcdi.co.uk

Members

M

Magherafelt District Advice Services

Tel: 028 7930 0444 E-mail: marie@magherafeltadvice.co.uk

Mencap

Tel: 028 9069 1351 E-mail: mencapni@mencap.org.uk

Mindwise - New Vision

Tel: 028 9040 2323 E-mail: ann.doherty@mindwisenv.org

Multi Cultural Resource Centre

Tel: 028 9024 4639 E-mail: margaret@mcrc-ni.org

N

Neighbourhood Assist

Tel: 028 7126 9327 E-mail: bradley.eugene13@googlemail.com

Neighbourhood Development Association

Tel: 028 9058 4848 E-mail: nda@gmx.co.uk

NIACRO

Tel: 028 9032 0157 E-mail: barry@niacro.co.uk

NICEM

Tel: 028 9043 8962 E-mail: jolena@nicem.org.uk

NICRAS

Tel: 028 9024 6699 E-mail: advice@nicras.org.uk

North Antrim Community Network

Tel: 028 2177 2100 E-mail: info@nacn.org

North Belfast Senior Citizens Forum

Tel: 028 9075 5894 /
028 9074 9944 E-mail: olaf@northbelfastseniors.org

North West Advice Service

Tel: 028 7135 8370 E-mail: gcdgroup@hotmail.com

O

Omagh Independent Advice Services

Tel: 028 8224 3252 E-mail: michael@oias.co.uk

Q

Queens Students' Union Advice Centre

Tel: 028 9097 1049 E-mail: connie.craig@qub.ac.uk

R

Rosemount & District Welfare Rights Group

Tel: 028 7128 2829 E-mail: info@rosemountresourcecentre.co.uk

Rural Support

Tel: 028 8676 0040 E-mail: info@ruralsupport.org.uk

S

SCA Ltd

Tel: 028 9032 9085 E-mail: goneill@scaltd.net

Shelter Northern Ireland

Tel: 028 9024 7752 E-mail: info@shelterni.org

South Antrim Rural Network

Tel: 028 9447 8645 E-mail: wendy@southantrimruralnetwork.org

Southcity Resource and Development Centre

Tel: 028 9050 4959 E-mail: dillonj@south-city.co.uk

Special Educational Needs Advice Centre

T: 028 9070 5654 E-mail: info@senac.co.uk

STEP

Tel: 028 8772 9002 E-mail: iedel@stepni.org

T

Tar Anall

Tel: 028 9032 3631 E-mail: valerie@taranall.ie

Tar Isteach

Tel: 028 9074 6665 E-mail: tommy@taristeach.org

The Link Community Association

Tel: 028 9043 1200 E-mail: thelinkatown@hotmail.com

The Resource Centre Derry

Tel: 028 7135 2832 E-mail: jude@resourcecentrederry.com

The Welcome Project

Tel: 028 9266 4443 E-mail: olga.dominiak@yahoo.co.uk

U

University of Ulster Student Support

Tel: 028 9036 6601 E-mail: i.rendell@ulster.ac.uk

V

Vine Centre

Tel: 028 9035 1020 E-mail: info@vinecentre.org

W

WAVE

Tel: 028 3751 1599 E-mail: welfare@wavearmagh.co.uk

Windsor Women's Centre

Tel: 028 9023 5451 E-mail: windsorwomans@yahoo.co.uk

Advice NI Audited Accounts

Statement of financial activities (incorporating the income and expenditure account) For the year ended 31st March 2012

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	Notes	Unrestricted Funds £	Restricted Funds £	Restricted Capital Funds £	2012 Total £	2011 Total £
Incoming resources						
Incoming resources from generating funds:						
Voluntary income	2	815,460	512,853	-	1,328,313	952,120
Activities for generating funds	3	232,334	241,624	-	473,958	365,068
Total incoming resources		1,047,794	754,477	-	1,802,271	1,317,188
Resources expended						
Charitable activities		725,116	737,825	8,188	1,471,129	1,323,863
Governance costs	4	33,563	6,095	-	39,658	31,928
Total resources expended		758,679	743,920	8,188	1,510,787	1,355,791
Net incoming/(outgoing) resources before transfers		289,115	10,557	(8,188)	291,484	(38,603)
Transfer between funds		10,557	(10,557)	-	-	-
Net incoming/(outgoing) resources for the year		299,672	-	(8,188)	291,484	(38,603)
Total funds brought forward		114,052	-	9,227	123,279	161,882
Total Funds carried forward		413,724	-	1,039	414,763	123,279

The statement of financial activities includes all gains and losses in the year and therefore a separate statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

Balance sheet as at 31st March 2012

	Notes	2012		2011	
		£	£	£	£
Fixed assets					
Tangible assets	9		12,617		16,113
Current assets					
Debtors	10	394,799		146,384	
Cash at bank and in hand		335,020		62,953	
		729,819		209,337	
Creditors: amounts falling due within one year	11	(327,673)		(102,171)	
Net current assets			402,146		107,166
Net assets			414,763		123,279
Funds	12				
Restricted Capital funds			1,039		9,227
Unrestricted income funds			413,724		114,052
Total Funds			414,763		123,279

The financial statements were approved by the board on 19th September 2012.

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Annual Report 2011-2012



the independent
advice network

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www.debtaction-ni.net
www.rights4seniors.net

Registered Charity No. XR16104
Company Registration No. NI071966

Find us on:



Funders:



the
independent
advice
network