



# Annual Report

## 2012-2013

 **advice**<sup>ni</sup>  
*the independent  
advice network*

# Vision

# Mission Statement

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

The following mission statement guides our work.

Advice NI's mission is to develop an independent advice sector that provides the best possible advice to those who need it most.

## Our 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 organisation 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 all our members and those they serve.
- We promote **equality, social justice** and **well-being**.

# Chair & Chief Executive Introduction

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

This year has been one of the busiest and most challenging but also the most exciting that we have ever experienced in Advice NI. The organisation has grown significantly with a dramatic increase in staff and projects. This has meant that we have had to continually adapt and change how we work and also how we deliver our services. We are engaged in a lot more partnership working and we also have been proactive in ensuring that in relation to contracts and other projects that our members have benefited from these. Indeed as the accounts show we distributed some £440,000 of funding to members this year.

This year also saw the establishment of the Northern Ireland Advice Services Consortium (which has replaced the Advice Services Alliance) which is made up from

Advice NI (lead partner), Citizens Advice and Law Centre NI. The consortium has a new contract with DSD for delivering infrastructure support to the sector. This has resulted in a whole range of new objectives not least of which is closer working in areas such as training, quality standards and case recording.

Our membership has remained steady but there is enormous demands being placed on our members in terms of people seeking advice which is reflected in this year's membership profile report with members having dealt with 272,762 enquiries.

The external environment continues to throw up many challenges for independent advice services. As the figures demonstrate the demand on the frontline is higher than ever before. With independent advice centres located in the most deprived communities across Northern Ireland advisers are faced daily with people in desperate circumstances. Many approach advice services feeling

they have nowhere left to turn as they grapple with job loss, job insecurity, poverty, mental/physical ill health, debt, relationship breakdown and many more issues that are proliferating due to the recession and austerity. People who have traditionally used advice services need the services more than ever, while more and more people who would never have used them find that due to severe changes in circumstances they now need them.

Advisers offer advice and advocacy in relation to the main issues presenting such as debt, social security, tax credits, housing and employment. However, they also increase access to other services such as food banks, counselling services and other statutory and community services to ensure that immediate needs such as lack of food are met. This has an impact on not just the individual's quality of life and well-being but also on that of their families and their communities. Advice services are providing a safety net to the increasing number of people in our communities who find that they are falling through the cracks and are struggling to cope. According to research by the Centre for Regional Economic and Social Research, Sheffield Hallam University, Northern

Ireland will be the slowest region to recover from the recession. Their report on the impact of welfare reform (commissioned by NICVA) predicts that Northern Ireland will be the worst impacted region with a loss of £750 million per year to the local economy. The passing of the Welfare Reform Bill by the NI Assembly will bring us in line with GB and introduce changes that will cause not just more hardship, but also an incredible demand for advice with changes such as Personal Independence Payments replacing Disability Living Allowance affecting an estimated 120,000 people. This is just one of many changes contained in the Bill. Given the gloomy reality of what is to come it is vital that easy access to independent advice services becomes a statutory right and is available to all who need it.

We hope you find the rest of the report interesting.

**Mary McManus** *Chair*  
**Bob Stronge** *Chief Executive*



# Collaboration & Change

## Strategic Aim 1

To support and develop the capacity of the independent advice sector

### Tax and Benefits Advice Service

The specialist Tax and Benefits Advice Service, through funding secured from HM Revenue and Customs (HMRC), dealt with over 3,500 clients. This unique service specialises in helping HMRC customers understand their entitlements and tax responsibilities such as Tax Credits, Child Benefit, Self-Assessment, PAYE, Taxes (direct/indirect), National Insurance Contributions and National Minimum Wage.

The service is delivered through various strands in order to help ensure that it reaches those who need it most. This includes: -

- A specialist face to face advice and support service at locations throughout Northern Ireland
- A dedicated nationwide freephone advice and support service on 0800 9882377
- A range of online multi-lingual web resources
- Direct email enquiry at [tax@adviceni.net](mailto:tax@adviceni.net)



Jennie Hammond, Tax & Benefits Adviser, Arfawn Yasin, Project Manager, Sue Stevenson, Tax & Benefits Adviser

## Employability Programme for Deaf People

Advice NI continued its partnership with Action on Hearing Loss on a pioneering programme to help give unemployed deaf and hearing impaired people equal access to the labour market in Northern Ireland. The project aims to help influence employers' recruitment practices to ensure deafness is not seen as a barrier to employment.

During year 2 of this project Advice NI delivered a number of workshops/advice clinics on welfare benefits and entitlements as well as providing face to face and email advice.

“Action on Hearing leads on an European Social Fund and Department for Employment and Learning funded project, Employability Programme for Deaf People. Advice NI are the main partners offering welfare advice to deaf and hard of hearing people.

Action on Hearing Loss greatly values its partnership with Advice NI which has achieved real impacts for our mutual clients. A severely deaf client who had been unemployed for 2 years was worried about the effect on his benefits. The client was very self-conscious about his deafness and wearing hearing aids. In addition he had some bad experiences in the past where he felt discriminated against by employers in the application and interview process due to his hearing loss.

Working in partnership with Advice NI, Action on Hearing Loss facilitated a seminar providing information on benefits available on returning to work. The client attended this and was more informed on benefits and government schemes such as Access to Work scheme and return to work credit.

In March 2012 the client got a week's work placement which reaffirmed how much he wanted to work. The client got a permanent job in July 2012 and Advice NI was able to help ensure that he was claiming all appropriate in-work support and entitlements.”

### Alan McClure

Action on Hearing Loss

## SSA Benefit Uptake Programme

Advice NI in partnership with the Department for Social Development engaged in a targeted Benefit Uptake Programme aimed at making sure older people, people living with a disability and their carers received the financial assistance and services to which they are entitled.

As part of the uptake programme Minister McCausland wrote to 25,000 elderly people across Northern Ireland, encouraging them to take part in a full, confidential benefits check which was carried out by the Advice NI Benefit Uptake team. The exercises primarily focused on targeted client's entitlement to Attendance Allowance and State Pension Credit.

“My team has stepped up its work and is investing more than ever before in new initiatives to promote benefit uptake and I am delighted with our success this year. It is vital that we ensure all those who are entitled to benefits receive them.

The partnership with Advice NI has put more money into the pockets of many older people across Northern Ireland with £4.1m shared between 1,349 people. This made a great contribution to the overall £16.9m generated for 4,909 people. I believe that this makes a significant contribution to the lives of those people benefiting and shows our commitment to tackling poverty.”

### Sharron Carlin,

Head of Improving Benefit Uptake  
Department for Social Development

## Innovation Fund for Improving Benefit Uptake

During 2012, in partnership with The Atlantic Philanthropies, the Department for Social Development initiated the Innovation Fund for Improving Benefit Uptake with the intention of delivering fresh and innovative approaches to reaching harder to engage client groups who may have unclaimed benefit entitlement.

Advice NI delivered two projects under the Innovation Fund, namely the In-Work Benefits – Top Up Your Income Service; and the Young People Project.

The In-Work project was innovative in seeking to introduce benefit entitlement reviews into the workplace. Within that context, the project sought to make advice services more readily available to low-income employees. A second distinctive feature of the In-Work project was the emphasis on reaching out to employees at a transitional stage in their lives e.g. approaching retirement.

The main element of innovation in the Young People project was the focus on disadvantaged young people who would be considered hard-to reach from the perspective of mainstream advice services. The target group for this project were facing changes in circumstances, such as moving out of care or moving into employment therefore benefiting from advice and information.

Advice NI achieved significant success in terms of the benefit entitlement checks with potential entitlement as highlighted in the table below.

### Benefit entitlement checks with potential entitlement: Outturn compared to targets

	Targets	Outturn	Variance
Advice NI - In Work	250	499	100%
Advice NI - Young People	62	182	194%

“The Advice NI Young People project was successful in establishing new partnership arrangements, both with the statutory and voluntary sectors, notably SAM (School Age Mothers) and Include Youth. In the consultations for this evaluation, the accessibility of the Advice NI project was seen as providing more timely advice than had previously been available, thereby enhancing the efficiency of the services provided by SAM and Include Youth and freeing up time to focus on the young person’s wider needs.

The results achieved by the Advice NI In-Work project were modest, both in terms of benefits gained by employees and the extent to which the project was able to persuade employers to participate by facilitating the ‘Top up your Income’ service. Nonetheless, the project did break new ground and engaged with a number of larger employers. While the effects of its work may not be immediately felt, it did seek to communicate the issue of benefit uptake to a new constituency.

### The Innovation Fund for Improving Benefit Uptake: Evaluation May 2013

## Castlereagh Borough Council Independent Advice Service



Advice NI in partnership with Ballynafeigh Community Development Association and East Belfast Mission, delivered independent advice services across Castlereagh, dealing with 6,965 enquiries and generating £1.42 million in unclaimed entitlements for service users.

The service provided face to face delivery at outreach venues across Castlereagh including Ballybeen, Braniel, Belvoir, Cregagh, Tullycarnet, Moneyreagh and Carryduff. Appeal tribunal representation services and dedicated money advice services were also provided, along with a dedicated Freephone line, online and email advice facility.

## Beat the Recession Project

Advice NI continued to deliver our services on the Beat the Recession (BTR) Project. The project which was part of the an Advice Services Alliance project supported by the Big Lottery Fund, was set up to provide a range of advice services to people across Northern Ireland who have been affected by the recession.

The range of support packages delivered under this project helps vulnerable people and families struggling because of 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 are 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
- A 'Help in Employment Service' in partnership with Belfast Unemployed Resource Centre (BURC)

Throughout the year it was evident that the BTR advisers were continuing to deal with complex issues that required in-depth comprehensive information and advice, that would very often require a number of client interactions to ultimately come to a successful outcome. In an all-time record year for the project the adviser's dealt with 3,241 new clients.



## Debt Action NI

This year Advice NI was successful in winning the DETI contract for an integrated money and debt service in Northern Ireland. This new innovative service integrates a dynamic, interactive website, a Northern Ireland wide freephone service and a face to face debt advice service maximising access to people who find themselves at risk of or in debt. The interactive website [www.debtaction-ni.net](http://www.debtaction-ni.net) has a range of key features including a virtual adviser facility, online budgeting tool, downloadable self-help guides, an appointment request and full service contact details. The freephone helpline is available Monday to Friday 8am to 9pm and Saturday 9am to 3pm and we have a 24 hour text service.

Our members and Payplan, the UK's largest free debt solution provider play a key role in assisting us to deliver a timely, quality service across NI.

This new service went live 1 August 2012 and up until 31 March 2013 we have:

- Advised and supported a total of 4,505 clients
- Dealt with nearly £80 million
- Covering over 13,700 debts

Table 1 illustrates a comparison of top 10 debt types with total debt against number of agreements. Mortgage debt continued to be the highest debt in terms of amount and mortgage shortfall is third which highlights the continuing housing problem we are experiencing in Northern Ireland. Payday loans and door step lenders rank within the top 10 number of agreements which suggests that high interest loans are still being utilised by those in financial difficulty.

**Table 1** a comparison of top 10 debt types with total debt against number of agreements

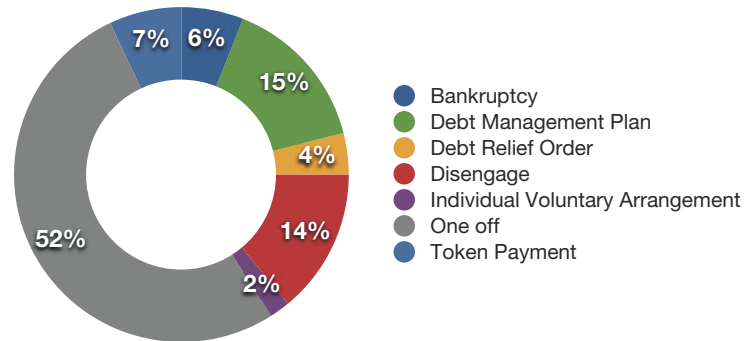
RANK	DEBT TYPE	Total Debt	DEBT TYPE	Number of Agreements
1	Mortgage	20,311,133	Credit Card	4,383
2	Credit Card	12,485,479	Personal Loan	1,302
3	Mortgage Shortfall	11,882,204	Overdraft	1,017
4	Bank Loan	8,572,234	Catalogue	1,004
5	Personal Loan	7,098,658	Payday Loans	653
6	Business	5,478,017	Store Card	536
7	Secured Loans	3,639,354	Bank Loan	531
8	Overdraft	1,369,128	Mortgage	517
9	Credit Union	1,255,054	Door Step Lender	399
10	Benefit Overpayment	952,257	Mobile Phone	354

### Outcomes

Our largest outcome (52%) was one off advice which encompasses a vast amount of outcomes including write offs, avoid homelessness, representation at court, suspending possession orders, full and final agreements and re-housing. We expect this outcome to remain high due to the nature of specific advice giving via the helpline, email and virtual chat functions. Disengaged from service accounted for 14% and this is where the client has decided not to continue with the service. We often see many returning once they have carefully considered their options.



*Sinéad Campbell, Money Advice Project Manager, Advice NI, Jimmy Hughes, Deputy Chief Inspector of Trading Standards, DETI, Helen Clarke, Business Development Manager, Payplan, with Debt Action NI advisers*





## Case study

Maria\* is 26 years old, is single, pregnant and is currently working part time. She is currently living with a friend due to difficult family circumstances. Maria is barely covering her essential expenses and has a number of outstanding debts amounting to £5,000. The debts came about because of her difficult family history which meant she became reliant on benefits which led to a crisis loan, payday loans, credit card and overdraft debt. Maria faced some real challenges, as not only is she having her first child as a single parent with no family support but she has nowhere to live and no savings to pay the first month's rent/deposit. Therefore she had to move into temporary hostel accommodation. Maria came to Debt Action NI and the adviser gave her options to remedy her debt issue. Maria decided her best option was a Debt Relief Order (DRO) which cleared her debts and gave her a fresh start.

\*Not real name

“ Maria says “Before seeking advice I couldn't visualise a way out of my situation. I felt I had no-one to turn to until a friend advised me to speak to Debt Action NI. The adviser gave me advice and explained different options for my situation. I opted for a DRO and the adviser then assisted me to fill out the appropriate forms and supported me through this ordeal. I can't praise the service enough for the support I was given.”



Arlene Foster, Minister of Enterprise, Trade & Investment, Sarah Reeve, Head of Business Development Voluntary & Corporate Sectors, Payplan, Fiona Magee Deputy CEO, Advice NI

## Specialist Support

There is an increasing demand for the debt Specialist Support Service provided by Advice NI. This year we responded to 105 queries from Money Advice Trust partner agencies, including Advice NI, Citizens Advice and Step Change.

Queries covered a range of complex issues such as limitations of actions, time orders, hire purchase, re-possession, bankruptcies and debt relief orders. We ran an Ask the Expert session with a local barrister on Time Orders and considered the maximum time that the order can extend the term of the loan, how the time order proposal should be presented, what court documents are required and what the fee is to make an application as well as the types of loans that a time order can be used for. Shadowing sessions offering direct experience of possession proceedings taking place in the Masters Chamber of Chancery Division at the High Court were also held.

Finally, a number of responses were made to consultations relating to debt - Northern Ireland Electricity Transmission and Distribution Price Controls, Department of Enterprise and Investment's Consultation on Policy Proposals to Amend the Insolvency (Northern Ireland) Order 1989, the Department of Finance & Personnel's consultation on Dormant Accounts and the Money Advice Service approach to Standards and Quality Assurance for the debt advice sector.

“ Quote from adviser who attended Specialist Support Ask the Expert Session: “It is great having the person with authority giving the answers. I learned so much from the questions other advisers put forward.”



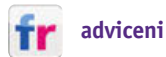
Magdalena Chudzikiewicz and Jim McDowell, Debt Action NI advisers

# Innovation & Communication

## Strategic Aim 2

To promote and support innovation within the independent advice sector

[www.adviceni.net](http://www.adviceni.net)  
[www.debtaction-ni.net](http://www.debtaction-ni.net)  
[www.rights4seniors.net](http://www.rights4seniors.net)  
[www.adviceni-learningonline.net](http://www.adviceni-learningonline.net)



Advice NI continues to engage with its members, clients and stakeholders using a multi-channel approach which included communication via the web, telephone, mail outs, media, networking events and PR work. In the year 2012/13 we had 72,628 unique visitors to our websites; we published 6 e-newsletters; and sent out more than 570 tweets / Facebook updates.

Advisers continued to use AdviceLink as a means of discussion and highlighting issues of concern. There are currently 263 advisers subscribed to this egroup who posted 767 messages during the year.

We set up an SMS service, enabling clients to text 'ACTION' to 81025 to request debt help and a Virtual Adviser service for clients to contact us via web chat. 124 clients contacted us via the SMS service and 59 clients used web chat.

During the course of the year we ran 5 freephone helplines; Tax & Benefits, Debt Action NI, Castlereagh Independent Advice Service, In-work Service and the SSA Benefit Uptake service dealing with more than 43,411 enquiries. Clients were also able to contact us via specific email addresses depending on their query; [debt@adviceni.net](mailto:debt@adviceni.net), [tax@adviceni.net](mailto:tax@adviceni.net), [castlereagh@adviceni.net](mailto:castlereagh@adviceni.net) or request an appointment via a form on [www.debtaction-ni.net](http://www.debtaction-ni.net)

## Rights 4 Seniors

Last year we reported that our social justice website, Rights 4 Seniors, attracted 9,000 visitors per year. This year we have had over 18,000 unique visitors to the website and it continues to grow.

Much of its success is because Rights 4 Seniors is written in plain language that we can all understand. So, despite the myriad of rules and regulations that govern older people's rights and entitlements in Northern Ireland, older people and their family members can access the information they need. They can also comment on our forums and blog or connect with us on social media.

Rights 4 Seniors is also a useful reference point for those who work with and advise older people and their families:

“I regularly refer to the Rights for Seniors website. It is a fantastic resource with a wealth of relevant information and advice sources for older people in Northern Ireland. I think the 'expert advice' tips are very useful and practical for my everyday work.” (website user)

Due to its continuing success and thanks to further funding by Atlantic Philanthropies, we are engaging designers to create an innovative web portal specifically for older people in Northern Ireland and those who work with them. POP NI, the portal for older people in Northern Ireland will go live in Spring 2014.

*Ciarán Arthurs, Advice NI and Grainne Mullin,  
Fold Housing Association*





*Joanne McCoy, Money Advice  
Co-ordinator, Emma Murphy,  
Head of Training, Dominic  
Sharvin, NVQ Co-ordinator*

## Training Key Achievements 2012 to 2013

In this period we achieved the following in our training support:

- Saw an increase in participant numbers from 430 in 2011/12 to 512 in 2012/13 including training calendar and bespoke training.
- Participant numbers include 415 candidates attending face-to-face training and 97 candidates participating in on-line training (including NVQs, TAQA, Advantage on-line, and wiseradviser on-line).
- 61 participants achieved accreditation for Advice NI training programmes this year with a further 39 expected to achieve.
- Maintained our Assessment Centre Status with City & Guilds, ProQual and OCNNI.
- Achieved Direct Claims Status with City & Guilds for our NVQ's in Advice and Guidance.
- Developed and delivered NVQ's in Customer Service (Level 1 Award to Level 3 Certificate on QCF) e.g. delivered Level 2 Certificate in Customer Service and level 3 & 4 TAQA Awards to Land & Property Services.
- Achieved ProQual Awarding Body Centre Approval which includes the Level 5 Award in Providing Advice to Older People (QCF) based on our Advantage Programme.

“The Dealing with Codes of Practice and Utilities course was very informative as it helped me to understand the various statutory and regulatory bodies that exist in Northern Ireland in terms of utility debt. I am now confident that I understand their collection processes and their responsibilities, and as a result I feel I am in a stronger position to act on behalf of my client in dealing with arrears.”

(Wiseradviser Dealing with Codes of Practice & Utilities)

“Really enjoyed this course and found it very beneficial and informative”  
(Age Awareness and Working with Older People)

- Conducted an analysis of current training and the training needs of Independent advocates in Northern Ireland on behalf of the DHSSPS.
- Developed the Level 3 Certificate in Independent Advocacy in partnership with Alzheimer’s Society and Disability Action and funded by the DHSSPS with materials developed to be fit for purpose for NI advocates.
- Developed and delivered new face to face and e-learning training courses including ‘An Introduction to Customer Service’, ‘Debt Relief Orders Refresher’, ‘Good Practice Dealing with Debt Cases’, and ‘Overview of Welfare Reform’.
- Developed and delivered further bespoke training including the development of the very successful Managing Tenant Debt course for Fold Housing Association.
- Continued successful partnerships including those with Disability Action, Alzheimer’s Society, Money Advice Trust, Law Centre NI, and Age NI.

“Reassurance that I am doing my job well and gave me an appreciation of why the policies and procedures are there.” (NVQ in Advice and Guidance)

“Very helpful course, engaging style with good accompanying materials.”  
(Introduction to Tendering and Commissioning)



# Influencing Policy

## Strategic Aim 3

To influence policy and decision making on behalf of our members and those who rely on their services

Advice NI has continued to play a key social policy role on a range of levels: collating the experiences of frontline advisers and their clients; analysing trends and common problems; engaging with key policy makers and decision makers; ultimately with the aim of improving the lives of people, particularly the most vulnerable low income households across Northern Ireland.

### Welfare Reform

Advice NI played a leading role in the welfare reform debate, in particular championing the role and importance of independent advice:

- Minister and Social Development Committee Chair were keynote speakers at Advice NI's annual meeting.
- Evidence was presented to the NI Assembly Social Development Committee.
- A Presentation made to the NI Assembly All-Party Group on Mental Health.
- We produced a welfare reform briefing paper and several eNewsletters.
- Meetings conducted with MLA's and key policy makers including the Social Security Advisory Committee (SSAC) and Lord Freud.\*
- Information sessions were delivered to a range of stakeholders across Northern Ireland throughout the year.
- We participated in the NI Welfare Reform Group; and in various welfare reform stakeholder events organised by the Social Security Agency.

*\*"The Assembly's Committee for Social Development met with Lord Freud, the Department for Work and Pensions Minister for welfare reform. In the meeting with Lord Freud, Members raised a number of issues including establishing a requirement to provide advice on a statutory basis."*

# Membership Profile Report

2012-2013

# Chair's Introduction



Welcome to Advice NI's latest Membership Profile Report which collates and presents information on the workload and services provided by independent advice providers. This report highlights yet another year of increasing demand for advice services as the recession, coupled with austerity measures continue to bite.

While the statistics show the high number of people being assisted, it is important to remember that behind each number is an individual. Day in day out, advisers work on the frontline dealing with complex and difficult human situations; working in collaboration with other organisations to ensure that clients are offered all the help and assistance they need.

While more and more people are seeking advice, we find that the increased level of hardship means a greater complexity in the nature of advice being provided. Of great significance this year is the increase in referrals to food banks and other charitable institutions. Appeal work is also worthy of particular mention with a 33% increase in hearings with Advice NI adviser representation.

In terms of looking to the future, these figures illustrate that independent advice will have a key role to play in helping people cope with the changes and challenges that lie ahead.

**Mary McManus**  
Chair



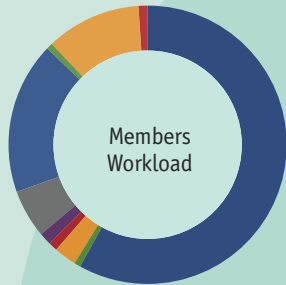
# Workload

Total Enquires: **272,762** Total Clients: **149,707**

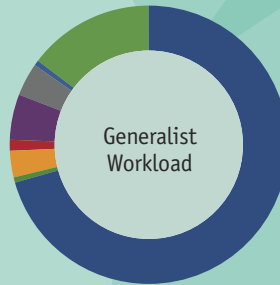
The number of people who needed help and the number of enquiries dealt with has continued to climb. Evidenced by the sheer volume of social security-related enquiries (58%), independent advice services have continued to provide information, advice and representation to those in greatest need. A significant increase can be seen in relation to the debt workload, which has increased to 11%. Therefore 69% of all workload can be seen to be assisting people reliant upon benefit income or assisting the most financially vulnerable across Northern Ireland.

‘Generalist’ advice providers tend to have been formed by local people in response to local need. They provide advice on a wide range of subjects and the advice service may be part of a wide range of community development activities, or alternatively advice may be the sole purpose of the organisation.

‘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. ‘Targeted’ providers tailor their service towards people with specific, definable needs; where expertise is brought to bear in understanding and addressing the particular problems, queries or ‘barriers’.



- 58% Benefits
- 1% Consumer
- 3% Employment
- 1% Disability
- 1% Community Care
- 5% Other
- 18% Housing
- 1% Tax
- 11% Money/Debt
- 1% Student Finance



- 71% Benefits
- 1% Consumer
- 3% Employment
- 1% Disability
- 4% Other
- 4% Housing
- 1% Tax
- 15% Money/Debt



- 22% Benefits
- 1% Consumer
- 1% Employment
- 7% Other
- 58% Housing
- 1% Tax
- 1% Money/Debt
- 4% Student Finance
- 5% Community Care

*All figures rounded to nearest whole percentage*

# Tribunal Representation

The tribunal representation workload of members again increased dramatically to another record high figure of 2,505 hearings, which represents an increase of 613 or 33% in comparison to 2012; which itself had seen an increase of 29% in comparison to the previous year. There has been some good news in terms of building capacity to cope with the demand for representation with the development of the Belfast Citywide Tribunal Service.

## Advice NI Tribunal Representation\*

DLA	ESA	Other	Total
<b>860</b> (812 in 2012)	<b>1,537</b> (922 in 2012)	<b>108</b> (158 in 2012)	<b>2,505</b> (1,892 in 2012)
30% Allowed	32% Allowed	21% Allowed	<b>31% Allowed</b>

The information from The Appeals Service highlights that in terms of all cases, there were a total of 21,296 hearings with an overall success rate of 22%. Where an appellant had an Advice NI representative the success rate was 31%, emphasising the importance of representation in the appeals process.



*Belfast Citywide Tribunal Service*

\*Information provided by  
The Appeals Service

# Staffing / Service Delivery / Opening Hours

	Admin Support	Information/ Policy Officer	Advice Worker	Enabler/ Support Officer	Other	Manager/Director	Total
Paid	17	5	130	29	4	30	215
Voluntary	4	1	47	1	0	7	60

## Opening Hours

More than 30 hours p.w.	Open 5 days p.w.	Average opening hrs p.w.
47 organisations	50 organisations	37 hours per week

Advice NI staff make every effort to provide an accessible service whether via telephone, at centres, at outreach, via home visits or online via email. Face to face advice remains the most needed means of provision, often because these clients need enhanced support due to their particular vulnerability or because of the complex nature of their enquiry.

## Case Studies

### Dove House Advice Services

Client was a single parent with 5 children. The family needed immediate intervention from the advice service after the marriage broke down due to alcohol related issues and difficulties coping with a range of debt problems.

The adviser contacted all the relevant departments including Child Tax Credit, Child Benefit and Income Support to report a change in circumstances on behalf of the client. The adviser was able to refer the client into the Debt Action NI service for help with the debt problems including difficulties with mortgage repayments.

After an holistic benefit entitlement check, Disability Living Allowance applications were made for 2 of the younger children, both of which were successful. This in turn enabled an application for Carers Allowance and an increase in the tax credits award. The family continues to be supported by the advice service and by other family support services within the organisation.

### Housing Rights Service

Client with 3 children faced possession action for arrears of mortgage. Lender refused to accept her proposals. Adviser represented her at court having assessed her financial capability. Adviser was able to make an offer which was sustainable and this was accepted by the court. A Suspended Possession Order was granted and the client remained in her home with her children.

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## East Belfast Independent Advice Centre

Client was a 58 year old woman with long term mental and physical health problems including chronic anxiety, panic attacks, chronic obstructive pulmonary disease (COPD), and chronic low back pain. She had been in receipt of Incapacity Benefit / Income Support (IB/IS) for many years. On IB/IS reassessment for Employment & Support Allowance (ESA) she was awarded 0 points and found not to have limited capability for work.

The client appealed the decision but such was her level of anxiety that she was unable to attend the tribunal and her daughter went in her place. The panel decided to adjourn in order that she could seek representation.

The adviser tried to save client the ordeal of attending the tribunal by having the decision looked at again by asking the Department to reconsider the case based on the evidence already available. The client was awarded 12 points but unfortunately as this was not the requisite 15 she still had to attend the tribunal.

With the support of the adviser the client was able to attend the tribunal but at the hearing client was visibly anxious and upset. The appeal was successful with the panel awarding 18 points on descriptors 13, 15 and 16 and since the threshold had been met the panel thought it unnecessary to go through the rest of the evidence.

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## Omagh Independent Advice Services

Adviser conducted a benefit entitlement check for an 80 year old lady suffering from angina, chronic obstructive pulmonary disease, osteoarthritis, depression and had a propensity to fall. An application was made for Attendance Allowance. An Examining Medical Practitioner (EMP) report recorded very low peak flow rate, reduced air entry and wheeze (suggests lung problem), stiffness and weakness in lower back, left leg, left ankle and that there was a significant risk of falls.

Another striking point about the EMP report was how some of the findings were what might be expected in an Work Capability Assessment report, for example it recorded that client could not self propel herself in a wheelchair and sat in an upright chair for 30 minutes without obvious discomfort.

Unfortunately the application was refused. The adviser lodged an appeal on behalf of the client and represented her at appeal. The adviser argued that the issue at hand was did the client reasonably require help as opposed to help actually received and also pointed out that the 80 year old client did not present herself at an assessment to have her capacity for work determined.

The appeal was allowed and the client was awarded low rate Attendance Allowance.

The adviser conducted another benefit entitlement check based on this change of circumstances, as there became an entitlement to the Severe Disability Premium within State Pension Credit. The outcome of the adviser intervention was an increase in the client's weekly income by £112.50 per week; with a total of £5,062 paid in arrears of benefit.



## Advice NI Tax and Benefits Service

Client attended the f2f outreach service very stressed and concerned. She had received a letter from the HMRC tax credit compliance team requesting her to telephone them in relation to a Potential Undisclosed Partner. The client telephoned HMRC and after some discussion with the compliance officer she was informed that her tax credits would be terminated with immediate effect and an overpayment of £32,000 was recoverable. The client was working and had 2 children and could not afford her childcare as she relied upon her tax credits to pay her childcare costs.

The childcare provider agreed to look after her children until she could get the issue resolved therefore she was able to continue working.

The adviser documented her circumstances and financial situation and discovered that the only financial link to her ex-partner was an Individual Voluntary Arrangement (IVA), a legally-binding debt agreement entered into some years before that allowed them to make repayments to creditors at an affordable amount.

The adviser gathered the evidence and wrote to HMRC appealing the decision to terminate the client's award and requested reconsideration. The client experienced several months of hardship and also received a penalty of £3000 for "continuously making mistakes on her annual renewal of tax credits over a number of tax years".

The adviser again wrote to tax credits and appealed the penalty notice. The client was extremely worried and was under severe pressure both financially and emotionally.

As a result of the adviser's intervention and the evidence submitted, the case was settled and the client did not have to repay any monies to tax credits and her single claim was reinstated with all money paid back to her. The client and the adviser were very pleased with the outcome, in particular that HMRC had looked at all the evidence submitted in the reconsideration which clearly showed the client as financially independent and entitled to tax credits as a single parent.



“We need to think outside the box in terms of protecting the most vulnerable who will be worst affected by welfare reform. That is why Advice NI has called on the Assembly to introduce a clause into the Bill to place on a statutory footing the ‘right to independent advice’ for those who will be badly affected by the changes. This would have the effect of providing an additional safety net.”

**Bob Stronge**  
CEO, Advice NI

As part of the Northern Ireland Advice Services Consortium, Advice NI worked in partnership with Citizens Advice and Law Centre NI to produce a report ‘Why advice matters: Welfare reform and the Value of Independent Advice’. The report set out an assessment of the likely increased demand for independent advice and representation, in order to stimulate discussion on how advice services could be future proofed to respond to additional demand.



Mickey Brady MLA and Bob Stronge, CEO Advice NI

Members of the Social Development Committee at the launch of the Northern Ireland Advice Services Consortium report ‘Why Advice Matters’



Advice NI and others advocated a range of changes, which were secured, to the way Universal Credit can be paid to protect the most vulnerable: (i) Housing cost element of Universal Credit paid direct to landlords; (ii) Payment of Universal Credit may be split between two parties in the household; and Payment of Universal Credit may be payable twice each month.

Advice NI continues to engage in the welfare reform debate on behalf of advisers and social security benefit claimants, in particular championing the need to include a clause in the Bill giving people affected by welfare reform a statutory right to independent advice.



Fiona Magee, Advice NI, Nelson McCausland, Minister of the Department for Social Development, Bob Stronge and Kevin Higgins, Advice NI

Mary McManus, Chair, Advice NI and Alex Maskey, MLA



## Impact of High Cost Lending

Advice NI in association with the Centre for Economic Empowerment and NICVA conducted research into the nature, extent and impact of both illegal and expensive legal lending in Northern Ireland. Advice NI facilitated an eConsultation which elicited views from people who had accessed credit from expensive legal lenders like payday loans or illegal money lenders and were struggling to keep up the repayments.



Peter Hutchinson, Co-ordinator of the Centre for Economic Empowerment:

“*The recession has had a significant impact on employment and income levels. It has also led banks and financial institutions to tighten up on their lending. The growth in expensive legal lending and illegal lending appears to be a consequence of these changes. The Advice NI contribution to the research gave an invaluable insight into why and how people accessed expensive legal and illegal lending and the implications.*”

As part of a separate piece of work, Advice NI in partnership with Social Market Research (SMR), NICVA and the Social Research Centre (SRC) undertook OFMDFM-backed research into the impact on borrowers in Northern Ireland of high cost doorstep money lending (legal and illegal). In so doing the research also highlighted the difficulties facing vulnerable individuals experiencing deprivation within their own local communities.

## Concerns regarding Medical Assessments

Frontline advisers raised a number of issues regarding medical assessments in respect of disability benefits, in particular the Work Capability Assessment for Employment & Support Allowance. Advice NI facilitated an adviser’s forum in order to generate more detail on the problems as experienced by advisers and clients including issues related to the service provided to people with mental health problems; complaints about the assessment provider (ATOS); accessing

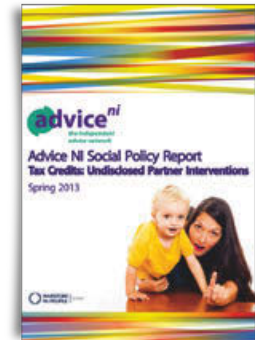
additional medical evidence; engaging with decision makers; and coping with demand for tribunal representation.

On behalf of advisers, Advice NI attempted to tackle the concerns on a range of fronts: meetings held with the Social Security Agency (including representatives from ATOS) to address service delivery issues; meetings with senior Department of Health officials on issues including access to additional medical evidence and the GP contract; meetings with the Minister for Justice and the President of the Appeals Tribunals on appeal tribunal issues.

## Tax Credits

Advice NI produced a Social Policy Briefing Paper highlighting the implications of the changes to the Working Tax Credit hours requirement for couples with children:

Advice NI also published a definitive report on the unintended consequences of HMRC investigations into single-person tax credit claims, suspected of having an undeclared partner based on financial data supplied by credit reference agencies. The report *‘Tax Credits: Undisclosed Partner Interventions’* was launched at Stormont and highlighted some of the problems experienced by legitimate single parent households. As a result of the report, Advice NI met with senior HMRC officials seeking views on how to improve the process and a feature article on the report was published in the influential *‘Welfare Rights Bulletin’*.



Michael Copeland MLA and Patsy McGlone MLA at the launch of Advice NI social policy report





## Policy Engagement

Advice NI responded to a wide range of consultation documents, with a view to ensuring that the voices of advisers and advice service clients were represented at all levels of policy development. Advice NI engagement included: SSAC research into impact of welfare reform on vulnerable clients; DLA reform; rates reform; discretionary support scheme; improving benefit uptake; and the Work Capability Assessment – A Call for Evidence.



*Colum Eastwood MLA and Patsy McGlone MLA*

Advice NI continued to be represented on the Joint Standards Committee which was set up in 1999 to report to the Chief Executive of the Social Security Agency and Head of Division of the Child Maintenance and Enforcement Division (formerly the Child Support Agency) in Northern Ireland on the standards of decision making and payment accuracy within the two organisations

Engagement has taken place with officials across a number of government departments including Social Security Agency (social security benefit issues), Department of Enterprise Trade & Investment (debt & money advice issues) and DHSSPSNI (medical evidence). There has also been extensive engagement with politicians at all levels from local government to Westminster, ranging from 1:1 meetings to presentations at party conferences and Assembly Committees.



*Paula Bradley MLA*



# Organisational Development

## Strategic Aim 4 To strengthen the capacity of Advice NI to implement its strategic plan effectively

The year 2012/13 was another period of growth and change for Advice NI. Following our success in securing the DETI integrated money & debt contract a number of additional staff were employed as money & debt advisers – 16 in total – 14 of which transferred to us under TUPE from Citizens Advice Bureau and A4E. A specialist money advice support worker was also employed during this year, funded under MAT.

We also secured the SSA Benefit Uptake Programme for a second year where 10 staff were employed – 6 of which were direct advisers and four call handlers.

Due to the increase in staffing the organisation had to secure extra office space and install new telephone and computer systems.

We continued to build on our staff communications using channels such as staff meetings and improved organisational structures. Staff are encouraged to avail of self- development training and other benefits such as a healthcare plan and also regular social events organised by the Social Committee.

We continue to review our human resources policies and develop new policies as necessary.

The Board of Trustees, made up of 14 individuals from member organisations, met five times during the year and there were quarterly meetings of the Staffing & Resources and Policy & Planning Sub-Committees. We continue to follow Codes of Good Governance and monitor risks to the organisation quarterly.

Due to the growth of the organisation telephone calls again increased this year – with a total of 55,400 calls dealt with over the year.

Membership has remained steady as well as the take up of professional indemnity insurance. Membership and insurance fees have remained the same for the fifth year running.





Representatives from the Advice NI Board; Michael Roddy, OIAS, Harry Lyness, LCDI, Marie Gilmore, MDAS, Caryl Williamson, Kathleen Mulligan, Advice NI (secretary)

# Advice NI

## Board of Trustees

**Mary McManus, Chair** East Belfast Independent Advice Centre

**Jim O'Callaghan, Treasurer** Housing Rights Service

**Mathilda Taulbutt** Causeway Women's Aid

**Barrie McLatchie** Belfast Unemployed Resource Centre

**Jim Doran** LIAISE

**Sinead McKinley** North Belfast Advice Partnership

**Michael Roddy** Omagh Independent Advice Services

**Barry McMullan** NIACRO

**Kathleen Bradley** Dove House Advice Services

**Gerard O'Neill** SCA Ltd

**Harry Lyness** Limavady Community Development Initiative

**Marie Gilmore** Magherafelt District Advice Service

**Eileen Chan-Hu** Chinese Welfare Association

**Caryl Williamson** Independent

## Advice NI Staff

**Bob Stronge** *Chief Executive*

**Fiona Magee** *Deputy Chief Executive*

### Finance & Resources

**Kathleen Mulligan** *Head of Resources*

**Michelle McGreevy** *Receptionist/Administrator*

**Corrie Chappell** *Admin Assistant*

### Training

**Emma Murphy** *Head of Training*

**Dominic Sharvin** *NVQ Co-ordinator*

**Joanne McCoy** *Money Advice Co-ordinator*

**Ryan Fitzsimmons** *Training & Development Officer*

### Information & Communications

**Patricia Donald** *Head of ICT*

**Elkie Ritchie** *Communications Co-ordinator*

**Ciaran Arthurs** *Web Content Developer*

### Policy

**Kevin Higgins** *Head of Policy & Research*

### Projects

**Arfawn Yasin** *Project Manager*

**Sue Stevenson** *Tax & Benefits Adviser*

**Jennie Hammond** *Tax & Benefits Adviser*

**Angela Arnold** *SSA Benefits Take Up Manager*

**Emma Tracey** *Money & Debt Adviser*

**Adrienne Mackle** *Money & Debt Adviser*

**Orla Vallely** *Benefits Adviser*

**Seonagh George** *Benefits Adviser*

**Therese Milligan** *Benefits Adviser*

**Charlotte Brennan** *Benefits Adviser*

**Sandra McCoubrey** *Benefits Adviser*

**Shezad Sarfraz** *Call Handler*

**Daniel Stronge** *Call Handler*

**Ryan Quigg** *Call Handler*

**Jennifer McCurry** *Call Handler*

**Sinead Campbell** *Money Advice Project Manager*

**Gemma Willis** *Technical Support Officer*

**James Long** *Money & Debt Adviser*

**Nuala McCaffrey** *Money & Debt Adviser*

**Ellen McKernan** *Money & Debt Adviser*

**Colm Chambers** *Money & Debt Adviser*

**Roisin Walton** *Money & Debt Adviser*

**Jim McDowell** *Money & Debt Adviser*

**Trudie G Hylands** *Money & Debt Adviser*

**Anne Marie Carmichael** *Money & Debt Adviser*

**Jacqueline McKerracher** *Money & Debt Adviser*

**Annemarie O'Donnell** *Money & Debt Adviser*

**Donna Kerr** *Money & Debt Adviser*

**Lisa Kelly Mulhern** *Money & Debt Adviser*

**Robin Hamilton** *Money & Debt Adviser*

**Sean McCallion** *Money & Debt Adviser*

**Kevin Lawrenson** *Money & Debt Adviser*

**Gerard Quinn** *Money & Debt Adviser*

**Na Li** *Money & Debt Adviser*

**Stuart Magee** *Money & Debt Adviser*

**Rosena Edge** *Money & Debt Adviser*

**Lynsey Turville** *Money & Debt Adviser*

**Samuel Walker** *Money & Debt Adviser*

**Claire Greene** *Peripetitic Adviser*

**Philomena McGarry** *Specialist Support Worker*

# Advice NI Members

## a

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**Age Concern Causeway** 028 7035 7966  
info@accauseway.org

**Age NI** 028 9089 2648  
jacqui.corscadden@ageni.org

**Ardoyne Association** 028 9071 5165  
ardoayneassociation@hotmail.co.uk

## b

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**Ballynafeigh Community Development Association** 028 9049 1161  
deirdre.dobbin@bcda.net

**Ballysillan Community Forum Advice** 028 9039 1272  
bcf\_advice\_services@yahoo.co.uk

**Belfast Unemployed Resource Centre** 028 9096 1111  
barrie.mclatchie@burc.org

## c

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**Causeway Women's Aid** 028 7035 6573  
womensaidcoleraine@btinternet.com

**Chinese Welfare Association** 028 9028 8277  
echanhu@cwa-ni.org

**Christian Debt Advice Centre** 028 9046 9227  
carolwatton@btinternet.com

**Christians Against Poverty** 01274 760777  
info@capuk.org

**Cithrah Foundation** 028 93351199  
cithrah@hotmail.com

**Cookstown & Western Shores Area Network** 028 8773 8845  
cwsan@aol.com

**Corpus Christi Services** 028 9023 5551  
bronagh@corpuschristiservices.co.uk

**County Down Rural Community Network** 028 4461 2311  
info@countydownrcn.com

## d

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**Damask Community Outreach** 028 9263 4803  
jane@damasklisburn.org

**Derry Youth & Community Group (Lemis Job Assist)** 028 7126 8891  
declandoherty@dycw.co.uk

**Disability Action** 028 9029 7880  
hq@disabilityaction.org

**Dove House Advice Services** 028 7126 9327  
maureen@dovehousecommunitytrust.com

## e

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**East Belfast Independent Advice Centre** 028 9073 5690  
advice@ebiac.org

**East Belfast Mission** 028 9045 8560  
j.millar@steppingstoneni.org

**Employers for Childcare** 028 9267 8200  
info@employersforchildcare.org

**EPIC** 028 9074 3330  
davycolvin@bt.com

**Extra Care** 028 9448 2939  
sharon.smyth@extra-care.org

## f

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**Falls Community Council** 028 9020 2030  
pat@fallscouncil.com

**Falls Women's Centre** 028 9032 7672  
advice@fallswomenscentre.org

**First Housing & Smartmove** 028 7126 6115  
info@first-housing.com

**First Steps Women's Centre** 028 8772 7648  
fswc.michael@gmail.com

## g

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**Galliagh Women's Group** 028 7135 6092  
galliaghwomensgroup@hotmail.co.uk

**Gingerbread NI** 028 2563 8086  
advice@gingerbreadni.org

**Glenshane Community Development Ltd** 028 7774 2494  
glenshane@btclick.com

**Greater Turf Lodge Residents Association** 028 9060 0021  
gtlraas@hotmail.com

## h

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### Housing Rights Service

028 9024 5640  
una@housingrights.org.uk

## l

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### Liaise

028 3832 5764  
jim@mzhouse.org

### Ligoniel Improvement Association

028 9039 1225  
advice@wolfhill.org.uk

### Limavady Community Development Initiative

028 7776 5438  
advice@lcdi.co.uk

## m

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### Magherafelt District Advice Services

028 7930 0444  
marie@magherafeltadvice.co.uk

### Mencap

028 9069 1351  
mencapni@mencap.org.uk

### Mindwise - New Vision

028 9040 2323  
sonja.woods@mindwisenv.org

## n

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### Neighbourhood Development Association

028 9058 4848  
nda@gmx.co.uk

### NIACRO

028 9032 0157  
barry@niacro.co.uk

### NICEM

028 9023 8645  
jolena@belfastmigrantcentre.org

### North Antrim Community Network

028 2177 2100  
info@nacn.org

### North Belfast Senior Citizens Forum

028 90755894/ 028 9074 9944  
olaf@northbelfastseniors.org

### North West Advice Service

028 7135 8370  
gcdgroup@hotmail.com

## o

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### Omagh Independent Advice Services (OIAS)

028 8224 3252  
michael@oias.co.uk

## q

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### Queens Students' Union Advice Centre

028 9097 1049  
connie.craig@qub.ac.uk



## **R**

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**Rosemount & District Welfare Rights Group** 028 7128 2829  
info@rosemountresourcecentre.co.uk

**Rural Support** 028 8676 0040  
info@ruralsupport.org.uk

## **S**

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**SCA Ltd** 028 9032 9085  
goneill@scaltd.net

**Shelter Northern Ireland** 028 9024 7752  
info@shelterni.org

**South Antrim Community Network** 028 9447 8645  
wendy@southantrimruralnetwork.org

**Southcity Resource and Development Centre** 028 9050 4850  
dillonj@south-city.co.uk

**Special Educational Needs Advice Centre (SENAC)** 028 9070 5654  
info@senac.co.uk

**STEP** 028 8775 0211  
edel@stepni.org

## **T**

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**Tar Anall** 028 9032 3631  
valerie@taranall.ie

**Tar Isteach** 028 9075 4967  
tommy@taristeach.org

**The Civil Service Benevolent Fund** 0844 264 0138  
sheila.fitzgerald@csbf.org.uk

**The Link Community Association** 028 9043 1200  
thelinkatown@hotmail.com

**The Resource Centre Derry** 028 7135 2832  
jude@resourcecentrederry.com

**The Welcome Project** 028 92 664443  
thewelcomehouse@yahoo.co.uk

## **U**

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**University of Ulster Student Support** 028 9036 6601  
i.rendell@ulster.ac.uk

## **V**

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**Vine Centre** 028 9035 1020  
info@vinecentre.org

## **W**

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**WAVE** 028 3751 1599  
welfare@wavearmagh.co.uk

**Windsor Women's Centre** 028 9023 5451  
windsorwomans@yahoo.co.uk

## Advice NI Audited Accounts

Statement of Financial Activities (incorporating the income and expenditure account)  
For the year ended 31 March 2013

	Notes	Unrestricted funds £	Restricted £	Restricted Capital funds £	2013 Total £	2012 Total £
<b>Incoming resources</b>						
Incoming resources from generating funds:						
Voluntary income	2	1,416,337	840,337	-	2,256,674	1,328,313
Activities for generating funds	3	307,265	158,025	-	465,290	473,958
<b>Total incoming resources</b>		<b>1,723,602</b>	<b>998,362</b>	<b>-</b>	<b>2,721,964</b>	<b>1,802,271</b>
<b>Resources expended</b>						
Charitable activities		1,466,676	1,021,664	1,039	2,489,379	1,471,129
Governance costs	4	17,285	-	-	17,285	39,658
Total resources expended		<b>1,483,961</b>	<b>1,021,664</b>	<b>1,039</b>	<b>2,506,664</b>	<b>1,510,787</b>
<b>Net incoming/(outgoing) resources before transfers</b>		<b>239,641</b>	<b>(23,302)</b>	<b>(1,039)</b>	<b>215,300</b>	<b>291,484</b>
Transfer between funds						
<b>Net incoming/(outgoing) resources for the year</b>		<b>216,339</b>	<b>-</b>	<b>(1,039)</b>	<b>215,300</b>	<b>291,484</b>
Total funds brought forward		413,724	-	1,039	414,763	123,279
<b>Total funds carried forward</b>		<b>630,063</b>	<b>-</b>	<b>-</b>	<b>630,063</b>	<b>414,763</b>

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.

## Advice NI Audited Accounts

Balance sheet

as at 31 March 2013

	Notes	Unrestricted funds £	Restricted £	Restricted Capital funds £	2013 Total £
<b>Flexible assets</b>					
Tangible assets	9		21,611		12,617
<b>Current assets</b>					
Debtors	10	389,851		394,799	
Cash at bank and in hand		397,144		335,020	
		786,995		729,819	
<b>Creditors: amounts falling due within one year</b>	11	(178,543)		(327,673)	
<b>Net current assets</b>			608,452		402,146
<b>Net assets</b>			630,063		414,763
<b>Funds</b>	12				
Restricted Capital funds			-		1,039
Unrestricted income funds			630,063		413,724
<b>Total funds</b>			<b>630,063</b>		<b>414,763</b>



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[www.adviceni-learningonline.net](http://www.adviceni-learningonline.net)  
[www.debtaction-ni.net](http://www.debtaction-ni.net)  
[www.rights4seniors.net](http://www.rights4seniors.net)

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Company Registration No. NI071966



#### Funders

