

# ANNUAL REPORT 2010-2011

**advice<sup>ni</sup>**  
*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.
- We offer value for money services to members and act in a sustainable way, maximising the use of resources.

## 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 2010-11 ANNUAL REPORT

## Chair and Chief Executive Introduction

The report sets out the main activities and achievements of Advice NI over what has been a year of significant growth and development for the organisation against a background characterised by major social and economic change.

The organisation has risen to many of the challenges presented and has put in place a range of support services for our members to help them to meet the challenges of increased demand on their services. These are described in the main body of the report under our four strategic themes.

The recession and banking crises have caused many difficulties for individuals and families across Northern Ireland and our members are seeing increasing volumes of new clients including many who would not otherwise have needed to use advice services.

As you will see from our annual profile report our members continue to rise to the challenge of meeting demand across a wide range of social welfare issues in the context of an uncertain funding environment. We expect this demand to continue to grow as there appears to be little prospect of a return to significant economic growth combined with continued deep cuts to public expenditure in the years ahead. We have continued to work with a range of partners to ensure that those most disadvantaged get all the help they are entitled to, in particular in maximising benefit entitlement and promoting positive policy development.

One area in particular where we are seeing a huge increase in demand and which causes many social problems is debt. The Debt Action NI service continues to be a vital lifeline for many individuals and families who are struggling to make ends meet and the statistics provided in this report make startling reading.

During the year we began work with our main funder DSD to examine how we could better measure the impact of our work - moving from a process of measuring inputs and outputs to measuring the outcomes of our work. We hope to have a new framework in place by next April.

Our training provision has expanded significantly and this year we won an AONTAS Star award for our Advantage training. In response to pressure on resources we have continued to develop our online training provision with NVQ's and the Introduction to Dealing with Debt now available online.

In terms of organisational development we are very pleased to report that we achieved Investors in People (silver award) this year which reflects our on-going commitment to staff training and development.

Finally we want to pay tribute to all the staff in Advice NI - they are a terrific, hardworking bunch who show real enthusiasm and commitment to supporting our membership. Thanks are also due to the management committee for their commitment and advice over what has at times been a challenging year. Finally 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 sustainability of the Independent Advice Sector

Our values drive our relationship with our members and other stakeholders and we are constantly engaging in opportunities to further collaborative working. Given the economic situation and massive cuts to social welfare spending we will need to forge new partnerships and methods of delivering our services, ensuring that as a network we provide support to each other to maximise support to those most in need.

Where possible we have sought to ensure that as many of our members as possible benefit from the initiatives in which we are engaged. This is particularly the case in relation to contracts that we deliver on behalf of government and others. We have sought to do this through a range of activities and programmes this year.



### Beat the Recession Project

Advice NI, as part of an Advice Service Alliance (ASA) consortium bid to Big Lottery, was successful in securing and rolling out a new Money and Debt Project to provide advice services to help communities in Northern Ireland who have been most affected by the recession.

Beat the Recession has increased the provision of free, independent money and debt advice in new locations across Northern Ireland. The advice package supports people and families struggling financially because of loss of income and changed circumstances that have come about as a result of the recession.

The Advice NI element of the project seeks to:

- Support people at court who are subject to repossession proceedings in partnership with Housing Rights Service (HRS)
- Offer 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)
- Provide a telephone based money and debt advice service in partnership with the Consumer Credit Counselling Service (CCCS)
- Deliver a 'Help in Employment Service' in partnership with Belfast Unemployed Resource Centre (BURC)

Early analysis indicates that there are many ways people have been affected by the recession and need help. These include a change in circumstances such as reduced working hours or redundancy, reduced house prices resulting in negative equity and an increase in personal debt as a consequence of people having to borrow more money.

The programme will continue to run until December 2012 with Advice NI's aim of providing help to 4,500 people affected by the recession.

### Advice NI 'Beat the Recession' adviser

"My client is single, employed full-time and lives in rented accommodation. A recent change in their circumstances and living arrangements resulted in a multiple debt situation.

The client was told by a friend that we were providing a 'Beat the Recession' money and debt advice service. After contacting us over the telephone we were able to provide the client with a full assessment which resulted in a Debt Management Plan being set up for the client.

The clients total debts amounted to £11.9k owed to 3 creditors."



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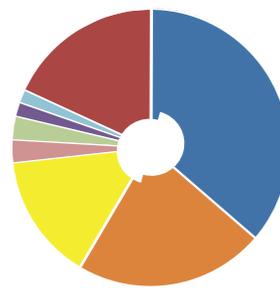
## Debt Action NI

Debt Action NI, our flagship Debt and Money advice service provides high quality, free, confidential information, advice and representation to people across NI.

The service is delivered through a mixed delivery model including face to face, telephone and via our dedicated website [www.debtaction-ni.net](http://www.debtaction-ni.net). The public can send an appointment request as well as download self-help information and leaflets. All advisers are trained in Wiseradviser and are registered Debt Relief Order intermediaries.

During April 2010 to March 2011 advisers helped and supported 2,023 clients deal with nearly £38 million in debt covering 6,198 debts. Our aim is to provide information, advice and representation to clients so they can better manage their financial commitments and work to become debt free.

Queries have been more complex this year with clients presenting with multiple debts, negative equity and threatened repossession. Advisers provide a range of options to clients depending on their circumstances ranging from token payments to debt management plans and bankruptcy.



- 35% DMP's
- 18% One off advice
- 15% Clients took action on their own
- 4% Bankruptcy
- 4% Prevented from becoming homeless
- 2% Represented in courts
- 2% IVA
- 21% Other - which includes debts written off, suspended court action, prevented utilities disconnection, successful PPI reclaims etc.

## TOP 10 DEBTS

Debt	Amount	Number of Debt Agreements	Average Debt per Agreement
Mortgage Capital	9,349,349.70	105	89,041
Credit Card	7,493,208.72	2249	3,332
Business	4,802,192.52	132	36,380
Personal Loan	4,148,400.42	695	5,969
Mortgage Arrears	1,794,063.93	208	8,625
Secured Loans Capital	1,614,647.14	61	26,470
Bank Loan	1,531,987.59	203	7,547
Overdraft	1,169,333.09	400	2,923
Hire Purchase	804,239.06	133	6,047
Mortgage Shortfall	768,017.53	17	45,178
Tax	737,126.91	57	12,932

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

"I found the service great and thought I was the only one with money worries. It was killing us and our marriage and it was time to do something about it - knowing that there is so much help is great.

I think pride gets in the way of a lot of people. It is not worth it when your health is at risk. You realise your health is your wealth and the rest will be sorted sometime.

I think your service should be praised as it is a great service."

Thank you.

## Specialist Debt Support

This year Advice NI set up a specialist money advice support unit for debt advisers to enable them to deal with increasingly complex debt enquiries.

The service is funded by the Money Advice Trust and is available to all debt advisors including Advice NI members, Citizens Advice and the Consumer Credit Counselling Service. It provides access to expert advice weekdays via telephone or email [specialistsupport@adviceni.net](mailto:specialistsupport@adviceni.net).

'Ask the Expert' information sessions were held on a range of topics. We have also put into place shadowing opportunities to match advisors to professionals across the public, private and voluntary sector to help equip them to provide the best service to their clients, including observing Possession Proceedings in the Masters Chamber of the Chancery Division and the High Court and shadowing an Insolvency Practitioner.

### Colm Chambers Debt Action NI

"I have used the Special Support Service on a number of occasions and found it to be an invaluable resource.

It is an essential backup for advisers."

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### NIE 'For Your Benefit'

During the first six months of the year we continued to work in partnership with NIE (now Power NI) to deliver Benefit Entitlement Checks to identify and address unclaimed social security benefits and tackle fuel poverty across Northern Ireland.

The 'For Your Benefit' project was delivered through Advice NI's membership and helped ensure that clients from vulnerable deprived areas and traditionally hard to reach social groups such as the elderly, disabled, carers, people with mental health problems, lone parents, minority ethnic groups and migrants workers were receiving their full benefit entitlements and receiving access to appropriate energy efficiency advice.

The 30 month programme officially ended in September 2011, with Advice NI meeting targets by delivering over 3,000 Benefit Entitlement Checks to vulnerable people.

### HMRC Tax and Benefits Advice Project

This year Advice NI secured funding from HMRC for a new unique Northern Ireland based advisory service which offers specialist help and support to members of the public struggling with issues relating to HMRC products and services.

The service focuses on HMRC related queries, such as Tax Credits, Child Benefit, Self-Assessment, PAYE, Taxes (direct/indirect), National Insurance Contributions (NIC) and National Minimum Wage (NMW).

The project will be delivered through a telephony adviser based at Advice NI, offering a Northern Ireland wide Freephone helpline service, and an outreach adviser, offering a face to face advice service in locations across Northern Ireland.

### Maximising Access Project

Advice NI was successful this year in delivering Benefit Entitlement Checks to clients targeted under the Public Health Agency (PHA) and the Department of Agriculture and Rural Development (DARD), 'Maximising Access to and Uptake of Services, Grants and Benefits in Rural Areas' Project.

The project which was completed in April this year, aimed to improve the health and wellbeing of people in rural areas who are living in or at risk of poverty and social exclusion.

As part of the project Advice NI delivered nearly 400 Benefit Entitlement Checks to clients coming from 3 designated rural super output areas. Target households were older people, carers, disabled people, lone parents, ethnic minorities, lone adults, farming families and low income families.

### Castlereagh Borough Council Independent Advice Service

Advice NI is responsible for the provision of independent advice services to residents within the Castlereagh Borough Council boundary area since 1st October 2009.

Advice NI leads a consortium of advice providers, all of whom have vast experience in delivering advice services. This approach harnesses the strengths of all organisations involved and brings all the skills, experience and expertise of advisers to bear on the service.

The service consists of a Freephone telephony service; face to face outreach across the Council; a home visitation service; tribunal representation; and a money and debt service.

Demand for the service has continued to grow particularly in the areas of advice on benefits (including tribunal representation) and money and debt.

### OUR PARTNERS

- A2B
- Action on Hearing Loss
- Advocacy Network
- Advice Services Alliance
- Benefits & Credits Consultation Group
- Child Maintenance and Enforcement Division
- Community Development and Health Network
- Consumer Council
- Consumer Credit Counselling Service
- Citizens Advice
- City and Guilds
- Enforcement of Judgements Office User Forum
- Financial Capability Partnership
- HMRC Charter Advisory Committee
- Healthy Ageing Consortium
- Insolvency Service
- Joint Standards Committee for Northern Ireland
- Joint Government/Voluntary and Community Sector Forum
- Law Centre NI
- Money Advice Trust Partnership Board

- NI Discussion Forum
- 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
- Public Health Agency Regional Operational Group
- Social Security Agency Operational Forum

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# Action INNOVATION AND COMMUNICATION

## STRATEGIC AIM 2

To promote and support innovation within the Independent Advice Sector

This year Advice NI has built upon the need to communicate its message strongly and clearly to its members, to the public and to government. Through co-ordinated delivery we saw a huge increase in media presence and brand awareness. We produced 12 press releases in the last 9 months which has led to an increase in service use and given us media presence on 59 occasions.

In the last year we produced 6 News Sheets, AdviceMatters, via an email marketing service. This service has enabled us to produce web based email marketing campaigns delivered directly to the service user's inbox. This assisted in circulation and helped to reduce print and postage cost whilst saving on paper. AdviceMatters has given our members a platform to promote their work and services.

Our AdviceLink email group continues to be an important tool through which members offer each other support. There are currently 219 advisers within the Advice NI membership who subscribe to the service - posting 585 messages covering a range of issues.

As well as using traditional methods of communication, we have devised a social media strategy as part of our overarching Communications Strategy and currently use a variety of social media platforms to implement this. This has provided Advice NI with an inexpensive but powerful medium to share information with our targeted audiences. We currently have a combined following of 977 across our Twitter accounts with other users mentioning our services or retweeting our messages 758 times.

Visitors to our websites continue to increase, with over 28,600 visits to www.adviceni.net in 2010/11, driven in part by our use of social media and also by our acceptance onto the Google Grants programme which enables us to promote our work via Google Adwords.



### Rights 4 Seniors

Dame Joan Harbison, the Older People's Advocate, launched Rights 4 Seniors, Advice NI's social justice website in April for older people and those who work with them. Rights 4 Seniors, www.rights4seniors.net, has attracted over 3,500 unique visitors in its first 6 months. It continues to grow and has been further funded by Atlantic Philanthropies to develop its work. Aside from being a vital rights-reference, Rights 4 Seniors, has become a platform for discussion and a point of contact for its audience. Organisations and individuals throughout Northern Ireland have also used the website to promote the great work that they are doing.



Alison McElhinney,  
Communications Manager,  
Age Sector Platform

"Brilliant.....thanks so much for all that work."

Brenda Kearns,  
Advice and Advocacy Officer,  
Age NI

"This is really useful information in one central place."



### Training and Development Support

This year has seen significant growth in our training provision. We developed and delivered a range of award winning quality training programmes to ensure that our members are well equipped to provide the best possible advice to the public. This year over 350 people participated in Advice NI training courses including both accredited and non-accredited programmes.

Over the year we have responded to an ever changing educational landscape to ensure the training and qualifications we deliver are current, transferable and reputable. We achieved assessment centre status from City and Guilds and now our NVQ and assessor qualifications are accredited through them. We have maintained our assessment centre status with OCNNI and Open University.

Advice NI has taken the implementation of the Qualifications and Credit Framework (QCF) in its stride, mapping all of our qualifications to the framework and to the National Occupational Standards for Legal Advisers. Our assessor and verifier awards have been replaced with the new TAQA qualifications reflecting the current nature of our training.

We undertook a training needs analysis during the year and in response to this we have increased the number of courses developed and delivered to meet training gaps and have amended the format of some of our courses to make them more accessible. We have enhanced our portfolio of e-learning training courses with the development of the e-learning 'Introduction to Dealing with Debt' wiseradviser course.

Course uptake has remained strong in a fragile economic climate with the following numbers participating in our formal training programmes this year:

Courses	Participants
Wiseradviser (money advice) generalist level	= 32
Wiseradviser (money advice) skilled level	= 119
Advantage (full OPAC course)	= 15
Advantage (short courses)	= 66
NVQ in Advice and Guidance Level 2	= 1
NVQ in Advice and Guidance Level 3	= 13
NVQ in Advice and Guidance Level 4	= 20
NVQ in Customer Service Level 2	= 1
A1 Assessor Awards	= 3

86 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', and 'Equality and Discrimination' training.

Our collection of training awards is ever-growing, with the winning of the prestigious AONTAS Star Award (Ulster category) in January 2011 for our Advantage programme. We work hard to keep abreast of training developments in the advice and voluntary sector through our dedicated staff, membership of relevant groups, including the ASA training sub-group, and responses to key training related consultation reports.

Partnership working has become a central part of our training over the year, maintaining existing partnerships with the Money Advice Trust (MAT), A2B, Age NI, and the Law Centre NI, as well as forging new training partnerships with those such as the Equality Commission and Action on Hearing Loss. We have continued to maintain and build relations for our bespoke and in-house training including delivery of our 'Dealing with Member Debt' course to the Irish League of Credit Unions.

**NVQ Candidate**

"I enjoyed my experience at Advice NI over the past year. I found that there was a clear progression structure set out at the start of the course and that there was a strong emphasis on on-going support.

This ensured that I was able to assess my progress and clearly identify new objectives and targets on the course.

The staff at Advice NI were friendly and informal but professional in their training delivery and provision of the course"

**Welfare Benefits and Tax Credits**

"Excellent course! Found the practical examples very helpful in explaining the benefits system."

**Wiseradviser**

"One of the best courses I have ever attended from the point of view of content, relevance, clarity and benefit to the work I do."

"The course has given me confidence to deal with situations and has given me a wonderful resource."

**Tender Training**

"I came to this training quite apprehensive due to my lack of knowledge in the area. I was pleasantly surprised at how easily the trainer covered the subject area, explaining the process in easy to learn language."

"Thoroughly enjoyed this course! Facilitator had excellent understanding of the tendering process."



# INFLUENCING POLICY

## STRATEGIC AIM 3

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



Many households across Northern Ireland are struggling to cope and make ends meet. The numbers in employment continue to fall, more people face a reduction in their working hours and the unemployment figures continue to increase.

This has directly resulted in more people becoming reliant upon a social security system which itself has been subject to cuts by the previous Labour Government and the Coalition Government.

Indebtedness, homelessness, fuel poverty and food poverty are among the pressures facing families.

Advice NI's policy role has similarly sought to engage and assist on a wide range of fronts to help make people's lives better. This is reflected in Advice NI's policy engagement across a broader spectrum of stakeholders and all Government Departments. Advice NI's Policy and Planning Sub Committee has continued to guide the policy work of the organisation.

The focus of policy work included advocating the adoption of systems thinking, highlighting the impact of the welfare cuts and generally continuing to highlight the plight of the most vulnerable households across Northern Ireland.



## Transforming Frontline Services

Advice NI members have been at the frontline in helping people cope with the impact of welfare cuts and the recession.

Advice services have directly contributed to Departmental Public Service Agreement targets including: PSA 7: Making Peoples' Lives Better which aims to reduce poverty and address inequality and disadvantage and PSA 12 Housing, Urban Regeneration and Community Development which aims to enhance quality of life and contribute to well-being.

## The Big Idea: Putting People First

Advice NI published the report 'The big idea: putting people first' which examined demand on local advice services in North Belfast and Omagh from a systems thinking perspective.

Our aim was to show how the capacity of advice agencies could be increased by tackling failure demand within public services. Our belief is that this work has the potential to transform frontline services, boost staff morale and maximise returns on investment in this era of cuts and efficiencies.



### The following quotation from Professor John Seddon reflects the systems thinking ideology:

"At the highest level there are two types of customer demand: 'value' and 'failure' demand. Value demands are those you want customers to place on the system; they are the reason you are in business. Failure demands are those you don't want: demands caused by a failure to do something or do something right for the customer. It follows that failure demand, being created by the organisation, is entirely under the organisation's control. Turning off the causes of failure demand is one of the most powerful economic levers available to managers; it has an immediate impact on capacity."

## Policy Responses / Briefing Papers

1. Advice NI response to Proposed Debt Relief Bill (April 2010)
2. Advice NI response to Proposals for regulatory reform of credit unions in Northern Ireland (May 2010)
3. Advice NI submission re Extending Free School Meals & Clothing Allowance (May 2010)
4. Advice NI response to Social Fund Reform: Debt, Credit and Low Income Households (June 2010)
5. Advice NI paper for Committee Stage of the Energy Bill (June 2010)
6. Advice NI submission 'How we might protect the vulnerable, preserve the best of voluntary and community action and create the space to grow and test new ideas' (August 2010)
7. Advice NI response to 21st Century Welfare consultation (September 2010)
8. Advice NI response to Success through Skills 2: The Skills Strategy for Northern Ireland (September 2010)
9. Advice NI Briefing Paper 'Support Mortgage Interest Scheme' (September 2010)
10. Advice NI response to the Independent Review of the Lending Code (September 2010)
11. Advice NI response to Universal Credit: welfare that works (December 2010)
12. Advice NI response to Department for Social Development consultation: Universal Credit: welfare that works (December 2010)
13. Advice NI response to HM Treasury call for evidence: Managing, Borrowing and Dealing with Debt (December 2010)
14. Advice NI response to Draft Budget 2011 – 2015 (including individual Departmental responses) (January 2011)
15. Advice NI response to Review of Access to Justice (January 2011)
16. Advice NI response to Request for written evidence in relation to Carer's Allowance Bill (February 2011)
17. Advice NI response to Disability Living Allowance reform consultation (February 2011)
18. Advice NI response to Guidance on the Provision of Local Generalist Voluntary Advice (March 2011)
19. Advice NI response to HMRC IDAS – Identity Authentication Service consultation (March 2011)
20. Advice NI response to Green Paper: Strengthening families, promoting parental responsibility: the future of child maintenance (March 2011)



### Naomi Long, MP:

"Thank you for your letter regarding the HMRC consultation on the ID Authentication Service (IDAS) and the negative impact which the requirement for a face to face interview could have upon some individuals who are not able to travel due to mobility restrictions or financial constraints.

In response to your letter, I have responded to the consultation regarding IDAS on behalf of the Alliance Party, stressing the need for a more client-focussed approach with service users in relation to IDAS and raising these concerns."

### Alex Attwood, Former Minister for Social Development:

"Thank you for your email dated 13th January which sets out Advice NI concerns about proposals contained within the joint Department for Work and Pensions and HM Revenue and Customs fraud and error strategy to widen the range of debts the Department can recover from, to include those resulting from official error.

I share your concerns on this issue and agree that recovering overpayments arising from an error caused by officials would only serve to add to the hardships experienced by those reliant on the welfare system."



# ORGANISATIONAL DEVELOPMENT

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

Advice NI worked tirelessly this year to support and develop the sustainability of the independent advice sector and has been successful in maintaining staffing levels.

We negotiated extension of project contracts based on the high quality of services provided and our ability to deliver beyond requirements.

We also developed a number of new partnerships and secured new sources of funding for projects that will roll-out in the next financial year, for example, the HMRC Tax and Benefits Project.

Advice NI is dedicated to investing in our people and providing growth and development opportunities, with staff undertaking a wide variety of training courses relevant to their roles.

After a rigorous review of our systems and processes in relation to (1) Advice Sector Sustainability (2) Service Results (to include service provision, service delivery, service outcomes and customer satisfaction) (3) People Results (Advice NI) and (4) Organisational Development we were awarded IIP silver in recognition of our commitment to good practice and we are committed to continuous development in these areas.



Advice NI IIP Assessment Report states:

“Advice NI has a robust, well established strategic and operational planning process which is inclusively developed and demonstrates clear alignment between strategic and operational and corporate and team/individual contribution.”

“They have clear evidence of a cadre of leaders and managers whose work on setting strategic direction, providing supportive leadership for the organisation and sector, establishing fit for purpose internal structures, systems and processes has contributed to making Advice NI a modern, effective and successful organisation with a strong and enduring commitment to continuous improvement.”

Advice NI places a lot of value on the planning process and staff engagement. Our annual operational planning session proved very successful with some key strategic changes made to the balanced scorecard to reflect capacity, new areas of work and priorities.

This year we also undertook an internal restructuring exercise in light of both internal and external priorities and pressures. Some work was completed on role definition and a member of staff was promoted to Head of Training.

During the year we employed a Web Content Developer for our Rights 4 Seniors project, 3 money and debt advisers, two under the Big Lottery, Beat the Recession, project and one under the Debt Action NI project and a part-time trainee administrator. We also had 2 Spanish Volunteers, each for a 3 month placement.

Our membership has remained steady over the last year with 65 member organisations. 68% of members take up our professional indemnity insurance which we are pleased to report has not increased in price for the past three years.

The number of advice calls from the general public increased substantially with our Freephone Castlereagh service recording 4052 and a further 5440 general advice calls.

We reviewed our human resources and financial policies and updated these as necessary. We continue to work with Peninsula Business Services Ltd to ensure that legal requirements in accordance with employment legislation are complied with.

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.

Our Board of Trustees met 5 times during the year and there were also regular meetings of both the Staffing and Resources and Policy and Planning Sub-Committees.



## Case Management

Key to supporting advisers to work flexibly, efficiently and securely is a comprehensive case management system.

Advice NI uses Advice Pro, which was developed in association with AdviceUK, the UK's largest network of advice-providing organisations.

Advice Pro is web based, offers different levels of functionality including a debt module and is hosted in an environment that complies with Information Security Code ISO 27001.

### Advice Pro

"The system is brilliant as it is tailored for debt cases, this includes the inclusion of the 'common financial statement' and a 'strategies' section. It is very time-efficient as it takes very little time to get read back into a case and to know at what stage the case is at. The 'key dates' section also allows for reminders to flag up when important dates or work needs to be attended to like repossession court hearings."

It also makes monitoring of my cases by my manager easier."





# STAFF MANAGEMENT MEMBERS

## Advice NI Staff

- Bob Stronge
- Fiona Magee
- Kathleen Mulligan
- Kevin Higgins
- Patricia Donald
- Emma Murphy
- Dominic Sharvin
- Ciaran Arthurs
- Elkie Ritchie
- Joanne McCoy
- Arfawn Yasin
- Michelle McGreevy
- Gemma Willis
- Sinead Campbell
- James Long
- Nuala McCaffrey
- Ellen McKernan
- Colm Chambers
- Roisin Walton
- Adrienne Mackle
- Emma Tracey
- Jim McDowell
- Maura McKay
- Alison Smyth
- Nicole Byrne
- Sara Garland
- Corrie Chappell

- Chief Executive
- Deputy Chief Executive
- Head of Resources
- Head of Policy & Research
- Head of ICT
- Head of Training
- NVQ Development Worker
- Web Content Developer
- Communications Officer
- Money Advice Co-Ordinator
- Projects Manager
- Receptionist
- Technical Support Officer
- Money Advice Project Manager
- Money & Debt Adviser
- Administrator



## Advice NI Board of Trustees 2011

Member	Organisation
Barry McMullan	NIACRO
Caryl Williamson	Age NI - Chair
Michael Roddy	Omagh Independent Advice Services
Mary McManus	East Belfast Independent Advice Centre
Jim O'Callaghan	Housing Rights Service
Kathleen Bradley	Neighbourhood Assist
Barrie McLatchie	Belfast Unemployed Resource Centre
Gerard O'Neill	SCA Ltd
Jim Doran	LIAISE
Sinead McKinley	North Belfast Advice Partnership
Harry Lyness	Limavady Community Development Initiative
Mathilda Taulbutt	Causeway Women's Aid



## Members

**A**

Age Concern Causeway  
Age NI  
Ardoyne Association  
Action on Hearing Loss NI

**B**

Ballynafeigh Community Development Association  
Ballysillan Community Forum Advice  
Barnardos NI  
Belfast Unemployed Resource Centre

**C**

Causeway Women's Aid  
Chinese Welfare Association  
Christian Debt Advice Centre  
Christians Against Poverty  
Cithrah Foundation  
Civil Service Benevolent Fund  
Cookstown & Western Shores Area Network  
Corpus Christi Services  
Craigavon Independent Advice Centre

**D**

Derry Youth & Community Centre  
Disability Action

**E**

East Belfast Independent Advice Centre  
East Belfast Mission  
East Down Rural Community Network  
EGSA  
Employers for Childcare  
Extra Care

**F**

Falls Community Council  
Falls Women's Centre  
First Housing & Smartmove

**G**

Gingerbread NI  
Glenshane Community Development Ltd  
Greater Turf Lodge Residents Association

**H**

Housing Rights Service

**L**

Liaise  
Ligoniel Improvement Association  
Limavady Community Development Initiative

**M**

Magherafelt District Advice Services  
Mencap  
Mindwise - New Vision  
Multi Cultural Resource Centre

**N**

Neighbourhood Assist  
Neighbourhood Development Association  
NIACRO  
NICEM  
North Antrim Community Network  
North Belfast Senior Citizens Forum  
North West Advice Service

**O**

Omagh Independent Advice Services

**P**

Queen's Students' Union Advice Centre

**R**

Rosemount & District Welfare Rights Group  
Rural Support

**S**

SCA Ltd  
Shelter Northern Ireland  
South Antrim Rural Network  
Southcity Resource and Development Centre  
Special Educational Needs Advice Centre  
STEP

**T**

Tar Anall  
Tar Isteach  
The Link Community Association  
The Resource Centre Derry  
The Welcome Project

**U**

University of Ulster Student Support

**V**

Vine Centre

**W**

WAVE  
Windsor Women's Centre



# Advice NI Audited Accounts

Statement of financial activities (incorporating the income and expenditure account)  
For the year ended 31 March 2011

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	Notes	Unrestricted Funds £	Restricted Funds £	Restricted Capital Funds £	2011 Total £	2010 Total £
<b>Incoming resources</b>						
Incoming resources from generating funds:						
Voluntary income	2	287,340	664,780	-	952,120	874,587
Activities for generating funds	3	309,984	55,084	-	365,068	196,044
<b>Total incoming resources</b>		<b>597,324</b>	<b>719,864</b>	<b>-</b>	<b>1,317,188</b>	<b>1,070,631</b>
<b>Resources expended</b>						
Charitable activities		593,173	722,502	8,188	1,323,863	999,325
Governance costs	4	23,117	8,811	-	31,928	62,901
<b>Total resources expended</b>		<b>616,290</b>	<b>731,313</b>	<b>8,188</b>	<b>1,355,791</b>	<b>1,062,226</b>
<b>Net incoming/(outgoing) resources before transfers</b>		<b>(18,966)</b>	<b>(11,449)</b>	<b>(8,188)</b>	<b>(38,603)</b>	<b>8,405</b>
Transfer between funds		(11,449)	11,449	-	-	-
<b>Net incoming/(outgoing) resources for the year</b>		<b>(30,415)</b>	<b>-</b>	<b>(8,188)</b>	<b>(38,603)</b>	<b>8,405</b>
Total funds brought forward		144,467	-	17,415	161,882	153,477
<b>Total Funds carried forward</b>		<b>114,052</b>	<b>-</b>	<b>9,227</b>	<b>123,279</b>	<b>161,882</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.

Balance sheet  
as at 31 March 2011

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	Notes	2011		2010	
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	9		16,113		32,026
<b>Current assets</b>					
Debtors	10	146,384		306,884	
Cash at bank and in hand		62,953		100,140	
		209,337		407,024	
<b>Creditors: amounts falling due within one year</b>	11	(102,171)		(277,168)	
<b>Net current assets</b>			107,166		129,856
<b>Net assets</b>			123,279		161,882
<b>Funds</b>	12				
Restricted Capital funds			9,227		17,415
Unrestricted income funds			114,052		144,467
<b>Total Funds</b>			<b>123,279</b>		<b>161,882</b>

The financial statements were approved by the Board on 6th July 2011.



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[www.rights4seniors.net](http://www.rights4seniors.net)

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# ANNUAL REPORT 2010-2011

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