advice network



Annual Report 2010

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

We promote equality, social justice and well being.

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

We are accountable and

ways to include our

stakeholders.

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

transparent in all our work and actively seek they serve.

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 2009/10 Annual Report

Chair and **Chief Executive** Introduction

As you can imagine this was a fairly hectic and busy year for Advice NI and our members who have had to respond to increased demands as a result of the recession. Advice centres are very much on the frontline and provide an additional safety net in helping people with issues such as employment, housing, debt and benefits. As we move forward we expect demand to grow substantially and with radical Welfare Reform around the corner we will need to provide even more support to those affected.

This year has been one of considerable growth for the organisation, resulting mainly from the winning of a debt advice service contract from DETI. This project is now fully bedded in and achieving all its targets. During the year we rented an additional floor for our training activities which continue to grow significantly with around 350 people trained across a range of areas including tendering and commissioning.

We continued to participate in Advice Services Alliance activities during the year including an ASA BIG Lottery Project, Beat the Recession, which provides debt advice in non traditional settings. We also participated in the ASA training sub-group to map existing training provision in the sector to the National Occupational Standards for Legal Advisers.

In terms of our policy and research work we made over 30 policy submissions on various issues and also undertook a number of research activities including partnership work on Utility Regulation.

As a relatively small organisation we have continued to focus on using information communication technology as a means of supporting our membership. We began working on a new Atlantic Philanthropies funded project to develop a social rights based website for older people and those who advise them. This will compliment the face-to-face Older Persons Advisor Course which will be available online later in the year. We already offer a number of other online courses including the NVQ in Advice and Guidance. We have also supported and trained advisers from across the sector in the use of Advice Pro case management which is a secure web based system, meaning that no personal client data sits on laptops or other computers.

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. Given the economic situation and massive cuts to social welfare spending we need to continue forging 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.

Finally from us, a big thanks to all the staff and management committee for their hard work and dedication throughout the year and also to our many funders, partners and other stakeholders for their support and help.

Bob Stronge, Chief Executive Advice NI Caryl Williamson, Chair Advice NI

Strategic Aim 1 Collaboration and Change

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.

Debt Services for Vulnerable Groups

This 6 month pilot project was funded by the Department for Enterprise Trade and Investment (DETI) and was aimed at assessing and addressing debt problems for vulnerable groups including:

- Disadvantaged vulnerable groups across North and West Belfast
- · People experiencing mental health issues
- · Prisoners, ex prisoners and their families
- · Older people
- Lone parents

The independent evaluation of the pilot highlighted its success in helping clients to manage or reduce their debt, avoid getting into further debt and improve their mental and psychological well-being.

As one client put it: "I was suicidal worrying about my debts but the adviser showed me that I had nothing to worry about. I am now focusing on getting my health better which is more important."

Debt Action NI

Arlene Foster, Minister of Enterprise, Trade and Investment, in late 2009, launched the Debt Action NI service to deliver face to face debt advice across 13 identified council areas in NI. Advice NI redistributed approximately 60% of the funds to frontline members and the equivalent of 16 full-time money and debt adviser posts were recruited to deliver the service, along with a Project Manager and Technical Support Officer.

The service was launched in the relevant council areas and a dedicated website

www.debtaction-ni.net was launched which provides the public with information on how to access debt advice as well as providing a range of downloadable leaflets and an online referral service. All advisers are trained to wiseradviser generalist, skilled and specialist levels and in use of the Advice Pro case management system. Partnerships were developed in local areas and access to debt advice for those who need it most has increased. By the end of March 2010 £6.6 million worth of debt was dealt with which has grown to almost £25 million at the time of writing this report. Unsurprisingly, unsecured debt, including credits cards, bank loans, overdrafts, and store cards along with mortgage debts featured highest amongst Debt Action NI clients.

Debt Action NI Client:

"I found the service
I received excellent. It helped
me out so much at a very bad
time in my life.
Without that help I don't know
where I would be now and I
would recommend it to anyone.
Many Thanks"



Fiona Magee & Bob Stronge Advice NI with Arlene Foster, MLA Minister of Enterprise, Trade and Investment

Helping Customers to Avoid Debt and Manage their Way Out of Debt

Advice NI in partnership with Social Market Research (SMR) and the Social Research Centre (SRC) undertook research into debt and disconnection issues in relation to energy supplies to domestic customers in Northern Ireland. The research was commissioned by the Northern Ireland Authority for Utility Regulation (NIAUR).

The purpose of the research was to inform the development of a best practice model / Code of Practice for energy suppliers in dealing with debt and disconnection to help customers avoid getting into debt.

The research paper, which includes recommendations on the best practice standards can be viewed at www.adviceni.net

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'Beat the Recession'

The Advice Service Alliance (ASA), which consists of Advice NI, Citizens Advice and Law Centre NI were successful in a 'Beat the Recession' consortium bid funded by Big Lottery to provide debt advice services to help communities most affected by the recession in Northern Ireland.

The project provides free, independent money advice in a range of non-traditional locations across Northern Ireland such as community venues, all the main churches, places of employment, trade union venues and courts.

Frank Hewitt, Big Lottery Fund's Northern Ireland Chair.

Advice Services Alliance
Northern Ireland (ASA) has the
expert knowledge of where need
is greatest and experience of
money advice in Northern Ireland
that will deliver a quality service
quickly to ensure that the support
reaches those most in need."

Equality Commission – Reaching out Programme

This programme aims to increase awareness of the Commission and its services and to train advisers on equality issues. Equality advice materials and display stands were also provided to participating offices and organisations. As part of this programme the Equality Commission delivered 2 free foundation level training courses on discrimination and equality issues.



NIE 'For Your Benefit'

We continued to deliver the benefit take up programme in partnership with Northern Ireland Electricity (NIE) through our members. The programme is designed to help address unclaimed social security benefits and fuel poverty across Northern Ireland.

This year, over a thousand benefit entitlement checks were carried out targeting vulnerable clients in their locality. As part of the service provision advisers identified and referred clients who could benefit from energy efficiency measures.

Maximising Access & Benefit Uptake

Advice NI has assisted with the development of "Maximising Access to and Uptake of Services, Grants and Benefits in Rural Areas" project. This Public Health Agency (PHA) and the Department of Agriculture and Rural Development (DARD) project aims to improve the health and wellbeing of people in rural areas who are living in or at risk of poverty and social exclusion. The project will target 4,200 households in defined rural areas across Northern Ireland and will support householders in accessing a range of services, grants and benefits. We have also been working with Land and Property services to ensure greater up take on rates relief.

Lenny Peden, Land & Property Services:

"Land and Property
Services consider Advice
NI as one of our most
valued stakeholders and
benefit Uptake
partners."

Castlereagh Advice Service

Working with its members in South and East Belfast, Advice NI secured the contract to deliver independent advice services within the Castlereagh Borough Council area.

Face-to-face advice service provision is available in a range of outreach venues throughout the council area. Appeal tribunal representation services and dedicated money advice services are in place and a dedicated free-phone line has also been established. For the six months to March this year the service has dealt with 2,134 enquiries and generated some £390,089 in unclaimed benefits.

Mayor of Castlereagh, Councillor Lawrence Walker:

"We are excited by
the range of skills and services
that Advice NI is bringing to this
contract and the Council looks
forward to the delivery of an
effective independent advice
service which meets the needs
of people across
the Borough."

Janet Hunter,
Director of Housing Rights Service:

"Advice NI is a key stakeholder in the Preventing Possession Partnership and has worked, collaboratively with other members, to help deliver change at both a policy and practical level for people in NI who are facing homelessness as a consequence of debt"

Organisations / projects we work with:

A2B

Advocacy Network

Advice Service Alliance (ASA)

ASA Training Sub-group

Benefits & Credits Consultation Group

Child Maintenance and Enforcement Division

Citizens Advice

Community Development and Health Network

Consumer Council Education Committee

Consumer Council NI

Enforcement of Judgements Office User Forum

Financial Capability Partnership Board

HMRC Charter Advisory Committee

Healthy Ageing Consortium

Joint Government/Voluntary and Community Sector Forum

Law Centre NI Board

Money Advice Trust Partnership Board

PHA & DARD Regional Project Management Forum

Money Advice Trust Advice Services Support Group

NI Discussion Forum

NI Anti-Poverty Network Board

Northwest Advice Services Alliance (NASA)

NICVA

NIACRO Offenders forum

Northern Ireland Anti Poverty Network

Northern Ireland Money Advice Discussion Forum

NOS for Legal Advisers Steering Group Preventing Possession Initiative

Older Person's Rights Based Website Steering Group

OCNNI

Older People's Policy Forum

Open University

Organisation of the Unemployed NI

Preventing Possession Partnership

Public Health Agency Regional Operational Group

Skills for Justice Steering Group

Social Security Agency Operational Forum

SSA/CMED Joint Standards Committee

Women's Resource & Development Agency

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Strategic Aim 2 Innovation and Communication

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. We now have a fulltime Communication's Officer to co-ordinate delivery via a growing number of above and below the line communication methods, such as, TV, web banner, direct mail and newspaper print. In the last quarter we had local media coverage on 28 occasions which resulted in an increase in web traffic and service uptake. We endeavour to continue working with local media and communications stakeholders to support us to increase brand and service awareness. We have also continued to expand on innovative uses in terms of service delivery and use of IT.

AdviceMatters

In order to reduce costs we have ceased to produce our paper based quarterly edition of our newssheet, AdviceMatters. We have instead developed an online bi-monthly edition which is produced and edited in house and initial feedback has been very positive.

Website

Traffic to our main website increased by 32% over the year 2009/2010 with over 22,700 visits. 12% of referrals to it came from the KDS Public Access Point Network (35 kiosks) which are located in high footfall areas across Northern Ireland. Advice NI has successfully used this touch screen technology to provide access to its websites and multilingual benefits and debt information. Our e-learning website, www.advicenilearningonline.net has also experienced an increase in users with 98 learners currently registered.



In partnership with Atlantic Philanthropies and building upon the success of the Older Persons Adviser Course, we are creating a social justice website that will act as a 'rights' based reference site for older people and those who work with them.

Older Person's Website

The project has been guided from its inception by leaders in the age sector of Northern Ireland.

Steering group members include A2B, Age NI, Age Sector Platform, Belfast City Council, CARDI and Engage with Age. With the help of Community Direct, we have canvassed the views of over 420 older people, carers and professionals throughout Northern Ireland. Indeed, they even helped name the website "Rights 4 Seniors" which will go live in the spring of next year.



Dominic Sharvin & Bob Stronge, Advice NI, with successful NVQ candidates

AdviceLink

While email could be considered "last century" it is one of the most enduring forms of online communication. Our e-group, AdviceLink, is testament to this as the number of subscribers has increased to 208 advisers from within Advice NI's membership, posting a monthly average of 50 messages, offering peer support and a platform for discussing issues impacting on the sector and its clients.



Case Management and Recording

Advice NI supports its members to use case-recording systems that are secure and comply with current legislation and regulations.

117 advisers across Northern Ireland currently use the secure web-based system, Advice Pro.

Advice NI's licensed trainers delivered training in the use of the system to 72 advisers over the past year.

Participant evaluation:

"The system is very easy to follow with every step easily accessible and clearly indicated"

Training and Professional Development

Advice NI is committed to raising the quality and standards of free independent legal advice through the delivery of high quality interactive advice specific training. Over 350 people participated in Advice NI training this year.

Through the ASA training sub-group we have participated in the Project Steering Group for research conducted by Skills for Justice to analyse training provision in the voluntary and legal advice sector. This work will assist in the creation of a workforce development strategy for the sector that will offer consistent career development opportunities for those engaged in legal advice.

During the reporting period we have conducted a training needs analysis with our members to identify skills and knowledge development gaps and have delivered a range of training in response to this. Advice NI is an OCN NI and OU assessment centre and accredited training delivered this year included:

- Wiseradviser (money advice) generalist level
 52 participants
- Wiseradviser (money advice) skilled level
 124 participants
- Advantage (formerly the Older Persons Adviser Course, OPAC) = 28
- Single or cluster modules within Advantage
 = 10
- NVQs in Advice and Guidance Level 2 = 1
- NVQs in Advice and Guidance Level 3 = 1
- NVQs in Advice and Guidance Level 4 = 17
- A1 Assessor Award = 3

125 participants attended unaccredited training on An Introduction to Social Security and Tax Credit Rights and Entitlements, An Introduction to Tendering and Commissioning, Stress Management and Advice Pro Case Management. Joanne Doherty, Prince's Trust:

"When I signed up
to the NVQ Level 4 in
Information, Advice and Guidance
I was a complete novice in the
use of e-learning but right from
the outset I found the Advice NI
programme to be very accessible
and easy to use."

Courses have been delivered via a range of delivery methods including face to face and e-learning www.adviceni-learningonline.net.

In line with our vision of informed and active citizens we have extended the reach of our training to the wider voluntary and community sector, the private and public sector.

Participants have found the courses extremely useful at both a personal and professional level. It has enabled them to expand their skills and knowledge base. As well as improving practice and confidence the courses provide learners with up-to-date reference materials to use in their work.

Advice NI continues to work in partnership with the Money Advice Trust (MAT) and NIACAB on wiseradviser training and as part of our contract with MAT manage the NI element of the wiseradviser website which was restructured this year. New features on the site include the online booking system and the learner progress tracking system.



Sinead Campbell & Emma Murphy, Advice NI with Danny Cochrane, NIHE

Patrick Minne, Chief Executive Officer, A2B:

"A2B has been delighted
with its partnership with Advice NI
on the Advantage course. During the
development phase, the Advice NI team
carried out high quality research and
compiled world-class content on budget and
to the most challenging deadlines.
That professionalism has continued into the
delivery phase, and is matched only by
the enthusiasm with which the course
has been greeted by the trainees."

Strategic Aim 3 **Influencing Policy**

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

Advice NI has continued to proactively engage in social policy work at a variety of levels with the ultimate aim of improving the quality of life for people in Northern Ireland.

Our policy work has been very well received by government departments and in particular we have forged very good working relationships with a number of Assembly Committees and individual MLAs as well as key policy makers.

Systems Thinking

Advice NI received project funding from the Department for Social Development to develop a systems thinking pilot for advice services. This challenging piece of work engaged a range of key stakeholders including the NI Legal Services Commission, Social Security Agency, Northern Ireland Housing Executive, DSD and local councils.

This pilot sought to identify what was creating the demand for advice services and explored in a holistic manner clients' journeys through the advice system. The Systems Thinking project ran to March 2010 and a report on the project and its findings will be published in the New Year.

Welfare Reform

Advice NI produced a Briefing Paper on the Welfare Reform Bill as it passed through the NI Assembly and gave evidence to the Social Development Committee on the issue of welfare reform. We highlighted a number of concerns with the legislation on the issue of 'Work for your Benefit'.

Other evidence submitted by Advice NI related to 'contracting out' including concerns that contractual requirements may incentivise third party providers to focus on targets to the detriment of the wellbeing of clients.

Debt

Debt has become an increasing area of work for many of our members this year. We have engaged in various policy initiatives including producing a Briefing Paper on the debt and money advice workload of members. A number of recommendations were made including the need to increase the number of frontline debt advisers and increase the infrastructural support and training services for advice providers and other organisations.

Submissions were also drafted in relation to Debt Relief legislation and presentations were made to the NI Assembly Enterprise, Trade and Investment Committee

Other Policy Work

We also engaged in a wide range of other policy issues including successfully challenging the removal of contact lens solutions from inclusion on prescription lists; addressing problems and issues in relation to frontier / cross border workers and tax credits; addressing ongoing issues in relation to Disability Living Allowance and Employment and Support Allowance; engaging in the DSD consultation on the location of Advice Services; and raising issues in relation to the Rates Deferment Scheme for owner occupier pensioners.

Policy responses / briefing papers

- Advice NI Briefing Paper 'Crunch Times at the Frontline (Debt Workload)' (May 2009)
- 2. Advice NI submission re Consultation on the proposal for a new Debt Relief Scheme for Northern Ireland (May 2009)
- Advice NI response to the Office of Fair Trading (OFT) consultation paper on Second Charge Lending – OFT guidance for brokers and lenders (May 2009)
- 4. Advice NI submission re OFT consultation on Sale & Rent Back Schemes (May 2009)
- 5. Advice NI response to the SSA Strategic Business Review Equality Impact Assessment (June 2009)
- 6. Advice NI submission re Debt Relief Orders for the Enterprise, Trade & Investment Committee (June 2009)
- 7. Advice NI response to Reforming the Medical Statement (August 2009)

Head of Older People's Commissioner Bill Team, Jane Corderoy:

"I wish to express my appreciation to Advice NI for the recent comments on issues that a Commissioner for Older People could address. Your views are very much valued and made a significant contribution towards developing the evidence presented to the OFMDFM Committee."

- 8. Advice NI response to Equality Impact Assessment on the Welfare Reform Bill (September 2009)
- Advice NI submission re Consultation on the number and location of Area Advice Centres (November 2009)
- Advice NI submission re Proposal to stop the annual internet publication the Income Related Benefits Estimates of Take-up Series Northern Ireland (November 2009)
- 11. Advice NI submission re Proposal to stop the annual internet publication Pensioners Income Series Northern Ireland (November 2009)
- 12. Advice NI submission re Proposal to stop the annual internet publication Individual Incomes Series Northern Ireland (November 2009)

- 13. Advice NI submission re Food in Schools policy (December 2009)
- 14. Advice NI submission re Palliative and End of Life Care Strategy (December 2009)
- Advice NI submission re Consultation on: A Commissioner for Older People in Northern Ireland (January 2010)
- Advice NI submission re Proposed Debt Relief Bill (March 2010)

Minister for Education, Caitríona Ruane MLA:

"I know that you have had discussions with Department of Education officials in the past and I would welcome your continuing work with the Education and Library Boards to increase the uptake of free school meals."

- 17. Advice NI submission re Tribunals Modernisation and Customer Service Strategy and Action Plan (March 2010)
- 18. Advice NI input re HMRC reshaping of Enquiry Centre service (March 2010)



Clerk to the Committee for Social Development, Peter McCallion:

"On behalf of the
Social Development Committee,
I would like to convey my thanks
to you for the submission you made
recently to the Committee Stage
of the Welfare Reform Bill."

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Strategic Aim 4 Organisational Development

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

Advice NI has continued to strengthen its governance and organisational structures. We have a board of trustees comprising 13 members who are responsible for the strategic direction of Advice NI.

Trustees are elected annually in line with objects set out in our new Memorandum and Articles of Association and all have participated in management committee governance induction training. There are two sub committees, Staffing & Resources and Policy & Planning which also meet quarterly or as necessary to overlook quarterly management accounts/budgets and policy issues respectively.

The trustees have ensured that accounting records are kept in respect of the charity which show and explain all of our transactions and annual accounts and we work closely with external auditors Finegan Gibson Chartered Accountants. Training has been undertaken by appropriate staff in preparation for the new Charity Commission for Northern Ireland.

Staff and board of trustees conduct an annual review of the major risks to which the charity is exposed and a risk register has been established and is monitored quarterly.

All staff have a self development budget and are encouraged to undertake training and professional development opportunities.

Training Undertaken

Social Media Online MSc Information Systems Management Administrative Management Diploma Digital Communication & New Media Seminar Customisation and Configuration in Microsoft **Dvnamics** Older Persons Adviser Course Making the most of your IT Intergenerational Training New Technologies and Learning in Later Life Managing the Media for beginners Plain English Adobe Photoshop CS5 Training Management Insight into Brand Management Mapping NOS to Training **NEA Fuel Poverty** Advice Pro Case-recording Get on Board Wiseradviser Debt Training Stress Management Training Introduction to Tendering & Commissioning Systems Thinking Training HR Issues NICVA Charity Law Constitution/Governance Managing Risk Assessment Sage Payroll 2010 CIPD Certificate in Training

Membership

Advice NI membership has remained steady at 65, over 77% of which avail of our Professional Indemnity Insurance. Membership criteria are monitored carefully and audit checks have been carried out on members. We have worked very closely with members this year in many areas such as re-distribution of funding, sample policies, recruitment and training.

There has been an increase in the number of callers seeking advice (3,600 calls in the year 09/10) which we referred on to our members. Calls from members and other organisations totalled 3,750

Strategic Planning

In late 2009 Advice NI hosted a member's day which gave the members an opportunity to comment on our core functions of policy, training and IT. We discussed achievements over the past 3 years, the external environment and the way forward for the independent advice sector. Feedback from the day informed our strategic planning sessions with our staff and trustees. We applied the balance scorecard approach to our strategic planning process and report to the board of trustees on progress on a quarterly basis.

Organisational Development

We continually review and update our organisational and staff policies in line with Investors in People and this year review workshops were held in preparation for renewal of IiP in September 2010.

Staff numbers have increased significantly in the 09/10 year. This was mainly due to our success in winning a DETI tender for debt under which we have employed 10 new staff – two of which are based at Advice NI and the rest at outreach venues or seconded to member organisations. We have also carried out some internal restructuring which has resulted in the employment of a new Receptionist and this, in turn, allowed us to appoint a much needed full time Communications Officer. Due to the sharp increase in staff we have employed the services of Peninsula Business to ensure that legal requirements in accordance with employment legislation are complied with.

We have developed a good relationship with McClure Watters who provide employment experience for European Students as part of the EU Lifelong Learning Programme and this year we have had two Spanish volunteers, Maria and Noela who have contributed greatly to Advice NI both on a work and cultural basis. We also had a seconded placement - Joanne Burns from Ulster Bank who was based at Advice NI for approximately 6 months and provided invaluable support to the money advice team.



Accounts

STATEMENT OF FINANCIAL ACTIVITIES (incorporating the income and expenditure account)

for Year Ended 31 March 2010

	Notes	Unrestricted Funds £	Restricted Funds £	Reserve Funds £	2010 Total £	2009 Total £
INCOMING RESOURCES						
Incoming resources from generating funds:						
Voluntary income	2	274,416	574,568	25,603	874,587	433,663
Activities for generating funds	3	182,083	13,961	-	196,044	170,834
Total Incoming Resources		456,499	588,529	25,603	1,070,631	604,497
RESOURCES EXPENDED						
Charitable activities		410,741	580,396	8,188	999,325	573,865
Governance costs	4	51,875	11,026	-	62,901	18,763
Total resources expended		462,616	591,422	8,188	1,062,226	592,628
Net incoming/(outgoing) resources before transfers		(6,117)	(2,893)	17,415	8,405	11,869
Transfer between funds		-	-	-	-	
Net movement in funds/Net income/(expenditure) for the year		(9,010)	-	17,415	8,405	11,869
Net incoming/(outgoing) resources for the year		(9,010)	-	17,415	8,405	11,869
Total funds brought forward		153,477	-	-	153,477	141,608
Total funds carried forward		144,467	-	17,415	161,882	153,477

BALANCE SHEET as at 31 March 2010

		2010		2009	
	Notes	£	£	£	£
Fixed assets					
Tangible assets	9		32,026		6,632
Current assets					
Debtors	10	306,884		57,449	
Cash at bank and in hand		100,140		140,507	
		407,024	197,956		
Creditors: amounts falling due within one year	11	(277,168)		(51,111)	
Net current assets			129,856		146,845
Net assets			161,882		153,477
Funds	12				
Endowment funds			17,415		-
Unrestricted income funds			144,467		153,477
Total funds			161,882		153,477

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.

The financial statements were approved by the board of trustees on 8 September 2010.



Gemma Willis and Nuala McCaffrey, Debt Action NI

Advice NI 2010 **Board of Trustees**

Member Organisation NIACRO Barry McMullan

Caryl Williamson Age NI

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 LIAISE

Sinead McKinley North Belfast Advice Partnership

Harry Lyness Limavady Community Development Initiative Sean O Neill Gingerbread NI

Mathilda Taulbutt Causeway Women's Aid

Advice NI Staff

Jim Doran

Bob Stronge Chief Executive

Deputy Chief Executive Fiona Magee Kevin Higgins Head of Policy & Research

Kathleen Mulligan Head of Resources Head of ICT Patricia Donald Dominic Sharvin **NVQ** Co-ordinator

Arfawn Yasin Benefit Take Up Coordinator Joanne McCoy Money Advice Coordinator Elkie Ritchie **Communications Officer**

Emma Murphy Training & Development Practitioner

Michelle McGreevy Receptionist

Gemma Willis **Technical Support Officer** Sinead Campbell Money Advice Project Manager

James Long Money & Debt Adviser Money & Debt Adviser Moira McKay Nuala McCaffrey Money & Debt Adviser Ellen McKernan Money & Debt Adviser Money & Debt Adviser Colm Chambers Roisin Walton Money & Debt Adviser Alison Smyth Money & Debt Adviser Nicole Byrne Money & Debt Adviser Ulster Bank (Secondee) Joanne Burns Maria Gonzalez Borrajo Spanish Placement Student Spanish Placement Student Noela Pardo



Members

Age Concern Causeway Age NI Ardoyne Association

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

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

Disability Action

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

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

G Gingerbread NI Glenshane Community Development Ltd Greater Turf Lodge Residents Association

Housing Rights Service

Liaise Ligoniel Improvement Association Limavady Community Development Initiative Magherafelt District Advice Services Mencap Mindwise Multi Cultural Resource Centre

Neighbourhood Assist Neighbourhood Development Association NICEM

North Antrim Community Network North Belfast Senior Citizens Forum North West Advice Service

Omagh Independent Advice Services Omagh Support & Self Help Group

Queen's Students' Union Advice Centre Rosemount & District Welfare Rights Group Rural Support

S.T.E.E.R SCA Ltd Shelter Northern Ireland South Antrim Rural Network South Tyrone Empowerment Programme Southcity Resource & Development Centre Special Educational Needs Advice Centre (SENAC)

Tar Anall Tar Isteach The Presbyterian Orphans & Children's Society The Resource Centre Derry

Vine Centre

Windsor Women's Centre

Subscribers

Armagh Credit Union Armagh Unemployed Group Autism NI

Belfast City Council Consumer Advice Centre

CAB Regional Children's Law Centre Community Development and Health Network Community Places Consumer Council

Ellen Finlay **Equality Commission for NI**

Greater West Belfast Community Association

Julie Allen Consulting Law Centre NI

Pat McNally

USEL

NEA NI Newry Credit Union Newtownabbey CAB North City Training NI Anti-Poverty Network NI Human Rights Commission NI Ombudsman

Office of the Social Fund Commissioner

Sarah Doherty Sean O'Farrell Stakeholder Comms (TV Licensing) Suffolk and Andersonstown CAB

Task Community Care Tommy McGowan Triangle Housing Association U

Unison Women's Aid Belfast / Lisburn Women's Support Network

Funders:





















advice network

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