



ANNUAL REPORT 2013/14

Vision

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

Mission Statement

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.

ANNUAL REPORT 2013/14

Chair & Chief Executive Introduction

Welcome to Advice NI's Annual Report. We are delighted to present our work to you this year in a new electronic format. The report sets out the main activities and achievements for the organisation over the past year, which we have to say has been our busiest ever.

We have had a number of notable achievements this year and have bedded in a number of new projects and activities which are highlighted throughout this report. We worked with our members and other partners to develop our new strategic plan 2014-17 and we also achieved ongoing IIP (Silver) recognition. Advice NI was also one of the first organisations to achieve charitable status under the new Northern Ireland Charity Commission.

Our work this year has closely centred on developing the Northern Ireland Advice Services Consortium in conjunction with our partners in Citizens Advice and Law Centre NI. A number of new joint initiatives have been developed, including a new sector wide management information system for generalist advice services and a new Quality Assurance Framework. This work will continue to develop along with other consortium initiatives over the coming year.

We have also entered into a number of new partnerships and referral arrangements to ensure

that we better target our services to those in need. This has included initiatives such as partnering with Contact NI to provide practical support for victims of Institutional Historical Abuse and new referral arrangements between Northern Ireland Housing Executive and our Debt Action NI Service to assist tenants who are struggling with debt. We have also established a new Business Debtline in partnership with the Money Advice Trust and this has helped many businesses to continue to trade.

This year we trained more people than ever and we continue to offer a greater range of training opportunities and we are particularly delighted this year to offer the first ever accredited Advocacy Course.

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 highlights members having dealt with over 270,000 enquiries with over half of these relating to social security.

The external environment continues to throw up many challenges for Independent Advice Services. With many Independent Advice Centres located in the most deprived communities across Northern Ireland advisers are faced daily with people in often 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 measures. Advisers offer advice and advocacy in relation to the main issues presenting such as debt, social security, tax credits, housing and employment. However, they are also increasingly referring people to other services such as food banks, debt and counselling services and other statutory and community services to ensure that immediate needs such as lack of food are met.

We want to pay tribute to all advisors who work extremely hard to ensure that people get the help they need. Our thanks also to the Advice NI staff for their hard work and commitment and also to the Board for their oversight and guidance which ensures that the organisation is fit for purpose and continues to meet its strategic objectives. Finally a big thanks to all our partners and funders without whose help we could not continue to provide the range of quality services which are so vital to many individuals and families in Northern Ireland. We hope you enjoy the report.

Mary McManus – Chair
Bob Stronge – Chief Executive

Collaboration & Change

Strategic Aim 1

To support and develop the capacity of the independent advice sector

Advice NI continued to work in partnership with a wide range of organisations and government departments to help people access their rights and entitlements.



Debt Action NI

Debt Action NI (DANI), funded by the Department of Enterprise Trade and Investment (DETI) and delivered in partnership with Payplan and Advice NI members, is an integrated money and debt advice service offering free, confidential and impartial debt advice to anyone living in Northern Ireland. A recent client impact survey highlighted that nearly 100% would recommend the service to others.

The service has a number of different access points including a Freephone helpline, face to face advisers and an interactive website, www.debtaction-ni.net where clients can chat to a virtual adviser, download self-help materials or access our budgeting tool.



Paul Lewis, Money Box Radio 4, Bob Stronge CEO Advice NI, Arlene Foster, MLA Minister of Enterprise Trade & Investment

For the reporting period, 1st April 2013 to 31st March 2014 DANI:



Mortgage debt is consistently the highest debt amount. The service has also seen an increase in the amount of mortgage shortfall debt. Credit card remains the top debt in terms of the number of agreements.

DANI works in partnership with Housing Rights Service to protect client's homes regardless of whether they are a homeowner or a tenant. During this year there were 129 clients represented at both the High and County Court in relation to mortgage and rent arrears.



Case Study

Client was recently separated from her abusive husband and was unaware that he had stopped paying their joint mortgage and secured loan. The lender was forcing repossession and as the client could not afford repayments she had to find alternative accommodation. Her debt totalled over £120,000 and benefits were her only income. After seeking advice, the client decided to apply for Bankruptcy. The adviser helped her complete the forms and represented her in court. The client was declared bankrupt enabling her to make a fresh start.

“Before I saw the adviser 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 explained the different options for my situation. He also assisted me with filling out the appropriate forms and has supported me through this ordeal. I can’t praise the adviser enough for the support leading up to the court appearance and after court appearance.”

Specialist Support Service

This year has seen an increase in demand for the Specialist Support Service which is provided by Advice NI with funding from the Money Advice Trust. The service responded to 117 queries from Advice NI and partner agencies including Citizens Advice, Step Change and members of the Institute of Money Advisers. Queries covered a range of complex issues including Bankruptcy, Debt Relief Order, Limitations Act, Statute Barred Debt, Unfair Relationship and Irresponsible Lending.

Throughout the year the Specialist Support Service ran Ask the Expert Sessions with contributions from The Official Receiver on Bankruptcy, The Financial Ombudsman Service, Land and Property Services and members of the legal profession. Benefits are twofold, giving presenters an insight into the complex cases money and debt advisers deal with and providing advisers with useful contacts. In conjunction with Housing Rights Service, Advice NI Specialist Support continues to provide opportunities for advisers to shadow advisers representing in court at re-possession hearings.

Advice NI Specialist Support contributes to consultations as requested including Financial Capability, Financial Conduct Authority, and the research report Towards Financial Inclusion.

BUSINESS DEBTLINE

Business Debtline

This year Advice NI launched the Business Debtline (BDL) service in Northern Ireland with funding from the Money Advice Trust. The service provides tailored, independent and impartial advice for sole traders, partnerships and Limited Companies to help them develop their business finance capabilities as well as helping resolve any immediate business debt problems clients may need advice with. The service also ensures clients are aware of their rights and responsibilities with regard to their trade, various tax and personal debts.

Since the service went live on 1 June 2013 and up until 31 March 2014 the service has:

- **Advised over 320 clients**
- **Dealt with almost 1,000 calls**
- **Assisted with over £20 million of debt**

Advice NI conducted an impact report into the service in order to gauge how clients felt about the level of service they had received from BDL. A total of 68% of clients said they continued to trade following the advice they received, 100% said the overall quality of the service was excellent, they would rate the adviser as excellent and would use BDL again and would recommend it to others.

“We could not have managed without their advice and support – we have no means for legal representation or other fees/costs and it is great that BDL is a free service”.



Bob Stronge CEO, Advice NI, Mike Barley Chair, Money Advice Trust, Arlene Foster, MLA Minister of Enterprise Trade & Investment, Fiona Magee Deputy CEO, Advice NI & Joanna Elson, Money Advice Trust



Tax & Benefits Service

Advice NI's specialist Tax and Benefits Advice Service, supported by HM Revenue and Customs (HMRC), offers advice and support to members of the public and organisations, struggling with HMRC products and services issues. The service specialises in helping HMRC customers understand their entitlements and tax responsibilities regarding Tax Credits, Child Benefit, Self-Assessment, PAYE, Taxes (direct/indirect), National Insurance Contributions and National Minimum Wage. During the year it dealt with over 6,000 enquiries.

The project is delivered via a number of channels including face to face, a Freephone line, email service and a range of online self-help multi-lingual web resources.



In recognition of the services provided and the outcomes achieved for vulnerable clients, Advice NI received additional funding from HMRC to further enhance the project. This included resources to facilitate additional outreach venues and increase the capacity of the Freephone helpline to support clients out of hours. The additional funding enabled the service to target particular needs enhanced groups such as people who need help and/or who are experiencing a key life event (for example people entering the workforce, moving in and out of work, preparing for retirement and household breakdown), people who have low levels of literacy, people with poor financial skills, people whose first language is not English, people who have a disability or mental health problems, self-employed and single parent households.

In addition to service delivery, Advice NI also assisted the HMRC Needs Enhanced Support team in identifying and sourcing venues to provide their new service for customers who need extra help.

Case Study

Client was a young man caring for his 2 children after the breakdown of his marriage. He was working 35 hours per week and claiming tax credits with a childcare element. Client received a compliance letter stating that HMRC was reviewing his award i.e. the childcare costs. He ignored the letter, thinking HMRC would get in touch with the childcare providers, resulting in the childcare element of his tax credits being removed and his tax credits reduced; this also caused an overpayment. Initially he thought the reduction was due to his income level but a few months later his tax credits reduced again as HMRC was now recovering the overpaid childcare costs. The adviser assessed the situation, gathered the relevant evidence and appealed the decision. The appeal was upheld and HMRC reinstated his full claim. Client was very pleased as his overpayment of £3,489 was remitted and his tax credit award also increased from £62.28 per week to £138.41 per week.

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



SSA Benefit Uptake

In partnership with the Department for Social Development, Advice NI continued to engage in Benefit Uptake Direct Targeting exercises. This year's uptake programme involved the Social Development Minister writing to 25,000 older people, encouraging them to take part in a full, confidential benefits check which was carried out by the Advice NI Benefit Uptake team. A full benefit entitlement check which included social security benefits, rates, Blue Badge Scheme and Warm Homes information was conducted for every client. Assistance with the application process for all entitlements identified was also provided.

The benefit entitlement check is part of a campaign to improve benefit uptake and has been ongoing since 2005. Results have demonstrated that since the commencement of the Direct Targeting exercise in 2005 until 2012/13 over £41 million had been generated in additional benefits that otherwise would not have been claimed. The figures for 2013/14 are due to be published in November 2014.

Case Study

Client telephoned the Advice NI Freephone number after receiving a targeted benefit uptake letter and a holistic Benefit Entitlement Check was conducted. The adviser discovered that the client's husband was getting Attendance Allowance; the client was getting Disability Living Allowance (high rate care) but no State Pension Credit was in payment. As a result of the adviser's intervention, entitlement to State Pension Credit was secured generating an additional weekly income of £147.65 per week.



Castlereagh Borough Council Independent Advice Service

Advice NI has continued to lead the Castlereagh Independent Advice Service in partnership with Ballynaveigh Community Development Association and East Belfast Mission to deliver independent advice services across Castlereagh, dealing with 6,386 enquiries and generating £853,519 million in unclaimed entitlements for service users.

The service provided face to face delivery at outreach venues across Castlereagh including Enler, 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.

Historic Institutional Abuse

Advice NI's continued partnership with Contact NI, delivering a holistic Support Service to Victims of Historical Institutional Abuse in Northern Ireland (HIA Service), helped over 60 clients with queries on benefits, housing, employment, format & scope of inquiry, employment, and record recovery. The service is funded by OFM/DFM.

“We are pleased to be working with Advice NI on this important project as they can offer targeted clients access to a range of advice, support and information on issues such as benefits and record recovery.”

Joe Conlon HIA Support Service Co-ordinator

restoring
wellbeing
through
Contact

Migrants Tax Specialist Support

Advice NI continued its partnership with the Low Income Tax and Reform Group (LITRG) to deliver specialist advice and support to low income migrants coming to the UK to live or work. During the year the specialist email help service, for organisations that assist low income migrants, dealt with 12 clients with queries related to tax credits, tax and NIC as well as immigration issues.



Beat the Recession Project

The Beat the Recession Project (BtR) project, delivered by the Northern Ireland Advice Services Consortium (NIASC) with Big Lottery funding, was set up to provide a range of advice services to people affected by the recession. The project, which ended in December 2013, included a Help at Court service for people subject to Repossession Orders on their homes, Help in Employment providing advice and sign-posting in relation to welfare rights and referral to debt providers; targeted Geographical Advice in North Belfast, the North West and Omagh and a telephony based money and debt advice service through Step Change Debt Charity.

An independent evaluation found BtR to demonstrate innovation, positive impact and made a considerable contribution in terms of client outcomes and partnership working within the advice sector.



Alan McClure Specialist Contracts Manager, Action on Hearing loss,
Fiona Magee Deputy CEO, Advice NI, Arfawn Yasin Project Manager, Advice NI



Employability Programme for Deaf People

Advice NI helped unemployed deaf and hearing impaired people gain equal access to the labour market through its Advice and Information Service delivered via its partnership with Action on Hearing Loss. Advice NI delivered a number of workshops and advice clinics on social security benefits and tax credits issues in addition to providing face to face and email advice.

Innovation & Communication

Strategic Aim 2

To promote and support innovation within the independent advice sector

How did we innovate?

Advice NI developed projects with the well-being and rights and entitlements of older people at their heart. We increased the number of training participants, developed new courses and achieved more than 99% satisfaction rate for our training programmes.

POP NI



Advice NI recently soft-launched POP NI, www.popni.net, an online community guide for older people in Northern Ireland, funded by Atlantic Philanthropies. POP NI gathers information and news that could be of direct relevance to older people, their families and those who work with them. Groups and organisations can create their own online profile and post articles and events so that older people can find services and support, or simply see what is on in their local area.



Manage Your Money Better

Comic Relief, as part of the wider POP NI project, funded an outreach worker whose role is to create a range of online and offline content supporting older people to manage their money. In our first year we presented to 39 groups and nearly 400 older people. We also demonstrated the range of information available online on Rights 4 Seniors and POP NI.

Supporting Active Engagement

SUPPORTING
ACTIVE
ENGAGEMENT



Now in the second year of a 5 year project, funded by the Big Lottery Fund, Supporting Active Engagement has enjoyed great success in sheltered housing schemes across the country. With the support of volunteers, Advice NI is teaching more than 120 older people each year how to use iPads, how to connect with people online and how to access information regarding their rights and entitlements.

“All of the residents have said how very interesting it is, that it is wonderful to know what their grandchildren are talking about and how much they look forward to the next class.”

Scheme Coordinator

Another component to Supporting Active Engagement is that we encourage the older residents to complete a benefit check to ensure that they are accessing all of their entitlements. This has had a powerful impact on nearly 300 people in the first year with over £122,000 of benefits claimed.

Case Study

Client was a 78 year-old gentleman who had lived for 13 years after retirement without claiming his basic state pension. He and his wife were struggling financially.

After the intervention of Supporting Active Engagement's information and advice officer, he was offered a lump sum of £70,000 or weekly payments, and opted to receive £321.30 per week in state pension.



Sarah Lynch Supporting Active Engagement Project Co-Ordinator, Advice NI with Lavina Beck & Irene Keith iPad learners, Ardaraugh Fold

Right 4 Seniors

These projects build upon the success of Rights 4 Seniors, www.rights4seniors.net, an online reference regarding older people's rights and entitlements in Northern Ireland.

First live in 2011, Rights 4 Seniors now attracts 42,000 unique visitors per annum and includes up-to-date information regarding health, benefits, pensions, housing and community care. Visitors can also read relevant news articles or join the conversations with blog commentaries and forum posts.



Fred Gray & Olive Elliott – iPad learners, Kingways Fold

Training Achievements

Advice NI continued to meet quality requirements including successful External Verifier visits, maintaining our assessment centre status with City & Guilds, ProQual and OCNNI.

The training team built on its successful partnerships including those with Disability Action, Alzheimer's Society, Money Advice Trust, Land and Property Services, Law Centre NI, and Age NI. Work with the Northern Ireland Advice Services Consortium (NIASC) Training Team included development of a NIASC Joint Advice Sector Training Framework, Minimum Training Standards for Advisers, Gap Analysis of Advisers Needs for Child Maintenance Services, Training Evaluation Report, Quality Paper, and Financial Support Services project (including development and delivery of training to Financial Services Offices and Advisers).

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

A 59% increase in participant numbers from 512 in 2012/13 to 815 in 2013/14 a breakdown of which includes 670 candidates attending face-to-face training, 203 participating in online training and 15 participating in blended learning (Advocacy).

- A total of 85 participants accredited for Advice NI training programmes with a further 18 expected to be accredited.
- Developed and delivered further regulated (QCF) qualifications including NVQ in Business Administration Levels 1 to 3.
- Successfully rolled out the Level 3 Certificate in Independent Advocacy (QCF) following the pilot programme.
- Conducted a Training Needs Analysis to determine the training needs of our members and the wider advice sector to inform training development.

- Developed and delivered a range of new non-regulated courses to meet training needs including 'Budgeting Skills', 'Introduction to Universal Credit', 'Introduction to Personal Independence Payments', 'Lone Working: Enhancing Your Organisational Practice', 'Safer Lone Working for Frontline Staff', 'Payday Loans', 'Blended Approach to Money Advice', 'Common Financial Statement', 'Enhancing your Learning and Development', 'How to Deliver Money Advice by E-mail', 'Introduction to Hire Purchase, Bills of Sale and Car Finance', and 'CashFlow'.
- Delivered a range of bespoke training including 'Managing Tennant Debt', 'Financial Capability', 'Welfare Reform', 'Age Awareness', 'Older People's Benefits' to organisations such as Clanmill Housing Association, Trinity Housing Association, Fold Housing Association Fermanagh District Council and Age Concern Causeway.
- Successfully developed and delivered the Money Advice Support Programme (MASP) funded by Ulster Bank's Community Development Impact Fund across Northern Ireland including sessions on 'Better Budgeting', 'Savvy Borrowing', 'Coping with Money Problems', 'Talking about Money at Home' and a 'Train-the-Trainer' course.
- Organised and contributed to the review of National Occupational Standards (NOS) for Legal Advice in Northern Ireland.



Dominic Sharvin NVQ Co-Ordinator, Advice NI presenting Oonagh Lenaghan - Hugh J O'Boyle with her NVQ Advice & Guidance certificate



Case Management

Advice NI worked with NIASC to develop a template for reporting advice work with the aim of achieving a consistent read of advice statistics across those centres reporting to their local council.

This year Advice NI trained over 60 advisers on the Advice Pro case management system. Participants came from a range of member organisations including local advice consortia.

We are particularly pleased this year that we were able to provide advice and support to the Law Centre NI in assisting them to migrate their case work to the Advice Pro case management system. This included training for their case workers and senior management, advice on customisation of the system and support on designing reports.



Gemma Willis Debt Action NI Project Manager, Advice NI, **Ali McLauren** ACM Solutions, **Arfawn Yasin** Project Manager, Advice NI, **Chris Lansdell**, ACM Solutions

How did we communicate?

Good communication is key to all our work, engaging with our clients, members, partners, staff and stakeholders.

This year we:



- Produced 29 press releases
- Produced and distributed 2 training brochures



- Delivered 6 AdviceMatters to 493 inboxes
- Increased visitors to our websites to 91,155
- Sent out 2,049 Tweets and Facebook updates with a combined following of 5,332 across our social media accounts
- Engaged with 239 advisers who posted 805 messages to AdviceLink on complex advice issues, funding opportunities, events, etc.
- Answered 389 requests for advice via email
- Responded to 61 requests for debt advice via Virtual Adviser (web chat)
- Dealt with 279 appointment requests via the Debt Action NI website



- Handled 58,000 telephone calls (6% increase on 2012/13)
- Managed 5 Freephone helplines



- Responded to 189 text message requests for debt advice



- Responded to 61 requests for debt advice via Virtual Adviser (web chat)

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 engage proactively on a range of policy priority areas on behalf of members and service users. Policy priority areas were identified at the beginning of the year and included welfare reform and a statutory right to independent advice, food banks and tax credits.

In terms of welfare reform several highlights throughout the year included assistance with the production of the Northern Ireland Advice Services Consortium (NIASC) publication 'Why Advice Matters: Welfare Reform and the Value of Independent Advice' which was launched in the NI Assembly Long Gallery in July 2013; presentation to the NI Assembly All Party Group on Mental Health; and assistance with the production of a 'No Cost, Low Cost' mitigation paper explaining measures that could be put in place to alleviate the most harmful impacts of welfare reform.



Advice NI has continued to call for a clause to be added to the Welfare Reform Bill placing access to independent advice on a statutory footing and has met with the Social Security Agency (SSA) Chief Executive to discuss changes to the mandatory reconsideration proposals which would allow Employment & Support Allowance (ESA) claimants to continue to receive ESA during the mandatory reconsideration process.

Significant progress was made in highlighting the growth of food banks in Northern Ireland with the production of a research report entitled 'Turning the Tide'. This report aimed to explore issues such as defining



food poverty; assessing the potential impact of welfare reform; exploring the reasons behind the growth in food banks and suggesting discussion points for the way forward.

Advice NI maximised every opportunity to influence policy including engaging with a range of consultations such as meeting Dr Paul Litchfield in respect of his ESA: Work Capability Assessment Year 4 Review; responding to Future Arrangements for Consumer Representation in NI; engaging throughout the year on Rate Rebate Replacement Arrangements; and responding to Tax-Free Childcare proposals.

Advice NI has been a key member on the NIASC / SSA Operational Forum and the Disability Consultative Forum which discussed key issues affecting frontline advice agencies including the progress of Incapacity Benefit / Income Support (IB/IS) reassessment; communication with SSA benefit processing centres; issues associated with the Employment & Support Allowance including the Work Capability Assessment and the role of the Agency's Health Assessment Adviser.

Following concerns about HMRC's decisions regarding claimant's single status, Advice NI staff visited the HMRC tax credits centre in Liverpool where decisions are made regarding 'Potential Undisclosed Partners'. The visit resulted in a greater shared understanding of the issues and recognition by HMRC staff of the possible shortcomings of relying solely upon credit reference agency data to determine a claimant's relationship status.

Advice NI also continued to be represented on the Northern Ireland Standards Committee, chaired by Eileen Evason, in relation to the Social Security Agency and the Child Maintenance Service. In summary the Committee is charged with providing assurance that the internal arrangements for monitoring the quality of decision making are robust; identifying any areas of potential weakness; and providing advice and support in order to secure improvements.

Other key pieces of work throughout the year included leading a delegation of Advice NI members to meet with ATOS Healthcare and SSA staff in relation to issues arising from the Work Capability Assessment; attendance at political party conferences; preparations for the SSA's Financial Support Service trial; and speaking at a number of key events including the Pensioner's Parliament; local government representatives meeting; and participation in the Social Development Committee's stakeholder meeting on housing in Northern Ireland.



Kevin Higgins, Head of Policy, Advice NI



Representatives from the Northern Ireland Advice Service Consortium (NIASC) **Bob Stronge** CEO, Advice NI, **Bill Osbourne** Acting Director CAB, **Ursuala O'Hare** Acting CEO, Law Centre NI

Organisational Development

Strategic Aim 4

To strengthen the capacity of Advice NI to implement its strategic plan effectively

Advice NI engaged IISC Ireland in February 2013 to help design and facilitate its strategic planning process. Following consultation with our board, staff and members, a new Strategic Plan 2014–2017 was produced which includes Advice NI's Growth and Sustainability Principles.

Staffing levels remained at a similar level. We employed two additional workers under HMRC funding; one outreach and one based in the office staffing the Freephone. A new Finance Officer was also employed during this year. We secured the Social Security Agency (SSA) Benefit Take Up project for a further year providing employment for 8 staff for a six month period. A part-time employee was engaged on the pilot Financial Services Helpline Service for 5 months.

A post recognition review was conducted by Investors in People in December 2013 and Advice NI was delighted to retain its Investors in People Silver status.

It has been a very busy year for the Board of Trustees, made up of 14 staff from member organisations, due to many challenges regarding welfare reform, collaborative working and service delivery requirements. The board met 5 times throughout the year as did the Staffing & Resources and Policy & Planning Sub-Committees. We continue to follow Codes of Good Governance and monitor risks to the organisation quarterly.

The year saw a slight decrease in membership and professional indemnity insurance due to organisations experiencing funding difficulties.



Representatives from the Advice NI board: **Jim Doran** LIAISE, **Kathleen Mulligan** Advice NI (Secretary), **Jim O'Callaghan** Housing Rights Services, **Maltida Taulbutt** Causeway Womens Aid, **Barry McMullan** NIACRO, **Michael Roddy** OIAS, **Kathleen Bradley** Dove House, **Sinead McKinley** Ligioniel Development Association, **Marie Gilmore** Magherafelt Advice Services, **Mary McManus** EBIAC (Chair), **Bob Stronge** Advice NI

Advice NI

Board of Trustees

2013/2014

Mary McManus Chairperson	East Belfast Independent Advice Centre
Mathilda Taulbutt Deputy Chairperson	Causeway Women's Aid
Jim O'Callaghan Treasurer	Housing Rights Service
Barrie McLatchie	Belfast Unemployed Resource Centre
Jim Doran	LIAISE
Sinead McKinley	North Belfast Advice Partnership
Barry McMullan	NIACRO
Myra McKeown	Limavady Community Development Association
Kathleen Bradley	Neighbourhood Assist
Gerard O'Neill	SCA Ltd
Michael Roddy	Omagh Independent Advice Service
Marie Gilmore	Magherafelt District Advice Services Ltd
Eileen Chan-Hu	Chinese Welfare Association
Jolena Flett	Northern Ireland Council for Ethnic Minorities

Advice NI

Members

Age Concern Causeway
Age NI
Ardoyne Association

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

Causeway Women's Aid
Chinese Welfare Association
Christians Against Poverty
Cithrah Foundation
Clanmil Housing Association
Cookstown & Western Shores Area Network
Corpus Christi Services
County Down Rural Community Network

Damask Community Outreach
Disability Action

East Belfast Independent Advice Centre
East Belfast Mission

Employers for Childcare
EPIC

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

Galliagh Community Development Group
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 - New Vision

Neighbourhood Assist
Neighbourhood Development Association
NIACRO
NICEM

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

Omagh Independent Advice Services (OIAS)
Queen's Students' Union Advice Centre

Rosemount & District Welfare Rights Group
Rural Support

SCA Ltd
Shelter Northern Ireland
South Antrim Community Network
Southcity Resource and Development Centre
Special Educational Needs Advice Centre (SENAC)
STEP

Tar Isteach
The Charity for Civil Servants
The Ely Centre
The Link Community Association
The Resource Centre Derry
Vine Centre
WAVE
Windsor Women's Centre

Statement of financial activities (incorporating the income and expenditure account)
For the year ended 31 March 2014

	Notes	Unrestricted Funds £	Restricted Funds £	2014 Total £	2014 Total £
Incoming resources					
Incoming resources from generating funds:					
Voluntary income	2	1,926,876	953,810	2,880,686	2,186,674
Activities for generating funds	3	214,990	547,913	762,903	535,290
Total incoming resources		2,141,866	1,501,273	3,643,589	2,721,964
Resources expended					
Charitable activities		1,910,559	1,501,474	3,412,033	2,489,379
Governance costs	4	5,694	249	5,943	17,285
Total resources expended		1,916,253	1,501,723	3,417,976	2,506,664
Net incoming resources for the year		224,613		225,613	215,300
Total funds brought forward		630,063		630,063	414,763
Total funds brought forward		855,676		855,676	630,063

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 March 2014

	Notes	2014 £	2014 £	2013 £	2013 £
Flexible assets					
Tangible assets	9		39,337		21,611
Current assets					
Debtors	10	477,834		389,851	
Cash at bank and in hand		576,437		397,144	
		1,054,271		786,995	
Creditors: amounts falling due within one year	11	(237,932)		(178,543)	
Net current assets			816,339		608,452
Net assets			855,676		630,063
Funds					
Unrestricted income funds	12		855,676		630,063
Total Funds			855,676		630,063



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Funders:

