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

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

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

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

The effects of welfare reform will impact on households across Northern Ireland leading to continued demand for our Debt Action NI service which is a key service for many individuals and families who are struggling to make ends meet. The statistics provided in this report, tragically for those affected, bear this out. Training provision and activities have been maintained this year despite a challenging economic climate where budgets for organisations tend to be the first to feel any serious cuts for many organisations. We have continued to develop our online training provision with NVQ’s, Introduction to Debt and Advantage now all available online. We were also extremely pleased to win a National Training Award (Regional) for our Tendering and Commissioning training programme – a very timely and important recognition of the hard work and dedication of many of our members to take advantage of a range of procurement opportunities.

In terms of organisational development we have recruited eight new staff during the year across a range of projects and have continued to develop and maximise partnership working as we believe that this approach will be vital if we are to provide a truly comprehensive support system for people who will be affected by what are, by any standard, radical changes to the welfare system. Our social safety net will need to tighten and ensure that those affected are afforded as much support as possible – and this support will need to be more effective and efficient.

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

Bob Stronge, Chair

Caryl Williamson, Chief Executive

Annual Report 2011-2012

Chair and Chief Executive

Introduction
Debt Action NI

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

Over a quarter of our clients suffered from an illness or disability. Of those, 43% suffered from mental health issues and 32% had physical problems. Nearly two in three (68%) of our clients rely solely or have their income supported by benefits or pensions. Half of our clients (49%) were homeowners which is not only reflective of the high home ownership rates in Northern Ireland but how this section of society has been affected by the economic downturn.

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

### TOP 10 DEBTS

<table>
<thead>
<tr>
<th>Debt</th>
<th>Amount</th>
<th>Number of Debt Agreements</th>
<th>Average Debt per Agreement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business</td>
<td>12,091,831</td>
<td>194</td>
<td>62,329</td>
</tr>
<tr>
<td>Mortgage Capital</td>
<td>11,286,335</td>
<td>91</td>
<td>124,026</td>
</tr>
<tr>
<td>Credit Card</td>
<td>8,558,236</td>
<td>2,891</td>
<td>2,960</td>
</tr>
<tr>
<td>Mortgage (Other)</td>
<td>5,290,582</td>
<td>67</td>
<td>79,964</td>
</tr>
<tr>
<td>Personal Loan</td>
<td>4,642,086</td>
<td>951</td>
<td>5,450</td>
</tr>
<tr>
<td>Bank Loan</td>
<td>3,163,232</td>
<td>331</td>
<td>9,317</td>
</tr>
<tr>
<td>Mortgage Arrears</td>
<td>1,732,428</td>
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<td>5,913</td>
</tr>
<tr>
<td>Personal Loan</td>
<td>1,477,737</td>
<td>49</td>
<td>30,158</td>
</tr>
<tr>
<td>Credit Union</td>
<td>1,019,344</td>
<td>230</td>
<td>4,432</td>
</tr>
<tr>
<td>Hire Purchase</td>
<td>779,399</td>
<td>141</td>
<td>5,526</td>
</tr>
</tbody>
</table>

Debt Action NI client

A Downpatrick client has so pleased with the advice he received that he contacted Bob Stronge, Advice NI CEO, personally to express his thanks for the help he received. The client, a young man with two credit cards, had over the years his debt spiralled from £7,000 to £15,000 with the interest rising from 13% to 40%. He was made redundant and due to the pressure he was under had a mental breakdown. The client said “This amongst other things was my ‘redeeming sin’”. He came to Debt Action NI where the adviser was able to help him take control back. The adviser negotiated a debt management plan for the client. The client is receiving counselling and said “the help Debt Action NI gave to me was simply wonderful. My thanks to your organisation and especially the adviser who dealt with my case with sympathy and urgency.”
Social Security Agency Benefit Uptake Programme

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

- An Interactive ‘In-Work’ Top Up Your Income Project
- A Young Person’s benefit uptake project

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

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

Social Security Agency Innovation Fund for Increasing Benefit Uptake

Advice NI’s BTR service was delighted to be invited to deliver benefit entitlement checks to 25,000 targeted clients across Northern Ireland. These checks were delivered to people who would otherwise have missed out on unclaimed benefit entitlement. Advice NI delivered the 2011/12 Benefit Uptake direct targeting exercise for the Social Security Agency’s Social Security Agency Benefit Uptake Programme.

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

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

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

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

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

Hazel Kilpatrick, HMRC Personal Tax Customer and Strategy Directorate

“Her Majesty’s Revenue and Customs have supported Advice NI through the Grant Funding programme for a number of years. The funding enables Advice NI to do valuable work reaching HMRC’s vulnerable customers who would normally come into us for advice, but need enhanced support or are not currently aware that they are entitled to it and what they owe.”

Advice NI’s Money Advice Specialist Support Service

Money Advice Specialist Support Service

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

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

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Employability Programme for People with Hearing Loss

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

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

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

Specialist Support Service clients

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

“The Specialist Support service has been very useful to me in helping me look thoroughly at all the possible routes a client can take to deal with their situation. I also felt that using the service has reassured me that even if I have got it right, with all the recommendations that I have, there is always an angle to assist the client.”

Specialist Support Service clients

HMRC Tax and Benefits Advice Project

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Our Partners

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

Insolvency Service
Joint Standards Committee of the Northern Ireland Social Security Agency
Joint Government/Voluntary and Community Sector Forum
Lending Standards Board
Money Advice Trust Partnership Board
NI Discussion Forum
Northwest Advice Services Alliance (NIASA)
NICVA
NIRCO Officers Forum
Northern Ireland Anti-Poverty Network
Northern Ireland Money Advice Discussion Forum
Older Persons’ Rights Based Website Steering Group
Open University
OSRIA
Older People’s Policy Forum

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

Castlereagh Borough Council Independent Advice Service

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

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

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

Michael Copeland, MLA

“Huge numbers of people will be affected by future welfare reforms, not to mention the numbers of people currently affected by social security cuts and the less.

Throughout my time in Castlereagh and East Belfast, I see first-hand how access to independent advice and information is vital in terms of avoiding people and making lives. I commend the work of Advice NI in this regard in these difficult times.”

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In the last year Advice NI promoted key messages to its members, the public and to government. We produced 10 press releases and had media mentions as more than 30 occasions, highlighting the valuable work of Advice NI members and projects.

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

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

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

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

Rights 4 Seniors

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

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

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

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

• a series of breakfast briefings of older people’s groups throughout Belfast

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Case Management and Recording

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

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

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

Advice NI has three Advice Pro approved trainers.

Numbers attending Advice NI accredited training this year:

<table>
<thead>
<tr>
<th>Course/Module</th>
<th>Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wiseradviser (money and debt training)</td>
<td></td>
</tr>
<tr>
<td>general level F2F</td>
<td>53</td>
</tr>
<tr>
<td>E-learning</td>
<td></td>
</tr>
<tr>
<td>Wiseradviser (money and debt training)</td>
<td>144</td>
</tr>
<tr>
<td>skilled level F2F</td>
<td></td>
</tr>
<tr>
<td>Advantage / Older Persons’ Advisor course</td>
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</tr>
<tr>
<td>NVQ in Advice and Guidance Level 2</td>
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<tr>
<td>NVG in Customer Service Level 2</td>
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</tr>
<tr>
<td>AT Assessor Awards</td>
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</tbody>
</table>

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

Tender Training Candidate:

‘Thought the course was fantastic. Particularly a great step-by-step tendering introduction & commissioning’.

‘This course was excellent and very informative with up-to-date and relevant material. I learned practical, work-oriented skills’.

Adviser Training Candidate:

‘This was a very worthwhile course and has helped me improve my work. Would highly recommend to others’.

‘The course was well-structured and delivered very effectively’.

‘The course was well-presented and delivered very effectively’.

Wiseraadviser Candidate:

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

Advice Pro Candidate:

‘A very worthwhile course with useful and practical information’.

‘Excellent, well organised and well presented course’.

For more information about the Money module, contact Advice NI at advicepro@adviceni.org.uk or 028 9024 9600.
To Influence Policy and decision making on behalf of our members and those who rely on their services.
Introduction

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

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

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

Caryl Williamson
Chair

Members Workload

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

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

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

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

Response rate:
47 organisations
Total Enquiries:
269,034

Case Study

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

The information from The Appeals Service also highlights that in terms of all cases, there was an overall success rate of 33%. Where an appellant had an Advice NI representative the success rate was 37%, emphasising the importance of representation in the appeals process.

(* Information provided by The Appeals Service)

Advice NI Tribunal Representation

<table>
<thead>
<tr>
<th>Service</th>
<th>Total</th>
<th>Allowed</th>
</tr>
</thead>
<tbody>
<tr>
<td>DLA</td>
<td>812</td>
<td>34%</td>
</tr>
<tr>
<td>ESA</td>
<td>922</td>
<td>42%</td>
</tr>
<tr>
<td>Other</td>
<td>158</td>
<td>23%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,892</strong></td>
<td><strong>37%</strong></td>
</tr>
</tbody>
</table>

Case Study

Tribunal

The tribunal representation was following a client who was a single parent with lung fibrosis awaiting a lung transplant. The client had applied for Employment & Support Allowance, attended the Work Capability Assessment with this client. The tribunal awarded benefit, and while it stopped at awarding 15 points, the tribunal told the ESA Presenting Officer that they could have awarded additional points but felt the client had been through enough. The client was awarded ESA and placed in the Support Group.
Income Generation
Advice NI secured the Social Security Agency Benefit Uptake contract (2011/12) which involved targeting approximately 25,000 people with a potential entitlement to Attendance Allowance, State Pension Credit and Carer’s Allowance. Clients received a full benefit assessment and received assistance with the application process for any benefits identified.

This contract has concluded and the results have been verified by the Social Security Agency Benefit Uptake Programme who have identified that clients could have potential entitlement to Attendance Allowance and also identified that face to face visits were required to complete the application forms. A home visit was conducted and all the necessary forms completed. The client confirmed to the adviser that she had been awarded Attendance Allowance at the lower rate. She also had a non-contributory State Pension Credit and the adviser informed the client that she was also now entitled to the severe disability premium.

Additional Income generated per week: £20.78 State Pension Credit. £58.20 State Pension Credit and £51.85 Attendance Allowance.

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

Case Study

Belfast Unemployed Resource Centre

A 61 year old man sought advice on benefits after an extremely serious accident at work where he sustained a variety of injuries. The advisers discussed the situation with the client and assisted with a number of benefit applications including a successful application for industrial injuries disablement benefit. The adviser and client also discussed the case with a solicitor, and it was agreed that the client would pursue a civil claim. This claim was settled out of court for £40,000.

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

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

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

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

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

Formal engagement with the NIA has included:

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

We have produced a number of Social Policy Briefing Papers; submitted detailed responses to a range of consultations; and have been an active member of the NIA Welfare Reform Group which campaigns for positive change to policy, service provision and legislation for those in receipt of social security benefits.
4. Personal Independence Payment Consultation (June 2011)
5. SSAC Request for Evidence: The Extension of the Shared Room Rate to those under 35s (June 2011)
6. Debt Collection Guidance (July 2011)
7. SSAC consultation: Passported Benefits under Universal Credit (July 2011)
8. DFP Debt Management and Credit Repair Guidance Consultation (August 2011)
10. Advocacy Consultation (October 2011)
11. FSA regulation of Credit Unions in Northern Ireland (October 2011)
12. DSD committee re Fuel Poverty (November 2011)
13. Social Investment Fund Consultation (December 2011)
14. Welfare Reform EQIA (December 2011)
15. Rates Deferment Evaluation (January 2012)
16. Tribunal Reform Discussion Paper (January 2012)
18. OFT’s Consultation Paper on Support for Mortgage Interest - call for evidence (February 2012)

David Ford MLA, Minister of Justice

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

Bernie Rooney, Director of Child Maintenance and Enforcement Division

“I have been very impressed with the level of commitment and partnership working staging between Advice NI and the Child Maintenance and Enforcement Division (CMD) through the work of the Business Development Directorate headed by Tracey Steglin. I am very appreciative of your valuable contribution to the Division’s Child Maintenance Stakeholder Forum.”

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

Advice NI Briefing Papers
1. The Future of Cheques? (July 2011)
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ORGANISATIONAL DEVELOPMENT

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

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

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

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

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

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

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

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

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

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

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

<table>
<thead>
<tr>
<th>Name</th>
<th>Organization</th>
</tr>
</thead>
<tbody>
<tr>
<td>Caryl Williamson</td>
<td>Age NI, Chairperson</td>
</tr>
<tr>
<td>Mathilda Taulbutt</td>
<td>Causeway Women’s Aid, Vice Chair</td>
</tr>
<tr>
<td>Barrie McLaughie</td>
<td>Belfast Unemployed Resource Centre</td>
</tr>
<tr>
<td>Jim Doran</td>
<td>LJASIE</td>
</tr>
<tr>
<td>Sinad McKeown</td>
<td>North Belfast Advice Partnership</td>
</tr>
<tr>
<td>Mary McManus</td>
<td>East Belfast Independent Advice Centre</td>
</tr>
<tr>
<td>Jim O’Callaghan</td>
<td>Housing Rights Service, Treasurer</td>
</tr>
<tr>
<td>Barry McMillan</td>
<td>NACRO</td>
</tr>
<tr>
<td>Harry Lyness</td>
<td>Limavady Community Development Initiative</td>
</tr>
<tr>
<td>Kathleen Bradley</td>
<td>Neighbourhood Assist</td>
</tr>
<tr>
<td>Gerard O’Neill</td>
<td>SCA Ltd</td>
</tr>
<tr>
<td>Michael Roddy</td>
<td>Omagh Independent Advice Services</td>
</tr>
<tr>
<td>Marie Gilmore</td>
<td>Magherafelt District Advice Services Ltd</td>
</tr>
<tr>
<td>Eileen Chan-Hu</td>
<td>Chinese Welfare Association</td>
</tr>
</tbody>
</table>
Members

A
Action on Hearing Loss
Tel: 028 9022 9619
E-mail: alex.leslie@hearingloss.org.uk

Age Concern Causeway
Tel: 028 7025 7966
Age NI
Tel: 028 9042 6729
Antonyse Association
Tel: 028 9071 5165

B
Ballynahinch Community Development Association
Tel: 028 9051 1154
Ballysillan Community Forum Advice
Tel: 028 9039 1272

C
Causeway Women’s Aid
Tel: 028 7025 6973
Chinese Welfare Association
Tel: 028 9051 8377
Christian Debt Advice Centre
Tel: 028 9049 9227

D
Damask Community Outreach
Tel: 028 7663 8463
Derry Youth & Women’s Group (Linen Job Assist)
Tel: 028 9726 8991

E
East Belfast Independent Advice Centre
Tel: 028 9896 3623
East Belfast Mission
Tel: 028 9873 8211

F
Falls Community Council
Tel: 028 9620 2545
Falls Women’s Centre
Tel: 028 9004 7072

G
Gallagh Women’s Group
Tel: 028 7115 6532
Gingerbread NI
Tel: 028 9633 8186
Glenavon Community Development Ltd
Tel: 028 7774 2444
Gracor Turf Lodge Residents Association
Tel: 028 9060 0221

H
Housing Rights Service
Tel: 028 9624 5640
Liaise
Tel: 028 3832 5764
Ligoniel Improvement Association
Tel: 028 9099 1225
Linavady Community Development Initiative
Tel: 028 7776 5438
Advice NI Audited Accounts

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

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

All of the above amounts relate to continuing activities.

Balance sheet as at 31st March 2012

<table>
<thead>
<tr>
<th>Note</th>
<th>2012</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>Fixed assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tangible assets</td>
<td>12,617</td>
<td>16,113</td>
</tr>
<tr>
<td>Current assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Debtors</td>
<td>392,799</td>
<td>335,500</td>
</tr>
<tr>
<td>Cash at bank and in hand</td>
<td>729,819</td>
<td>208,307</td>
</tr>
<tr>
<td>Creditors: amounts falling due within one year</td>
<td>(327,673)</td>
<td>(102,171)</td>
</tr>
<tr>
<td>Net current assets</td>
<td>402,146</td>
<td>107,166</td>
</tr>
<tr>
<td>Net assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Funds</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Restricted Capital funds</td>
<td>1,039</td>
<td>9,227</td>
</tr>
<tr>
<td>Unrestricted income funds</td>
<td>413,724</td>
<td>114,052</td>
</tr>
<tr>
<td>Total Funds</td>
<td>414,763</td>
<td>123,279</td>
</tr>
</tbody>
</table>

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