

citizens
advice
bureau



CITIZENS ADVICE BELFAST

ANNUAL REPORT 2011/2012

Supporting Communities

Citizens Advice Belfast is an independent charitable service founded in 1964 working to fulfil its twin aims:

1. Ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them or through an inability to express their needs effectively

and equally

2. Exercise a responsible influence on the development of social policies and services, both locally and nationally.

Through the provision of an advice service which is, free, confidential, impartial and independent, Citizens Advice Belfast works to:

INFORM

people about the law and how it affects them; about their rights and responsibilities and how they will be able to meet their needs

ADVISE

people on the options available to them and on the potential consequences of different courses of action

SUPPORT

people as they consider and decide what to do, listening to their problems and helping them move forward

ASSIST

people in pursuing their course of action by negotiation, representation and referral to other sources of help

INFLUENCE

those responsible for policies and services by bringing to their notice the problems people experience and recommending changes



This is my first report as Chair of the Trustee Board of Citizens Advice Belfast.

We owe a debt of gratitude to Mark Patton, the previous Chair, for his hard work on behalf of the organisation. Mark remains as a member of the Trustee Board where his experience and insight continue to guide the organisation. Thanks are also due to our staff and volunteers for their commitment and contribution to the achievements of Citizens Advice Belfast. It is important to acknowledge our funders: Belfast City Council, Belfast Trust, Macmillan Cancer, Royal British Legion and Department of Employment Trade and Industry without whose support Citizens Advice Belfast would not exist.

During 2011-12 we undertook a detailed review of our services and means of service delivery focussing on the changes necessary to position ourselves for the future. We looked at the available resources and re-designed the service in light of static funding, a growing need for our service and those opportunities for new funding and increased partnership working across the city. We believe that this realignment will enable us to increase our ability to provide value for money and maintain our quality.

Citizens Advice Belfast continues to support all communities in Belfast. In 2011/12 we have supported them through changes to local housing allowance, tax credits, redundancy, tribunals and the ongoing migration from Incapacity Benefit to Employment Support Allowance, furthermore in this period we have had to advise on changes to those benefits which come into force in 2013. More and more of our time is taken up with

completing long and complicated benefit forms. We feel great responsibility to help clients secure the benefits to which they are entitled. Since 2008 the citizens of Belfast have coped with reduced working hours, redundancy, higher prices and wages which have been frozen or reduced. In 2011/12 those earning the median wage of £24,000 are £600 p.a. worse off than last year. Our staff and volunteers assist clients who are worried about meeting their mortgage commitments, feeding and clothing their children. For many people the decision to "heat or eat" is a reality.

As always the figures in this year's report speak for the hard work that staff and volunteers contribute to meeting the needs of all communities in Belfast. This work includes dealing with over 50,000 enquiries, contacts and Benefit Maximisation of £6,000,000.

These figures, impressive though they are, only tell half the story; Citizens Advice Belfast also supports communities through our work in the 5 consortia across Belfast, delivering information sessions and through our extensive networking and social policy work throughout the city. We are four years into recession and we know that future Social Welfare Reforms will see an increased demand for our services as we support clients in coping with these changes.

Members of the Trustee Board, staff and volunteers are determined to ensure that our clients' needs remain our main focus and I am pleased to report that Citizens Advice Belfast is in a good position to face the challenges ahead.

Anne Davies - Chair

Benefit Maximisation £6 million

PROVIDING A VOICE FOR LOCAL CONCERN

The twin aims of Citizens Advice are that:

- Individuals do not suffer through ignorance of their rights
- Seek to exercise a responsible influence on the development of social policies

It is only by reporting the experiences of our clients that we can hope to bring about change. During the last year our advisers recorded the problems our clients faced with heating costs and these statistics were used by Citizens Advice NI to produce a report "A cold house". This report was used to lobby the Executive in a bid to increase the fuel payments to the most vulnerable in our society. Change is not always a quick process and this was the case in our dealings with Phoenix Gas on the thorny issue of "meter tampering". Over the year there had been protracted correspondence in relation to their contractual terms especially in the area of "third party damage". In April 2012 Phoenix Gas issued new terms and conditions which expressly dealt with the issue of third party damage.

One of the major concerns for our clients has been the ongoing practice of some landlords to withhold their deposit when they end the tenancy. This can be a very stressful situation for clients and one that inevitably ends up in the Small Claims Court. Citizens Advice Belfast has submitted case studies to the Minister on this point and a focus group was established and we await the setting up of a Rent Deposit Scheme

with interest. Lobbying has also been undertaken with the Law Society, Northern Ireland Legal Services Commission, Kieran McCarthy MLA and Sammy Wilson MLA on the issue of regulation of Property Management Companies.

In 2011/12 we assisted 235 clients at Tribunals which was an increase from 159 the previous year. In light of the major changes to the Benefit System we need to look at ways of been able to fund full time Tribunal Representatives.

Citizens Advice Belfast at a local level works diligently with its consortia partners across the city and has developed a substantial network of organisations to which we can refer clients to and take referrals from. There are too many organisations to list here but they include, Advice NI, Law Centre NI, Housing Rights, Migrant Forum, Mental Health Association, Springboard, HIV Centre Belfast, and many others. As Belfast has become a more multi cultured city we have developed close links with the following Honorary Consuls, Jerome Mullan Polish Honorary Consul, Dr Gerard O'Hare Latvian Honorary Consul and Dr Christopher G Stange Honorary Consul of St Vincent and the Grenadines.

ENCOURAGING PEOPLE TO BE MORE ACTIVE IN THEIR COMMUNITIES

Volunteers in the CAB network work as Advisers, Administrators, Media, PR, Receptionists and Trustee Board Members. Training is available for all volunteers both internally and externally. Recent external

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training has been with the Equality Commission and South Belfast Partnership. As a result of our internal review we have centralised our volunteer recruitment and selection process. We are seeking to broaden the volunteer experience and role. Volunteers are currently supported within individual bureau and have the opportunity to participate in the Regional Volunteer Forum.

It is important to remember that our Trustee Board is made up of volunteers who in the past year have contributed approximately 500 hours to the organisation.

In the past year we have collaborated with Volunteer Now to arrange for all volunteers to receive an individual letter of thanks from our Trustee Board as a mark of appreciation. A very successful volunteer night was arranged at Belfast City Hall to again recognise the invaluable work that volunteers do. Currently a member of staff is participating in the "Effective Management of Volunteers" a course organised and run by Volunteer Now.

For the second year running we have with the kind support of Belfast City Council been able to organise additional Accredited Training at NVQ Level 3 for 30 volunteers across our network of bureau. Capacity building through volunteering has long been recognised as a key development need. It offers the opportunity for people to reach their full potential in terms of accredited training. The wider community also benefits as:

- Volunteers actively participate in their communities through the provision of advice and information.
- Economic benefits via the increased

Benefit Maximisation £6 million

income from increased access to benefits.

- Improved community health as a direct result of increased awareness of health benefits and services, and indirectly, as a result of economic benefits as poverty and deprivation are key indicators of health inequalities.
- Increased participation of marginalised groups.

Citizens Advice Belfast is proud of its volunteering ethos especially in a much commercialised world.

MEETING LOCAL NEEDS AND PROVIDING LOCAL SERVICES

In 2011 Citizens Advice Belfast undertook a client and community profile. The two profiles consider the areas of the community that each bureau is servicing and also highlights any areas that need to be targeted in the future. This exercise is also a clear indicator of how bureau meet local needs and ensures that the services we provide are effective in meeting client's needs. Findings from this exercise demonstrated that we deal with above average levels of those clients who have/ are:

- No formal educational qualifications
- Unemployed
- In rented accommodation
- Lone parents
- Do not have access to a car
- High levels of disability

There were also significant levels of clients who come from an ethnic minority background in some areas of the city. The exercise clearly showed that we deal with the most disadvantaged and vulnerable in the community.

The satisfaction survey scored very highly in favour of service delivery, the high degree of knowledge, skills and attitude on the part of the advisers.

Almost £6 million has been generated for clients in extra income as a result of the advice we give. Assuming a population of around 275,000, this amounts to an injection of additional money into the Belfast Economy of approximately £21.81 per resident, with consequent multiplier effects into local communities.

Citizens Advice Belfast has helped approximately 28,466 client's deal with 51,347 enquiries in the past 12 month period.

Our outreach services in Upper Springfield, City Hospital, Royal Hospital, Mater Hospital, Highfield, Cancer Lifeline, Finaghy Health Centre, Island Day Centre, Hollywood Arches Health Centre all help to ensure that there is a wide distribution of our services across the city and especially in deprived communities. Access to our services is available by telephone, e-mail, face to face and home visiting service. We are actively involved in developing our social policy work across the city.

WORKING COLLABORATIVELY/ IN PARTNERSHIP WITH OTHERS

In the past year we have been involved with many different for a, consortia and partnerships across the city. We are committed to working in partnership to develop

- Access to justice, rights and information
- Positive development in social policy
- Capacity building in local communities across the city
- Promoting strategies to address deprivation and poverty
- Tackling inequalities

Our involvement in partnerships and networking includes:

South Belfast Roundtable on Racism, Belfast City Council Migrant Forum, South Belfast Partnership, East Belfast Advice Partnership, North Belfast Advice Partnership, West Belfast Advice Forum, Victims Association, Alzheimer's Association, Mental Health Association, Woman's Guild, Wounded Police and Families Association, CCEA, Belfast Met, Belfast Health & Social Care Trust, Chinese Welfare Association, Polish Association, GEMS NI, ICTU, Labour Relations, NICEM, NIHE, Oasis, PSNI, Simon Community, Springboard, Stepping Stones, Windsor Women 's Association, NCB, Filipino Association, Bernard's, Czechoslovakia Association, BELB, Bryson House, IOM, Northern Ireland Anti Poverty Network, Carers NI, Carers Belfast, Age Sector

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CREATING A HEALTHY CITY

Platform, Paragon Training, British Red Cross, Latvian Honorary Consul, Polish Honorary Consul, Honorary Consul of St Vincent and the Grenadines, Northern Ireland Prison Service, British Council NI, Action Cancer, Macmillan Cancer, Law Centre NI, Victim Support, SSA, HIV Centre Belfast, Ballynafeigh Community Development Association, Chest Heart and Stroke Association, Consumer Advice Centre, Disability Action, Gingerbread, Housing Rights Service, Indian Community Centre, Trading Standards, RNID, Saint Vincent de Paul, Women's Aid, Welcome Centre, New Lodge and Duncairn Community Health Partnership, Cooltura, Ligoneill Improvement Association, Phoenix Centre, Highfield Community Centre, Cancer Lifeline, Information Centre about Asylum and Refugees, Good Relations Unit, Age NI, Lloyds TSB, Joanmount Methodist Church, Frank Cahill Centre, Carew Street Women's Centre, East Belfast Community Development Agency, Finaghy Health Centre.

All of our bureaux have been actively working within advice partnerships across the city to ensure that our local communities have access to adequate advice provision. We have been highly active and vocal on the subject of welfare reform, providing information sessions to many groups in our network.

The evidence linking poverty and ill health are well documented. Our advice services target those most in need and through benefit maximisation we seek to increase the weekly income of our clients. Clients who are well informed of their rights and who have access to advocates, have less stress and feelings of isolation.

As we have been in recession now since 2008 the levels of debt and home repossessions has increased steadily year on year. Our money advice service enables clients to deal realistically with their situation thus improving their health and relieving their stress.

Our Tribunal representation service ensures that those most vulnerable with health issues have someone to advocate on their behalf and challenge unfair practices at tribunal level.

In 2011/12 we dealt with 11,930 disability benefit enquiries. We take a holistic approach when we deal with health and disability issues. Our work in addressing health inequalities is particularly important as we have additional projects specialising in sensory deprivation and physical disability as well as our work with cancer patients supported by Macmillan Cancer.

We work very closely with Social Work Teams, Macmillan nurses and other health professionals to provide the necessary services to those who are ill and disabled in our communities.

Benefit Maximisation £6 million

IMPROVING SERVICE PROVISION

Citizens Advice Belfast is an independent charity and part of a network of Citizens Advice Bureaux operating throughout the UK. As part of our membership requirements we have to meet rigorous quality assurance standards laid out in our membership scheme which is accredited through the Quality Mark Scheme used by Legal Services Commission.

All of our advisers both paid and volunteer undergo an intensive Accredited Training Programme, accredited by the Open College Network at the equivalent of NVQ level 3

Citizens Advice Bureaux have been in Belfast since 1964 and has been providing quality advice throughout that time. Our advisers provide advice across a broad range of subjects:

- Communications
- Travel, transport and holidays
- Immigration
- Legal
- Education
- Employment
- Human Rights
- Family and Personal
- Social Security
- Health
- Housing
- Consumer including debt
- Leisure
- Taxes
- Utilities

We use client satisfaction surveys, complaint procedures and suggestion boxes to gather client feedback in order to improve our services.

ENCOURAGING AND SUPPORTING GOOD RELATIONS

We continue to provide advice and volunteering opportunities on a cross community basis. The CAB ethos is one that enshrines respect for diversity and recognises our interdependence at community, organisational and societal levels. This ethos not only acknowledges and celebrates difference but underlines the value placed on the unique individuals who serve our organisation and their communities.

Citizens Advice Belfast continues to provide services within and across all our communities and we build our volunteer base from across all religious, cultural and ethnic backgrounds.

We have previously been engaged in a project to highlight the need for Financial Inclusion among the new migrant communities in Belfast. This work was conducted in partnership with the Information Centre for Asylum Seekers and Refugees and funded through the Calouste Gulbenkian Foundation.

The advice we deliver is non-judgemental, independent and impartial. We recognise that the driving force for our staff and volunteers is that we put the client first.



Citizens Advice Belfast continues to have the support of Belfast Trust and through their generous funding we are able to provide specialist and dedicated advice for those clients, throughout the city who have a physical or sensory disability.

During this time of great change in the benefits system, these projects are a lifeline for those clients with a disability who struggle to complete forms, dispute decisions and navigate their way through the benefit system.



For those clients affected by cancer or their carers Macmillan project provides advice and information through the provision of telephone advice and on site in the three major hospitals in Belfast. At a time when clients are in turmoil the staff at Macmillan CAB provide an oasis of calm and tailored advice is provided for each individual. Citizens Advice Belfast is proud to be working alongside Macmillan Cancer helping to support people with cancer and their families



The Royal British Legion Money and Benefits project continues to provide quality advice to ex servicemen and their families. Five years into a recession and demand for this service shows no signs of slowing down. During the past year we celebrated and re-launched the project in Belfast. In this digital age of smart phones accessing this service is as simple as sending a text message.

Citizens Advice Belfast thank all the staff and personnel attached to Belfast Trust, Macmillan Cancer and Royal British Legion for their continued support and funding of these projects.

Mick McAtavey	Breige Scullion	Kathy McKenna	Hazel Radcliffe
Andrew Gurney	Brenda McGregor	Rafaella Zurlo	Colin Harper
Ian Savage	Breige-Ann	Joan Robinson	Katherine Edgar
David Clement	McCaughley	Lorraine McTaggart	John Caldwell
Pat Peover	Margaret Richards	Heather Scott	Tommy Mullan
John Curran	Valerie Millar	Laura Loat	Hilary Burns
Anne Marie	Peter McIlvenny	Iris Wood	Stanley Graham
McCann	Donal McIlhatton	Patricia Lyons	Pat Baker
Eithne Burns	Kevin Clarke	Angela Graham	Yvonne Griffiths
Belle Beasant	Gerard McIlmurray	Lynsey Kelly	Margaret Whalley
Jean murray	Pat Colton	Paddy Henderson	Siobhan Muldoon
Eileen Cordner	Paula Steele	Paul Hughes	Fiona McDonald
Justin Kouame	Liz Duncan	Orla Valley	Mairead Johnson
Marie McHugh	Sylvia Roberts	George Gilliland	Amy Nesbitt
Ann Murray	Roger Nixon	Bill Donaldson	Sandra McCreanor
Michelle Stewart	Margaret	Michael Neill	Phyllis Nellins
Paul Corrigan	McAleavey	Paul Bready	Helen Wightman
Louis McCullagh	Sara Duncan	Agnes Piggott	Valerie Millar
Liz Dugdale	Philip McGrath	John Rice	Margaret Grayson
Brian McLarnon	Cathy Morris	Maureen Turner	Tanya Walker
Gerty Burke	Susan Bustard	Genny Belton	Sheila Smith
Carol McCabe	Margaret Marshall	Richard Palmer	Martin McGonagle
Sally Berne	Rosalind Dunlop	Sharon Thompson	Kathrine O'Reilly
Marie McCoy	Helen Kenny	Liz Campbell	
Peter O'Hare	Diane Roberts	Mark Chapman	

THANK YOU

Sincere thanks to all staff and volunteers of Citizens Advice Belfast for your hard work throughout the year, it was very much appreciated. Your continued dedication has made a vital contribution to our service. In 2011/12 83 Volunteers contributed 21,244 hours at an estimated value of £267,000.

Best wishes to all those volunteers and staff who have moved on.

Tel: 0300 1 233 233

BE PART OF THE SOLUTION IN YOUR COMMUNITY

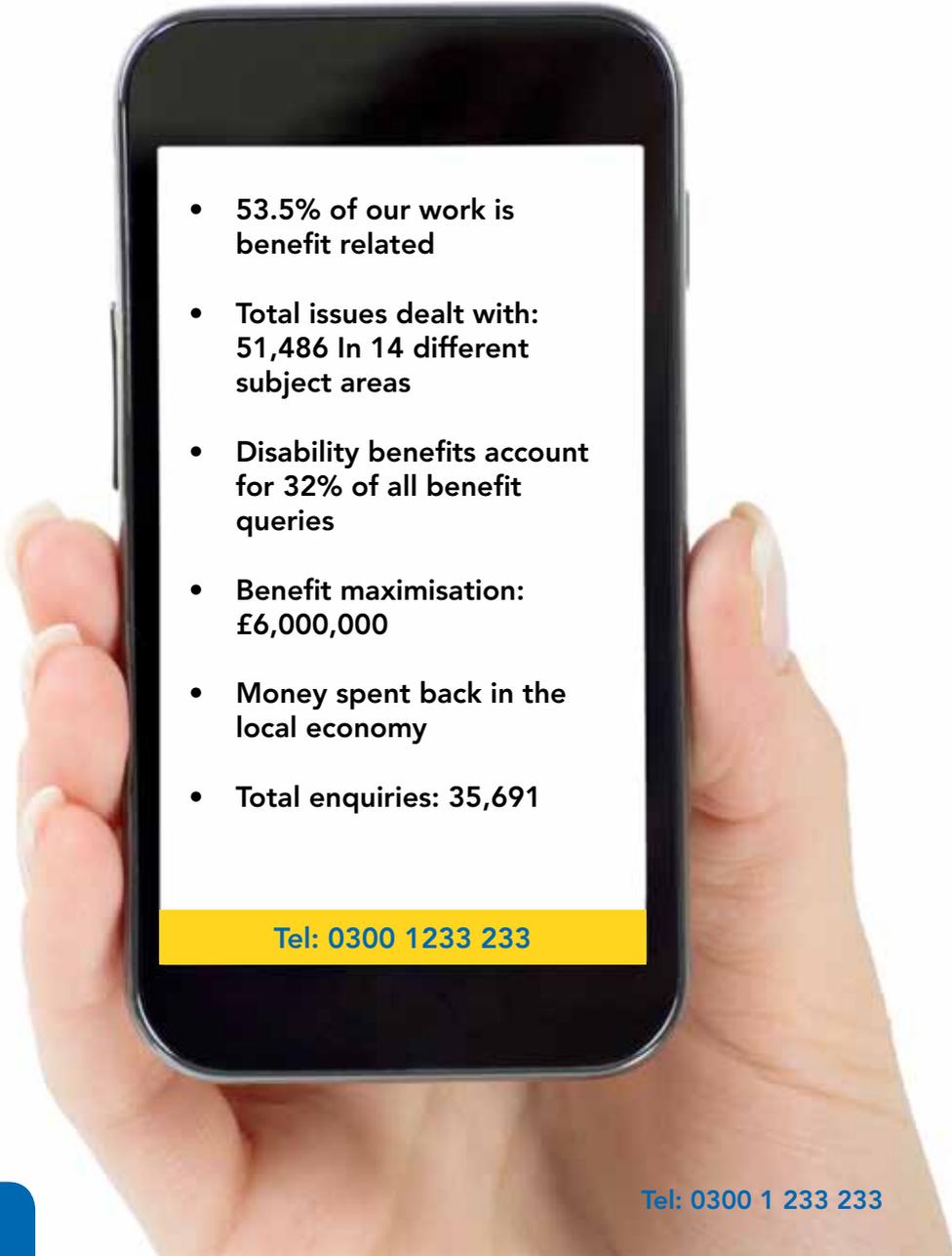
We are looking to recruit volunteers
for a wide range of areas

Trustee Members with specialism in:

- Fund Raising
- ICT
- Resource Planning
- Risk Management
- General Advisers
- Completion of Forms
- Social Policy Co-ordinator
- Researchers

**For an application form
please contact:**

Volunteer Co-ordinator Citizens Advice Belfast
Merrion Business Centre
58 Howard Street
Belfast BT1 6PL



- 53.5% of our work is benefit related
- Total issues dealt with: 51,486 In 14 different subject areas
- Disability benefits account for 32% of all benefit queries
- Benefit maximisation: £6,000,000
- Money spent back in the local economy
- Total enquiries: 35,691

Tel: 0300 1233 233

Tel: 0300 1 233 233

Antrim Road Bureau
40-44 Duncairn Gardens
Belfast BT15 2GG

Central Belfast Bureau
Merrion Business Centre
58 Howard Street
Belfast BT1 6PL

East Belfast Bureau
The Arches Centre
1a Westminster Avenue North
Belfast BT4 INS

Falls Road Bureau
8 Springfield Road
Belfast BT12 7AG

Shankill Road Bureau
Unit 2 Spectrum Centre
331-333 Shankill Road
Belfast BT13 7AA

Suffolk & Andersonstown Bureau
208 Andersonstown Road
Belfast
BT11 9EB

2011-12 has been a challenging year for Citizens Advice Belfast in financial terms.

There is a continuing conflict between demand which continued at high levels, and the cost of staff, volunteers, locations and facilities needed to meet that demand. Our stakeholders including clients should recognise that the costs of providing a quality service with adequate staffing require higher levels of funding than are currently received.

The position in 2011-12 was worsened by non-availability of unrestricted funding from previously held contracts.

Every effort was made during the year to contain costs to a minimum, and the Trustee Board made a reluctant decision to only participate in projects where full cost recovery could be made.

The net result was that income for the year at £711,006 was £96,074 below the total expenditure of £807,080.

Faced with this shortfall, Trustees and management embarked upon a major programme of restructuring the service delivery operation within CAB. This commenced during the year but was not fully implemented until the autumn of 2012, well after the year end. Trustees are confident that the changes will be extremely beneficial in terms of improved delivery and quality as well as financially in the near to medium term.

These changes will be accompanied by an emphasis on realisation of assets and to only acquire additional contracts where acceptable levels of overhead contributions to our costs will be available.

TRUSTEES

Mark Patton
Cliff Radcliffe
Ann Davies
John Gibbon
Padraig Cullen
Lizanne Frawley
Julie Jamison
Tom Coard
Htaik Win

Citizens Advice Belfast
(A company limited by guarantee)

Statement of financial activities (incorporating the income and expenditure account)

For the year ended 31 March 2012

	Notes	Unrestricted funds £	Restricted funds £	2012 Total £	2011 Total £
Incoming resources					
Incoming resources from generating funds:					
Voluntary income	2	352,312	358,527	710,839	820,705
Investment income	3	167	-	167	156
Total incoming resources		352,479	358,527	711,006	820,861
Resources expended					
Charitable activities		356,945	446,749	803,694	908,369
Governance costs	4	3,091	295	3,386	2,943
Total resources expended		360,036	447,044	807,080	911,312
Net incoming/(outgoing) resources before transfers		(7,557)	(88,517)	(96,074)	(90,451)
Transfer between funds		(68,816)	68,816	-	-
Net income/(expenditure) for the year		(76,373)	(19,701)	(96,074)	(90,451)
Net movement in funds/Net income/(expenditure) for the year		(76,373)	(19,701)	(96,074)	(90,451)
Total funds brought forward		250,286	19,701	269,987	360,438
Total funds carried forward		173,913	-	173,913	269,987

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.

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**Balance sheet
as at 31 March 2012**

		2012		2011	
	Notes	£	£	£	£
Fixed assets					
Tangible assets	10		245,466		272,948
Current assets					
Debtors	11	15,020		67,413	
Cash at bank and in hand		5,200		4,708	
		<u>20,220</u>		<u>72,121</u>	
Creditors: amounts falling due within one year	12	(91,773)		(75,082)	
Net current liabilities			(71,553)		(2,961)
Net assets			<u>173,913</u>		<u>269,987</u>
Funds					
Restricted income funds			-		19,701
Unrestricted income funds			173,913		250,286
Total funds			<u>173,913</u>		<u>269,987</u>

The financial statements were approved by the board on 10 December 2012 and signed on its behalf by

M Patton
Director



"Without the support of the above funders, our work could not be done" Thank you to all our funders for your generosity and support throughout the year.





Tel: 0300 1 233 233