

# **TAMESIDE CITIZENS ADVICE BUREAU LIMITED**

**(A company limited by guarantee)**

## **Financial Statements**

**For the year ended 31 March 2017**

**Company no: 2302696 (England & Wales)**

**Charity no: 701113**

# **TAMESIDE CITIZENS ADVICE BUREAU LIMITED**

## **FINANCIAL STATEMENTS**

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# **TAMESIDE CITIZENS ADVICE BUREAU LIMITED**

## **Legal and administrative information**

### **DIRECTORS**

M Ashraf  
M Ashworth  
W Brelsford  
P Fitzpatrick (Councillor)  
M Dale  
J Fieldhouse  
D Lomas  
N Mackie  
N Morgan  
S Riley  
I Miah  
S Raftery

### **SECRETARY**

N Morgan

### **REGISTERED OFFICE**

Clarence Arcade  
Stamford Street  
Ashton-under-Lyne  
OL6 7PT

### **COMPANY LIMITED BY GUARANTEE: REGISTERED NUMBER**

2302696

### **CHARITY: REGISTERED NUMBER**

701113

### **BANKERS**

Barclays Bank PLC  
190 Stamford Street  
Ashton-under-Lyne  
Lancashire  
OL6 7NZ

### **INDEPENDENT EXAMINER**

J A Simpson & Co Ltd  
48 Bredbury Green  
Romiley  
Stockport  
SK6 3DN

## **TAMESIDE CITIZENS ADVICE BUREAU LIMITED**

### **Directors' Report (incorporating the Trustees' Report)**

The directors and trustees present their report and the examined accounts for the year ended 31 March 2017. The directors have adopted the provisions of FRS 102 in preparing the annual report and financial statements of the charity.

#### **Constitution, objects, policies and public benefit**

The principal activity of the company continued to be the operation of a citizen's advice bureau.

The company, which is a company limited by guarantee, is a registered charity established for the promotion of charitable purposes for the benefit of the community in the area of Tameside. The organisation ensures that all services are available to the general public and people in poverty are not excluded as no fees are payable.

The charity has an additional aim of ensuring that individuals do not suffer through lack of knowledge of their rights and responsibilities or the services available or through an inability to express their needs effectively.

These aims are achieved through trained volunteers giving free, confidential, impartial and independent advice to the local community. These objectives remain unchanged from previous years. The company is a member of the National Association of Citizens Advice Bureaux and adheres to their policies and principles.

#### **Performance, activities and future developments**

The company receives grants from Tameside Metropolitan Borough Council, the Big Lottery Fund and other changeable funders

The surplus for the year amounted to £6,779 (2016: £59,836).

Total reserves stand at £176,291 (2016 £169,512)

These reserves are carried forward for the furtherance of the charity's objectives in future years.

The accounts have been prepared on a going concern basis, as the funding for the next financial year has been provisionally agreed. The company plans to continue to expand its services, in part by attracting external sources of funding.

#### **Reserves**

In accordance with Charity Commission recommendations the company tries to maintain reserves sufficient to meet at least three months running costs. This has been achieved as at 31 March 2017.

#### **Organisation**

The charity is administered by its board of directors, who meet regularly to decide policy. New directors are appointed by the approval of the board. A District Manager is appointed to oversee the day to day running of the charity. The directors who served during the year were as follows:

M Ashraf  
M Ashworth - appointed 1/4/15  
W Brelsford  
M Dale  
J Fieldhouse  
Idu Miah

D Lomas  
N Mackie  
N Morgan (Joint District Manager)  
S Riley (Joint District Manager)  
P Fitzpatrick (Councillor)  
S Raftery

## **TAMESIDE CITIZENS ADVICE BUREAU LIMITED**

### **Directors' Report (incorporating the Trustees' Report)**

#### **Investment powers**

Under the memorandum and articles of association, the charity has the power to invest the income or capital of the charity, which is not immediately required for its purposes, in or upon such investments, securities or properties as the directors see fit.

#### **Training and induction**

The company operates a formal induction programme for its new trustees that is used by the Citizens Advice Bureau nationally.

#### **Statement of directors' responsibilities**

Company and charity law requires the directors to prepare financial statements for each financial year which gives a true and fair view of the state of the company's affairs and of the profit or loss for that year. In doing so the directors are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of accounting practice have been followed subject to any departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in operation;

The directors are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any one time, the financial position of the company and to enable them to ensure the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

As the company's directors, we certify that so far as we are aware, there is no relevant information of which the company's independent examiners are unaware and as the directors of the company, we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the charity's independent examiners are aware of that information.

#### **Risk management**

The directors have the above responsibilities, they also need to provide reasonable assurance that:

- the charity is operating efficiently and effectively;
- its assets are safeguarded against unauthorised use or disposition;
- proper records are maintained and financial information used within the charity or for publication is reliable; and
- the charity complies with relevant laws and regulations.

## **TAMESIDE CITIZENS ADVICE BUREAU LIMITED**

### **Directors' Report (incorporating the Trustees' Report)**

The systems of internal controls are designed to provide reasonable assurances against material loss or misstatement. They will include:

- a business plan and annual budgets approved by the directors;
- regular consideration by the trustees of financial results, variances to budgets, non-financial performance indicators and benchmark reviews;
- delegation of authority and segregation of duties; and
- identification and management of risks.

### **Independent Examiner**

A resolution will be proposed at the next Annual General Meeting to reappoint the independent examiners, J A Simpson & Co Ltd.

This report has been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

Clarence Arcade  
Stamford Street  
Ashton-under-Lyne  
OL6 7PT

By order of the board



31st October 2017

N Morgan  
Secretary

**INDEPENDENT EXAMINERS' REPORT  
TO THE MEMBERS OF TAMESIDE CITIZENS ADVICE BUREAU LIMITED**

I report on the accounts of the company limited by guarantee for the year ended 31 March 2017 which are set out on pages 6 to 12. These accounts have been prepared in accordance with the FRS 102 and the accounting policies therein.

**Respective responsibilities of directors and examiner**

As described in the Statement of Directors' Responsibilities the company's directors (who are also the trustees) are responsible for the preparation of the accounts in accordance with applicable law and United Kingdom Accounting Standards. You consider that the audit requirement of s144(2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed.

I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

**Basis of the independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out below.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

- 1 Which gives me reasonable cause to believe that, in any material respect, the requirements:
  - to keep accounting records in accordance with s 386 of the Companies Act 2006; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of s 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charitieshave not been met; or
- 2 To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

John A Simpson  
Chartered Accountant  
48 Bredbury Green  
Romiley  
Stockport

*JA Simpson*

Date

*4/11/17*

# TAMESIDE CITIZENS ADVICE BUREAU LIMITED

## Statement of Financial Activities for the year ended 31 March 2017

	Notes	General Fund 2017 £	Restricted Funds 2017 £	Total Funds 2017 £	Total Funds 2016 £
<b>Incoming resources</b>					
<b>Incoming resources from generated funds</b>					
<i>Voluntary income:</i>					
Donations and grants	2	327,090	148,970	476,060	616,454
Total incoming resources		<u>327,090</u>	<u>148,970</u>	<u>476,060</u>	<u>616,454</u>
<b>Resources expended</b>					
Charitable activities	3	318,628	144,315	462,943	550,456
Governance costs	4	1,902	0	1,902	1,899
Raising funds	4	<u>4,436</u>		<u>4,436</u>	<u>4,263</u>
<b>Total resources expended</b>		<u>324,966</u>	<u>144,315</u>	<u>469,281</u>	<u>556,618</u>
<b>Net incoming/(expended) resources before transfers</b>	5	2,124	4,655	6,779	59,836
<b>Net movements in funds</b>		<u>2,124</u>	<u>4,655</u>	<u>6,779</u>	<u>59,836</u>
<b>Reconciliation of funds</b>					
Funds brought forward at 1 April 2016/15		178,203	(8,691)	169,512	109,676
<b>Funds carried forward at 31 March 2017/16</b>		<u>180,327</u>	<u>(4,036)</u>	<u>176,291</u>	<u>169,512</u>

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.



# TAMESIDE CITIZENS ADVICE BUREAU LIMITED

## Balance Sheet as at 31 March 2017

	Notes	2017			2016
Current Assets		General	Restricted	Total	
Debtors	8	25,180	0	25,180	66,883
Cash at bank	7	296,471	0	296,471	225,605
Cash in hand		242	0	242	256
		<u>321,893</u>	<u>0</u>	<u>321,893</u>	<u>292,744</u>
<b>Creditors:</b> amounts falling due within one year	9	141,566	4,036	145,602	123,232
		<u>180,327</u>	<u>(4,036)</u>	<u>176,291</u>	<u>169,512</u>
<b>Net Current Assets/(Liabilities)</b>		<u>180,327</u>	<u>(4,036)</u>	<u>176,291</u>	<u>169,512</u>
		<u>180,327</u>	<u>(4,036)</u>	<u>176,291</u>	<u>169,512</u>
<b>Reserves</b>		<u>180,327</u>	<u>(4,036)</u>	<u>176,291</u>	<u>169,512</u>

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006 and that no member has required the company to obtain an audit in accordance with section 476 of the Act.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.

The financial statements on pages 6 to 11 were approved by the directors on 31st October 2017 and signed on their behalf by:

  
N Mackie - Director

  
N Morgan - Director

# TAMESIDE CITIZENS ADVICE BUREAU LIMITED

## Notes to the Financial Statements for the year to 31 March 2017

### 1 Reconciliation with previously accepted accounting practice.

Provision was previously not made for holiday pay not taken and owing to staff at the year end. The accounts have been adjusted to accrue for holiday pay owed, resulting in a revised balance of reserves brought forward.

#### *Reconciliation of funds per previous GAAP to funds determined under FRS 102*

	General	Restricted	Total
Fund balances as previously stated at 31st March 2015	121,426	(6,812)	114,614
Adjustment for holiday pay liability	(4,938)	0	(4,938)
Adjusted balances at 31st March 2015	116,488	(6,812)	109,676
Adjusted surplus year ended 31st March 2016	61,715	(1,879)	59,836
	178,203	(8,691)	169,512
Surplus year ended 31st March 2017	2,124	4,655	6,779
	180,327	(4,036)	176,291

# TAMESIDE CITIZENS ADVICE BUREAU LIMITED

## Notes to the Financial Statements for the year to 31 March 2017

### 1a Basis of accounting

#### General

These Accounts have been prepared under the historic cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts.

The accounts have been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Charities Act 2011.

The charity has taken advantage of the exemption in FRS 1 from the requirement to prepare

The charity constitutes a public benefit entity as defined by FRS 102

#### Going concern

The financial statements have been prepared on a going concern basis, which presumes that the trust will continue to receive financial support. Notification of support for the year ended 31 March 2018 has been agreed.

#### Incoming resources

##### Grants

All grants and voluntary income are accounted for gross on a receivable basis.

##### Investment income

Investment income is accounted for on a receivable basis.

#### Resources expended

Expenditure is accounted for on an accruals basis.

#### Pensions

The company operates a defined benefit pension scheme within the Greater Manchester Pension Fund. The assets of the scheme are held separately from those of the company. Contributions to the Scheme are paid in accordance with the advice and recommendations of independent actuaries and are charged to the statement of financial activities so as to spread the cost of pensions over the employees' working lives with the company.

<b>2 Donations and grants</b>	<b>General</b>	<b>Restricted</b>	<b>2017</b>	<b>2016</b>
Local Authority and Funding				
General purpose	168,383	0	168,383	248,078
FIF	102,541	0	102,541	153,826
Food & Clothing	14,569	0	14,569	11,875
F & D	1,110	0	1,110	995
Big Lottery Fund	0	148,970	148,970	151,629
Outreach and	38,466	0	38,466	47,717
New Charter Housing Trust and Irwell Valley Housing				
Other Income	943	0	943	618
Donations	1,078	0	1,078	1,716
	<b>327,090</b>	<b>148,970</b>	<b>476,060</b>	<b>616,454</b>

# TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Notes to the Financial Statements for the year to 31 March 2017

## 3 Charitable activities

	CAB	UNRESTRICTED FIF F & C	HH	RESTRICTED LOTTERY	2017 £	2016 £
Staff salaries and NIC	184,123	90,685	2,580	130,746	408,134	481,537
Electricity			397	369	766	827
Gas				794	794	933
Water			216	261	477	163
Rent	16,387	5,250		5,907	31,114	30,163
General repairs and maintenance	96	126		115	337	3,302
Travel & training & recruitment	3,010	61		868	3,939	9,157
Printing and stationery	1,036	652		449	2,137	3,818
Postage	203	163		207	573	1,181
Telephone	751	0		825	1,576	2,526
Insurance	1,217	518	1,506	310	3,551	3,500
Subscriptions	3,294	1,654		1,995	6,943	6,516
Miscellaneous	606	0	67		673	586
Computer costs	3,802	811		971	5,584	7,251
Language line	0				0	1,303
Publicity	0				0	536
Capital spending	155			176	331	803
Catering	284		166		450	617
	<u>214,964</u>	<u>99,794</u>	<u>4,932</u>	<u>143,993</u>	<u>467,379</u>	<u>554,719</u>

## 4 Governance costs

AGM costs	702				702	699
Accountancy	726	152		322	1,200	1,200
	<u>1,428</u>	<u>152</u>	<u>0</u>	<u>0</u>	<u>322</u>	<u>1,899</u>
	<u>216,392</u>	<u>99,946</u>	<u>4,932</u>	<u>144,315</u>	<u>469,281</u>	<u>556,618</u>

Included in staff costs for 2016/17 was £4,436 spent on raising finance.

## 5 Net incoming resources for the year

Net incoming resources are stated after charging:

Staff costs (note 6)

Independent examiner's remuneration

408,134	481,537
1,200	1,200

# TAMESIDE CITIZENS ADVICE BUREAU LIMITED

## Notes to the Financial Statements for the year to 31 March 2017

6 Staff costs	2017	2016
Directors' remuneration	46,832	55,493
Salaries	331,707	385,053
Social security costs	26,016	33,510
Pension	3,579	7,022
	<u>408,134</u>	<u>481,078</u>

The average number of employees during the year was 22 (2016 - 24). None of these employees received emoluments greater than £60,000. There are no directors accruing pension benefit.

7 Cash at bank	2017	2016
Business premium and current accounts	192,652	122,165
High interest account	103,819	103,440
	<u>296,471</u>	<u>225,605</u>

8 Debtors	2017	2016
Trade debtors and prepayments	25,180	66,883
	<u>25,180</u>	<u>66,883</u>

9 Creditors: amounts falling due within one year	2017	2016
Accruals	134,614	114,648
Trade creditors	10,988	8,584
	<u>145,602</u>	<u>123,232</u>

## 10 Movement of funds

	General £	Restricted funds £	Total £	2016 £
Balance at 1 April 2016/15	178,203	(6,812)	169,512	109,676
Net movement in funds	2,124	4,655	6,779	59,836
Balance at 31 March 2017/16	<u>180,327</u>	<u>(2,157)</u>	<u>176,291</u>	<u>169,512</u>

## **TAMESIDE CITIZENS ADVICE BUREAU LIMITED**

### **Notes to the Financial Statements for the year to 31 March 2017**

#### **11 Funds**

The general fund relates to the main bureau where volunteers offer advice to the Tameside population on an open-door basis and by appointment.

FIF is a government funded project (Business innovation and skills) to provide face to face debt advice to clients who are eligible for legally aided services.

#### **12 Pensions**

The company is a small admitted body in a defined benefit pension scheme administered by Tameside Metropolitan Borough Council on behalf of The Greater Manchester Pension Fund. The assets of the scheme are held separately from those of the company. The company is unable to identify its share of the underlying assets and liabilities. Contributions to the scheme are charged to the profit and loss account to spread the cost of the pensions over the employee's working lives with the company. The contributions are determined by a qualified actuary on the basis of triennial valuations using the projected unit method. The most recent valuation was 31st March 2013, when the value of the fund's assets represented 91% of the liabilities. Other assumptions used were salary increases of 3.55% pa nominal and 1.05% pa real. Rates of contribution were 18.1% in 2014/15 and 19.9% in 2015/16. The pension charge for the year was £3,579.

#### **13 Related party transactions**

The company relies for most of its funding on Tameside Metropolitan Borough Council. Their contributions are analysed in note 2 to the accounts.

Nigel Morgan and Sue Riley are trustees and are paid by the CAB at a commercial rate.

#### **14 Contingent liability**

In the possible event of the company discontinuing operations due to cuts in funding, this would give rise to a potential liability in the form of redundancy and notice payments to staff, office rents and running costs, accountancy and removal fees, and the crystallisation of the obligation to pay outstanding amounts relating to the building of the extension, amounting in total to an estimated value of £118,000.



2016/2017

## Volunteer Recruitment and Training

Our nationally approved training programme is varied and includes self-study, observations and guided learning with the support of a Trainee Mentor. We hold monthly taster sessions to introduce our work at Tameside, the aims and principles of our organisation and our training programme to our prospective volunteers. This year we have trained 13 new starters to become Gateway Assessors, who conduct an initial assessment of clients' needs. From our existing Gatewayers, 2 have started on the conversion programme to adviser training this year.

During the year we implemented the new Adviser Learning Programme (ALP) which is a flexible programme to help us train our staff to work with clients irrespective of the type of roles they undertake. It achieves this by focussing on skills and not roles. In addition, we have managed the transfer of our existing trainees from the old programme to the new programme. This year saw the biggest change in our training for 6 years and required a new approach to deliver the training.

Under the new Advice framework we can advise clients using processes that suit our local situation, enabling local centres to decide what activities learners undertake in order to achieve competence. The induction, core learning, and channel learning modules take trainees to minimum competence and there is an expectation that learning continues and that volunteers can move on to study relevant units in the further learning module.

From 1 June 2016 - 30 June 2017, Citizens Advice staff and volunteers who hadn't completed the Money Advice Service (MAS) quality framework accredited learning were able to use Giving Good Debt Advice (GGDA) - an online accreditation platform designed by MAS - to accredit debt advice knowledge without the need to undertake new or repeat debt-related training/qualifications. Our Adviser learning programme (ALP) was accredited from June 2012 and four of our advisers who trained before this date used GGDA to accredit their debt knowledge.

# 51<sup>st</sup> Annual Report

## Helping Hands Charity and Recycle Outlet

It was another successful year in our charity outlet. We had over 6,000 customers through the shop spending just over £15,000. We distributed 134 clothing parcels to people in need and provided food parcels directly to over 100 clients. It has been a welcome source of utensils and bedding for those clients who needed to relocate through domestic violence or incidents.

Our own bureau staff and volunteers and also council staff have been very generous with their donations all contributing to the success of the project. We thank our landlord - Stuart Sedgewick for his considerations on our rental costs. A big thank you to Jean, Sharon and Christine who gave up their time to volunteer.

each year. Since the start of the project in 2013 a total of 1,577 participants have engaged with the service, 531 being referred during 2016/17 from 32 sources and financial capability training delivered to 354 clients showing a 67% rate of engagement with the service. Clients were offered a variety of support and information covering budgeting, utilities comparison, understanding debt and preparing for welfare reform.

Our Money Mentors worked with clients on a 1-2-1 basis and delivered workshops at our partner agencies including pre-tenancy courses, sessions on understanding Universal Credit, switching suppliers and comparing utilities and understanding debt. Clients are supported to access other services outside the remit of financial capability including accessing internet, digital inclusion, housing and employment with a total of 195 clients being signposted to at least 27 other agencies locally.

A total of 229 clients completed exit data, which after having engaged with the project showed 76% increase in confidence levels. Data also indicated 18% of clients have reduced overall debt levels following their

interaction with the project, 10% of participants are planning to reduce debt by working with debt advisers (after being referred by MiNTed alongside their financial capability work) and 14% of clients have reduced their day to day expenditure with a further 4% planning to.

Money Mentors assisted 21 participants to apply for assistance from Trust Funds to decrease their debts to utilities, or to apply for support with white goods. Feedback from 13 participants indicated 11 successful applications, gaining a total £10480.84 in funding. Although we seek feedback in all cases, it is not always possible to obtain this from every project participant.

The project has been a great success with clients building their confidence, "Helped me achieve what I wanted and made me see the light. Did not know how to do things and MiNTed showed me the way", stated one client.

Big Lottery Fund, in conjunction with Bristol University Personal Finance Research Centre, are compiling a report for all 37 of the Improving Financial Confidence projects across England.

FREE . . CONFIDENTIAL . . IMPARTIAL . . INDEPENDENT



## Citizens Advice Tameside

Clarence Arcade, Stamford Street, Ashton under Lyne, OL6 7PT  
Telephone: 0161 342 5005  
Alternatively Adviceline 08444 11 14 44 or our website at [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

### ADVICE OPENING TIMES

**ADVICE TIMES** PHONE ADVICE may be available  
9.30 am to 12.30 Weekdays

CLOSED BANK HOLIDAYS, PUBLIC HOLIDAYS & BETWEEN CHRISTMAS & NEW YEAR, ALSO CLOSED ON ADVERTISED DATES FOR ESSENTIAL STAFF TRAINING.

**Our staff can now offer help to members of the public by acting as computer buddies enabling computer access to a number of websites using 5 especially installed computers provided by TMBC.**

If you would like to find out about volunteering at Citizens Advice Tameside please call in at our Reception to request an application pack or visit [www.citizensadvice.org.uk/join-us](http://www.citizensadvice.org.uk/join-us)



Disabled Access & access to  
Signers for Hearing Impaired.



### OUTREACH ADVICE SESSIONS

also held in other areas of Tameside, such as Denton, Hattersley, Mossley, Newton, Stalybridge Ridgehill, Women & Their Families Support Centre at Cavendish Mill, Ashton - search for the most up to date information by visiting [www.adviceguide.org.uk](http://www.adviceguide.org.uk) and go to ... Contact Us, for your local bureau information

### EMPLOYMENT advice

Citizens Advice Tameside is able to provide Employment advice, including Employment Tribunals

*Appointments will be necessary*

### FINANCIAL CAPABILITY PROJECT - MiNTed

Helping you make your money go further. One to one assessment of where you are now & where you want to be financially if you live in Tameside and rent your property from a social landlord. We accept referrals made by housing & support services.

### DEBT ADVICE - MASDAP

Face to face debt advice funded by Money Advice Service in partnership with Citizens Advice  
*Appointments not always necessary*

## Trustee Board & Staff as at 1 April 2016 to 31 March 2017

### Membership of Trustee Board

M. Ashraf  
M. Ashworth  
W. Brelsford  
M. Dale, *Vice Chair*  
J. Fieldhouse, *Treasurer*  
Cllr P. Fitzpatrick, *Tameside MBC*  
M. Hughes, *Citizens Advice Tameside*  
N. Mackie, *Chair*  
N. Morgan, *Hon. Secretary*  
S. Raftery, *Hon. Legal Adviser*  
S. Riley, *Citizens Advice Tameside*

### STAFF

*Chief Officers:* Nigel Morgan; Susan Riley  
*Advice Session Supervisor:* Julie Hay, Dawn Mackenzie, David Moss  
*Office Manager:* Jean Hall  
*Administration & Finance Manager:* Gemma Cardey  
*Reception:* Julian Bartolomeo, Gemma Cardey, Floyd Dodoo, Stephen Shawcross  
*Trainee Mentor:* Emily Thurrell

*Employment:* Kauthar Dil Muhammad  
*On Line Technical Support:* Adele Pendleton  
*Financial Capability Project (MiNTed 16-24):* Waqas Ahmed, Ammer Ali, Shaun Bishop, Carol Baguley, Sharon Cilgram, Karen Parker  
*Face to Face Debt Team:* Helina Dowuona, Glen Harrison, Debbie Lee, Admin Assistant: Marie Evans, Clare Parker  
*Outreach Generalist Advisers:* Julian Bartolomeo, Pauline Davis, Floyd Dodoo  
*Cleaner:* Maria Brito

### VOLUNTEERS

**Advisers, Gateway Assessors, Trainees, Computer Buddies:** Albert Adaramodu, Satnam Atwal, Margaret Ashworth, Ella Barnes, Robert Britner, Chris Buglass, Sandra Cheeseman, Sharon Cilgram, Paul Cosier, Nicola Darbyshire, Alex Dunlop, Sarah Elliott, Timothy Hall, Julie Hay, Mark Hirst, Michael Hughes, Beryl Kenny, Barbara King, Natasha Laughton, Liz Law, Tony Lawson, Sarah Leigh, Angelika Marek, Michael McCormick, Kelly Morris, David Moss,

Jean Naven, Alex Palmer, Shama Parveen, Richard Plackett, Sahebur Rahman, Alan Rhodes, Jacob Seeley, Lucy West, Emma Winterbottom, Jacob Wright.  
Volunteer Admin Assistants: Sandra Gregory, Bob Hillson, Adele Pendleton, Margery Pennington.

**In addition the following persons retired or left the service during the year. We thank them all:**

Waqas Ahmed, Ella Barnes, Robert Britner, Maria Brito, Chris Buglass, Paul Cosier, Alex Dunlop, Jean Hall, Beryl Kenny, Natasha Laughton, Liz Law, Debbie Lee, Sarah Leigh, Dawn Mackenzie, David Moss, Karen Parker, Margery Pennington, Richard Plackett, Sahebur Rahman, Alan Rhodes, Emma Winterbottom, Jacob Wright.

**Our grateful thanks go to all for their work and their commitment.**

citizens  
adviceTameside  
District

2016/2017

# 51<sup>st</sup> Annual Report

## Chairs Report

Once again it gives me great pleasure in introducing Citizens Advice Tameside's Annual Report, and once again what a phenomenally busy year it has been for everyone in the service. Due to the continuing austerity policy and subsequent cuts to local government funding, we were faced with a cut to our Local Authority Core funding grant. Although no cut is welcome, we nevertheless recognise the very difficult decisions faced by our local council and very much appreciate the advice and support given by both councillors and officers of TMBC to help us mitigate the effects of the cuts and maintain a first class advice service. During the year we continued to offer a voluntary redundancy scheme and on behalf of the Trustees, Managers, staff and citizens of Tameside, I would like to thank those staff who left us in the last 12 months.

Greater Manchester devolution continues to gather momentum and Chairs and Chief Officers from all the local Citizens Advice across Greater Manchester have met frequently over the past year to

explore and develop ways in which consortia working can improve advice services to citizens across Greater Manchester. This work continues at a pace. Welfare Reforms continue to impact upon the lives of many of our clients, and our staff and volunteers are working hard to keep up with the continuing legislative changes, and impacts upon Tameside residents that these bring.

In February 2017 we underwent an audit process, under the new Performance and Quality Framework, piloted by Citizens Advice, and I am delighted to report that we passed with flying colours, achieving a top grade in all aspects of the audit. Citizens Advice have also introduced a new approach to the auditing of the Quality of Advice and again, although this new process is very demanding in Managers time, we are pleased with the feedback on the quality of advice given by our team.

Susan returned from Maternity Leave in August, and we are of course delighted to have her back. However, I would also like to thank her for her very valuable continuing support whilst she was on leave. No sign yet that she has put the baby's name forward for volunteers training, but

rumour has it that she is thinking about it. Looking forward to the next 12 months, surprise surprise, we will be moving home again, hopefully for the last time. Work is on target within the new Tameside Administrative HQ and all being well, we will move into our new space about this time next year. Officers of the authority and the contractors have been very supportive in trying to meet our requests for space (along with everyone else's demands). However, our allocation is looking very good and hopefully (fingers crossed) our new base will be worth the wait.

Finally, I would once again on behalf of the citizens of Tameside, like to sincerely thank the volunteers, the employees, and the Management team of Citizens Advice Tameside for the fantastic job they do in providing what I believe to be one of the best Bureau in the North West. Thank you to each and every one of you. I would also like to thank my fellow Trustees for their valuable time and expertise in the work of the Board.

### Norman Mackie

Chair of the Trustee Board

## Debt Advice Team

Our Debt Advice team continues to be funded by the Money Advice Service Debt Advice Project (MASDAP) contract. Our clients initially have a Common Initial Assessment undertaken using a standardised tool, and those who require specialist advice and support are referred to our debt advice team.

The majority of the debts we help our clients with in this year are Council Tax arrears, credit cards and unsecured loans. We have seen a substantial increase in clients who require help with Council Tax arrears this year, and enforcement of these debts by bailiffs. There has also been an increase in water companies gaining

County Court Judgements for water arrears, and then transferring these to the High Court for enforcement.

We have noted that our clients frequently are struggling to cope with ongoing household bills due to a range of factors including low income, zero hour contracts, part-time work, benefit changes and the rise in the cost of living. As further benefits changes are made and wage increases below inflation this will further affect their ability to afford day to day bills and increase their indebtedness. We have noticed that there appears to be an increase in clients taking out credit so that they can afford to pay for their essential household expenditure. Lone parents are particularly affected by the benefit changes and from being on low incomes due to

child care responsibilities.

This year we have seen an increase in clients with mental health issues attending for our help in dealing with debts. Due to this we have increased our face to face appointment provision, so that we are better able to assist and appropriately advise in these cases.

There have been 2,491 issues of debt that we have helped our 827 clients with this year. We have advised on the various money advice options available such as Debt Relief Orders, Individual Voluntary Arrangements, Bankruptcy, equitable distribution and pro-rata offers, and how to make persona debt more manageable. Our clients are assisted until their debt issues have been resolved.



Treasurer's Report:

Each year we report significant change and flexibility, this year has been no different. It has been a difficult year coping with a large reduction in funding, whilst continuing to experience an increase in clients across our service. In line with overall austerity measures, we experienced a decrease in Core funding of £78,035, however we received an increase in new funding of £38,000 from Public Health via Tameside MBC. The management and staff have coped admirably in the face of this funding decrease and their flexibility has been commendable.

We remain grateful to Tameside MBC, the Money Advice Service and the Big Lottery Fund for their continued financial support, without which we would be unable to operate.

The continued support of New Charter, Irwell Valley, the Probation Service, Mossley Youth Base and Jusaca Trust allowed us to maintain our community based outreach advice and information sessions throughout the year, for which we are extremely appreciative. Unfortunately, our outreach funding was reduced from the previous year

due to cessation of £6,392 funding from Hyde Community Action in December 2015, forcing the closure of our central Hyde outreach. A portion of funding for our Denton South outreach of £1,200 from The Regenda Group also ceased from the prior year.

As in previous years the main expense has been staffing costs but we managed to reduce salary costs during the year via voluntary redundancy. All costs continue to be tightly controlled and monitored against budget, resulting in an overall favourable variance of expenditure. Significant savings were noted on printing and stationery, postage and travel; also savings on our overhead costs at our MiNTed and Helping Hands locations, due to vigilance with suppliers and contracts.

Our reserves remain within the figure held in our policy and over the year we have been able to utilize some of our reserves to maintain services.

Finally, my thanks go to all staff and Trustee Board members for their support during the last financial year, and to John Simpson, our Independent Examiner.

**Jacqui Fieldhouse**  
Treasurer

Sources of Funding

Local Authority	116035
Big Lottery Fund	148970
MAS DAP	102541
Online Support & PBS	10718
Energy Best Deal	21040
BESN	5000
GMPCC	3785
New Charter	17852
Irwell Valley	3750
Probation Service	6450
Jusaca Trust	3000
Mossley Youth Base	6392
Recycle Outlet	14569
Facilities & Development	1047
Other	13833
Public Donations	1078
TOTAL	476060

Managers Report

Despite a significant reduction in our overall funding our service this year helped 4075 new unique clients, with 12834 new issues, across our teams and projects - a huge achievement, and providing advice that changes lives across Tameside.

Much of our managerial work this year focussed on reviewing all aspects of our delivery in line with reduced funding levels; seeking funding for continuation and development of our projects and services; and managing personnel change with succession planning in preparation for the retirement of our Office Manager, Jean Hall, after 30 years of service, and the departure of our Advice Session Supervisor, Dawn Mackenzie, after 13 years. We also saw change within our Debt Advice and Financial Capability Teams.

We managed reduction in availability of our reception service, the availability of translation services within our generalist drop in was reduced, along with outreach provision and the provision of online support, and personal budgeting support, from previous years. We developed varied access channels for our specialist debt advice

contract in accordance with the changes to our Money Advice Service contract.

We continued to work closely with the local council, and our 3 local MPs on research and campaign work for our clients. We work with partners across Tameside in the delivery of the MiNTed financial capability project, and our energy related work, and we continue to work with Citizens Advice partners in delivery of Legal Aid contracts in Tameside. We have actively worked with our Greater Manchester local Citizens Advice in preparing for devolution, delivering an Enhanced Legal Advice pilot across Greater Manchester, and supporting Pensionwise.

We piloted the new Citizens Advice Performance and Quality Framework (part of the new membership package), which replaces the 3-yearly old style audit, and includes a New Approach to Quality of Advice, Leadership and Governance assessment and Financial Health monitoring. We were pleased to achieved full compliance, with an excellent rating.

After being a pilot bureau for the ASK GVA Routine Enquiry (Gender Violence and Abuse) programme, we are now, following national roll out, one of 150 local offices

trained in using the routine enquiry, and helping clients who disclose gender violence or abuse across the network. Almost 20% of clients ASKed do disclose either current or past experiences. Some of these clients have expressed how relieved they were to have been asked.

We have participated in more innovative pilot work, as one of 10 local Citizens Advice offices taking part in a trial of direct telephone access to HMRC's National Minimum and Living Wage enforcement team for employment cases.

Our thanks to one of our Trustees Cllr Phillip Fitzpatrick, for his support during his mayoral year, for selecting Citizens Advice Tameside as one of his chosen local charities to receive funds from the Civic Mayor of Tameside's Charity Appeal Fund 2016-17, and for inviting staff to the Mayor's Parlour.

Thanks to our team of staff and volunteers for their flexibility and dedication throughout this changeable and uncertain time, and for maintaining quality of service to our clients throughout. The value of volunteering to our service this year was recorded at £244,422 - an incredible contribution!

Research and Campaigns

As a local service, and part of a national network we hold a huge amount of insight and data about the problems our clients and their wider communities face. We can use this insight and data to do several things:

- To help us research issues further
- To influence decision makers to change policies and practices
- To campaign to get decision makers to change policies and practices.

As local offices we know the most about what issues our clients are facing and what policies or practices aren't working. By adding Advice Code Issues (AICs) and completing Bureau Evidence Forms, as local Citizens Advice offices, we provide information to the central teams at Citizens Advice to help them monitor what is happening nationally and to aid them with national research and campaigns work.

We continue to be active in the field of Research and Campaigns, engaging in local and national campaigns and policy work. This year's activity has included: Chairing the Greater Manchester Research and Campaigns Cluster Group; participating in Citizens Advice national survey of client

Core Service

Our generalist advice service runs Monday to Friday, 9:30am to 12:30pm and is funded by Tameside MBC. Our drop in service operates a Gateway system, an initial short assessment of client issues where a next step is established - assisted information, generalist or specialist advice maybe required to help clients deal with their issues. We provide information and advice via face to face, telephone and e-mail. Our drop in service is delivered by a team of volunteer advisers, gatewayers and administrative volunteers who gave 5,727 hours of their time to help 3,978 individual clients with their 9,966 issues presented.

Our most frequent enquiry area within the Core Service continues to be Welfare Benefits at 3,387 new issues in the year. Within this, top benefit issues presented have been Personal Independence Payment (746), Employment and Support Allowance (716), Housing Benefit (296), Working and Child Tax Credit (283). Other substantial areas of advice work presented to the Core service are Debt (2,960), Employment (1,728), and Housing (338).

Keeping pace with the volume of changes to legislation is key for our service. Some of the complex issues we are seeing involve clients who have long term Disability Living Allowance (DLA) awards migrating over to Personal Independence Payment (PIP) who have their award either reduced, lost the mobility component resulting in the loss of entitlement to the motability car, and some losing the whole award. We have also seen plans to bring women's pension age in line with men's sped up from April 2016 so

financial capability and numeracy; participating in fortnight of action on basic bank accounts (one of 70 local Citizens Advice offices), including a survey on access to accounts locally; participating in the GM wide survey of the impact of migrating from Disability Living Allowance to Personal Independence Payment, contributing to research on the issues faced by EEA nationals claiming welfare benefits in the UK, and contributing to TMBC Big Conversation locally. We have worked with our 3 local MPs towards helping the same people: their constituents are our clients, and we believe that our established good working relationships can lead to better help for the people in our communities.

Outreach Team

The outreach team advised 636 people from 8 community based locations throughout Tameside this year. The numbers of recorded outcomes stand at 85 and total income gains were £429,695 for all outreaches for this year - as per previous years, not all outcomes can be ascertained post-advice.

The team advised upon 1074 new advice issues. The frequent issues presented continue to be Welfare Benefits - particularly Employment & Support Allowance (ESA) and Personal Independence Payment (PIP), Debt and Employment.

Clients have needed help on multi-issues requiring holistic advice. For example, we assisted a client with multi issues which included both Employment and Welfare Benefits. Client was advised regarding disciplinary action processes and was then referred to our internal Employment Specialist for further advice and assistance. We also assisted this client with PIP, ESA and Tax Credits applications, and were able to refer the client to our MiNTed Financial Capability Team for financial capability support.

Another example was assisting a client with both ESA and PIP applications which were backdated for 2 months, and a subsequent successful appeal to challenge the decision to place the client in the Work Related Activity Group, to the Support Group of ESA. We also helped the same client with a lengthy application for PIP renewal, which was also successfully awarded.

Employment Unit

During 2016/2017, we dealt with 115 new employment clients cases. The total number of employment issues dealt with by the Employment Unit was 938. These included issues related to Employment Tribunals and Appeals, dismissal, terms and conditions of employment, pay and entitlements, dispute resolution, resignation, redundancy, parental and carers rights, dismissal, discrimination and other areas of Employment law.

Issues concerning Employment Tribunal, dismissal, terms and conditions of employment and dispute resolution make up the top four issues we dealt with and which client's needed advice about.

In terms of the demographics of the clients we saw - we saw 45% women and 55% men. 19% were between the ages of 55-59 and 18% were between the ages of 25-29. These were the two highest percentages in terms of the age groups. In terms of ethnicity we saw clients describing themselves as 79% White, 8% Black and 8% Asian.

Throughout the year our offices participated in the HMRC National Minimum Wage Helpline Pilot and referred the highest number of client cases from the 10 local Citizens Advice that participated in this pilot project.

In terms of discrimination in the

workplace this continues to be an issue and identified by our advisers across the service when exploring our clients' issues. The demand for this advice remains high, and free legal advice concerning Discrimination and Employment law is scarce. There is limited Legal Aid available and few private Law Firms carry out Legal Aid work in this area. Discrimination law is a complicated area of law and cases can take up to several months to a year or more to conclude.

On top of that during this financial year 2016/2017, just as in the previous year, Employment Tribunal Fees in discrimination cases cost £1,200 just for the Issue Fee and for the Full Hearing. We have experienced Employment Tribunal Fees affecting our clients' choice and ability to take legal action and making the decision to take matter to the Employment Tribunal was further complicated by this, an additional source of stress and anxiety for our clients.

A further area that continues to be of concern is that of enforcement of Employment Tribunal decisions. Baroness Neville-Rolfe said in January 2015: 'Without enforcement, only 40% of awards are paid within six months. That is clearly scandalous.'

Energy Advice

Building on the success of previous years' delivery of specialist Energy advice, we have again delivered the Energy Best Deal Extra programme to 252 clients presenting with 511 advice issues this financial year.

We were again successful in bidding for Energy Best Deal public awareness programme, with support from the energy regulator Ofgem and major energy companies, and delivered 6 sessions across Tameside.

We were successful in bidding to Department of Energy and Climate Change for funding for a Big Energy Saving Network Champion 2016/17. Through this programme, delivered collaboratively by National Energy Action (NEA) and the Department for Business, Energy and Industrial Strategy (BEIS) our Champion,

Floyd, provided assisted action for vulnerable consumers, helping them save money on their energy costs through attendance at outreach sessions, including home visits. He also provided training to frontline workers who come into regular contact with vulnerable consumers, in order to help their clients save money on their energy costs. Through this project we supported 104 consumers and 40 frontline workers.

Energy matters advised upon this year include fuel debts, selling methods and switching suppliers, billing/meter readings, methods of payment, issues with supply, customer service, price or tariff, warm home discount, Priority Services Register, complaints and redress, and smart meters.

Emergency Support

We have provided emergency food assistance through our offices since 2011, we have been pleased to receive donations of food from the public and organisations including:

- Ashton Curzon FC
- Stalybridge Celtic FC
- Trefoil Guild Girl Guiding Denton
- TMBC staff via Tameside Welfare Rights Service

As well as delivering advice we have issued 86 food parcels to local residents with advice issues. These have been 65 single people (76%), 12 couples (14%), 9 families (10%).

Those we have provided with our emergency food assistance have been including:

No benefits 9%  
ESA 49%  
JSA 15%  
UC 17%  
Other benefits 10%  
Food Vouchers to Food Banks: 236 Vouchers issued for 5 external food banks across Tameside.

Our clients face a range of difficult circumstances contributing towards their need for emergency assistance: employment ending; family breakdown; redundancy; fleeing domestic abuse; lost or stolen money; low income and insufficient means to purchase food; bereavement; delays in processing benefit claims; delayed benefit payments; sickness benefits stopping due to failing the work capability assessment; benefit sanctions; deductions from benefits or debt repayments reducing weekly income.

Helping Hands Community Shop: 22 Clothing vouchers to clients, in conjunction with advice.