

**citizens  
advice**

**Tameside  
District**



# **53rd Annual Report 2018/19**

We thank Tameside Council, all our funders, MP's and local Councillors for their continuing support of Citizens Advice Tameside during these difficult times.

# Citizens Advice Tameside

## Chairs Report

Once again it gives me great pleasure in introducing Citizens Advice Tameside annual report and again, as I report every year, what an incredible busy year it has been for everyone. In September this year, Citizens Advice celebrated its 80th birthday, set up in the war years at a time of great turmoil and uncertainty, here we are 80 years on and facing a different but significant period of turmoil and uncertainty and the demand for our help and advice is as strong today as it has ever been, and continues to grow. The one thing that has not changed however, is the dedication of staff, volunteers and Trustees which has remained absolute throughout and for which, on behalf of the citizens of Tameside, I thank each and every one of you.

This time last year we were well into the planning process for yet another move to a new home in Tameside One. I will remember Nigel agonising on how on earth we were going to manage without the dozens and dozens of filing cabinets lovingly accumulated over many years and which we were told we could not take with

us to our new home and myself in blissful ignorance, spending sleepless nights trying to figure out how on earth we would manage to get filing cabinets up into the clouds. Well that very significant change happened, we moved over to a cloud based storage system and that has been a very challenging but successful learning curve for everyone involved and incidentally, Nigel did manage to win some concessions with a limited number of filing cabinets (happy man).

Our move to Tameside One finally took place in March 2019, presenting staff and volunteers with a very different working environment to that which we have always been used to. The new facilities fully utilise an open plan approach, sharing resources and facilities with partners and other public service providers. This different approach has again presented a challenge to some of the working practices of our staff and has called for some considerable adjustment to the working environment. I am delighted to report that initial difficulties have been tackled in a very positive manner and working relationships with partners and other service providers has been excellent. The new facilities have also provided very considerable

improvements for our service users, which to date have been very well received.

Throughout the past year, we have continued to work with colleagues from across Manchester through CA Greater Manchester. Susan and myself have attended regular network meetings and have contributed to the sharing of good practice and the development of GM policies and strategies.

Tameside MBC continues to be the main funder of our core services and once again, I would like to place on record our sincere thanks to the council and it's officers for the continuing support both financially and with technical help and advice, and of course with help in our move into Tameside One.

I have said many times and offer no apologies for saying it again, we have a fantastic team of staff and volunteers with excellent leaders and I congratulate and thank them for their hard work and dedication, reflected in the excellent audit reports received again this year. Finally, I would like to thank my fellow Trustees for their continuing support to CA Tameside.

**Norman Mackie - Chair**

## 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 further reductions in funding, whilst continuing to experience an increase in clients across our service. In these times of austerity we are constantly striving to source new funding streams, and to utilise our existing funding to its maximum.

We remain grateful to Tameside MBC and the Money Advice Service, for their continued financial support, without which we would be unable to operate. Also, to Citizens Advice for continued 'Energy Best Deal' funding.

The continued support of New Charter, Irwell Valley, Cheshire & Greater Manchester Community Rehabilitation Company, Ridge Hill 'Big Local' 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 funding from Mossley Youth Base ceased, forcing the closure of our Mossley outreach.

2018/19 saw the final year of our MiNTed project and we are grateful to Greater Neighbourhoods (New Charter) and TMBC for funding this final year.

As in previous years our main expense has been staffing costs, however we managed to reduce salary costs by utilising multiple skills of current staff. All costs continue to be tightly controlled and monitored against budget, resulting in an overall favourable variance of expenditure. Although we have utilised some of our reserves over the year to maintain services, our reserves remain within the figure held in our policy.

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

**Jacqui Fieldhouse - Treasurer**

## Citizens Advice Tameside Income 2018/19

Local Authority	140,000
MASDAP	104,054
Greater Neighbourhoods (New Charter)	87,872
TMBC - Development & Investment	12,000
Action Together - Community Wellbeing	2,082
EBD & EBDx	16,125
New Charter	20,309
Irwell Valley	3,750
Jusaca Trust	3,000
Cheshire & Greater Manchester CRC	2,700
Facilities & Development	1,205
Other Income	10,400
Recycle Outlet	9,193
Public Donations	228
<b>TOTAL</b>	<b>412,918</b>

# Annual Report 2018/19

## Chief Officers Report

Our staff and volunteers undertook a huge range of work this year, on Core service drop in, across our Outreaches, and within our specialist teams.

We were involved in extensive Integration Meetings with Tameside MBC and partner organisations, co-locating in the new Tameside One building. Alongside our preparations for premises move we embarked upon a huge process of digitisation, moving away from paper files and uploading thousands of documents to cloud based storage.

We were pleased to continue to deliver financial capability across the borough after securing additional funding through Great Neighbourhoods and TMBC, for our MiNTEd project, after the previous 5 year funding through the Big Lottery Improving Financial Confidence programme came to an end, and to develop this further with a suite of digital capability work locally.

Large changes for us across our service came with the implementation of the EU

General Data Protection Regulation (GDPR), the most important change in data privacy regulation in 20 years, and fundamentally reshaping the way in which data is handled across every sector. Our staff and volunteers all undertook specific training in preparation, and many of our processes and practises were reviewed and revised in light of this.

Significant managerial resource was invested throughout the financial year in the Money Advice Service Commissioning process for Debt Advice, over a period of 9 months we worked extensively with our colleagues across Greater Manchester on service design. The Commissioning process was paused and discontinued in December 2018.

After being a 'pathfinder' area for Universal Credit from 2013, then 'live' we became a 'full service' area in March 2018. For our clients this meant changes to how claims were made, and accessed on an ongoing basis, and required greater digital

capacity to complete, and maintain.

Our audited advice work continues to score strongly through the New Approach to Quality of Advice Assessment process, with thanks to our staff and volunteers and their commitment to quality standards.

Our Leadership Audit in January 2019 again rated us green, and top scores in the prescribed areas of Governance, Strategic Business Planning, Risk Management, Financial Management, People Management, Operational Performance Management, Partnership Working and Research and Campaigns. Thanks to all staff and volunteers for their input into these processes.

We must extend thanks to our wonderful staff and volunteers, to our Trustees, and to our funders for supporting the continued work of Citizen Advice Tameside through our 53rd year, and onwards into our 54th.

**Nigel Morgan & Susan Riley**

## Core Service Report

Our core is a generalist advice service which operates Monday to Friday, from 9:30 until 12:30. Funded by Tameside M.B.C, the core service operates with an initial assessment of clients issues, followed by next steps of information, discreet advice, detailed advice or casework.

Our core service is delivered by a dedicated team of busy volunteers who gave 4,322 hours of their valuable time and skills to provide free, impartial, independent and confidential advice. This year we advised 2,496 unique individual clients with 5,517 new advice issues, ensuring that our clients have a voice, are able to exercise their rights, challenge discrimination, promote equality and have their needs met. We empower clients who are capable of self help to access the resources they need. We get our clients queries resolved quickly by providing them with answers where possible on their first contact. We refer internally to our employment, debt, energy and housing advisers, or consumer specialists where

appropriate. Our clients access us in many ways - our advice is multi channel, we advise face to face, by telephone through our participation in Adviceline, and via email - and some of our clients will use a range of channels throughout their case. Extending channels, we look forward to delivering Help to Claim advice by webchat through 2019/20.

The most frequent enquiry area within our core service continues to be Welfare Benefits and Tax Credits at 2,058 new issues, and Universal Credit (562). Other substantial areas of advice work presented to our core service are; Housing (517) new issues raised, Employment (469) new issues and Debt (297) new issues.

Tameside became a full service area for Universal Credit in March 2018, having first introduced the benefit as a 'pathfinder' then 'live' service area in May 2013. Universal Credit brings together Income Based Employment and Support Allowance, Income Based Job Seekers Allowance, Income Support, Working Tax & Child Tax Credit and Housing Benefit into one benefit, and our core service has continued to see problems that clients

experience with this major change. For new claimants there are still issues surrounding the claiming process, especially for clients experiencing homelessness, no bank account, appropriate Identification or no National Insurance Number, delaying the claiming process.

Other problems encountered by our clients have included the housing element of Universal Credit inclusion in the claim leading to debts of rent arrears; the impact of making a new Universal Credit claim on existing 'legacy' benefits leading to financial hardship; benefit sanctions, and the size of deductions taken from benefit pushing clients further into hardship and enforcing reliance on charitable crisis support such as food vouchers and clothing banks. Our advice and campaign work continues in this area.

We would like to take this opportunity to thank each of our hardworking volunteers, past and present, who give their valuable time and skills to help their local community, and residents within.

**Julie Hay - Advice Services Supervisor**



# Citizens Advice Tameside



## Employment Advice

During 2018/2019, our employment unit dealt with 138 new employment clients. The total number of employment issues dealt with was 1,262. These included issues related to Employment Tribunals and Appeals, dismissal, pay and entitlements, dispute resolution, terms & conditions of employment, discrimination; including disability, sex, race and other areas of employment law.

Demographics of the clients we saw; in terms of gender we saw 50% women and 50% men. In terms of age groups: 17% were between the ages of 45-49, 15% 40-44, 12% 30-39 & 11% 25-29.

In relation to ethnicity we saw 72% White and 8% Black and 7% Asian, 3% mixed race, 4% other and 6% who did not wish to say.

In relation to disability - we saw 8% disabled, 19% with long term health conditions. The type of disability was 28% mental health and 28.6% physical impairment (non sensory).

The Government's response to Matthew Taylor's report for Government Good Work: the Taylor review of modern working practices, was published in February 2018 and attached by four Government consultations on how best to bring about the changes related to Employment status, Increasing transparency in the labour market, Agency workers and enforcement of employment rights.

In relation to gender pay gap reporting: the first reports concerning private and voluntary sector employers in England, Wales and Scotland with at least 250 employees were required to publish

information about the differences in pay between men and women in their workforce, based on a pay bill 'snapshot' date of 5 April 2017, under the Equality Act 2010 (Gender Pay Gap Information) Regulations 2017. There has been quite a lot of activity in relation to the Gender pay Gap in 2018-2019 related to other sectors also including public sector.

Of course another major change has been the General Data Protection Regulation and Data Protection Act 2018, which strengthened existing data protection rules through a number of measures, including: an expansion of individual data protection rights, including the right to be forgotten, toughening the rules on individual consent to processing sensitive data, shortening the time scale for responding to 'subject access requests' from 40 days to one month, and removing the £10 fee and requiring organisations to report any data breaches.

In terms of discrimination law - the government decided not to go ahead with an option to add caste to the definition of race as a 'protected characteristic' under the Equality Act 2010 and instead decided to rely on case law in the case *Tirkey v Chandhok* (2015).

In terms of other discrimination in the workplace this continues to be an issue, including issues related to disability, pregnancy, race, sexual harassment, violence including sexual violence at work and so on. A further area that continues every year to be of concern is that of enforcement of Employment Tribunal decisions.

**Kauthar Dil Muhammad -  
Employment Adviser**

## Outreach Report

Another busy year for our Outreach team, advising 520 unique clients, across 6 locations - Acresfield, Newton, Denton South, Hattersley, Mossley, Women & Their Families Centre, Ridgehill, Stalybridge and introduced a new advice location at the Grafton Centre, Hyde. Our outreach advisers run outreach sessions in community based locations, and where possible visit clients in their homes.

We advised upon 1,380 new issues - 78% of which were benefit issues, 11%

debt. Of new benefit issues presented, 66% were disability benefit related and 14% sickness benefits.

Our client base has been 63% female, 37% male, 62% of our clients describe themselves as disabled or having a long term health condition, and 69% describe their housing status as tenants. £366,494 recorded financial outcomes were secured by the team, through benefit claims and successful challenges for clients through our outreaches this financial year.

**Nigel Morgan - Chief Officer**

# Annual Report 2018/19

## Our Impact - Making a Difference

Last year, we saw 3,807 people about 15,512 issues. Every year thousands of people come to us for help solving their problems. Many people have more than one issue they need help with. We're an entrenched part of our community, with a credible understanding of local needs and we use this to tailor our services and help improve local policies and practices.

People access us in different ways:

- ▶ **5,647** face-to-face advice sessions
- ▶ **548** telephone advice sessions
- ▶ **269** webchat and email clients

Our advice is effective - Problems don't happen in isolation and can have severe consequences. Solving them stops these situations escalating. 48% of clients completing satisfaction forms told us their problem was completely sorted.

Our value to society - For every £1 invested in our service in 2018/19, we generated: £2.77 in savings to government and public services (fiscal benefits) Total: £1,148,536 £15.77 in wider economic and social benefits (public value) Total: £6,541,484 £18.55 in financial value to the people we help (specific outcomes to individuals) Total: £7,694,439

The wider impact of advice - what we achieve as a result of solving problems and providing support - is just as important. Clients responding to satisfaction surveys told us that following our advice:

**4 in 5 people - their confidence had increased**

**4 in 5 people - had greater peace of mind**

**3 in 5 people - their health and comfort had improved**

**5 in 10 people - their relationships with family and friends had improved**

**9 in 10 people - their knowledge of how things work had increased**

**9 in 10 people - their ability to help themselves had increased**

It's impossible to put a financial value on everything we do - but where we can, we have. We calculate our financial value through our national organisation, and use a Treasury-approved model to do this. We include:

- ▶ Keeping people in employment or helping them back to work

- ▶ Preventing housing evictions and statutory homelessness
- ▶ Reducing demand for mental health and GP services
- ▶ Improving mental wellbeing and positive functioning
- ▶ Improved family relationships

This is only one fraction of our true value. We also:

- ▶ help clients negotiate local processes, such as welfare reform changes
- ▶ help local authority rent and council tax arrears to be rescheduled, and reduce the associated administrative costs

The wider value of volunteering - Our team of volunteers give their time, skills and experience to enable us to reach as many people as we do. There are also considerable benefits for our volunteers too, such as improved employability, and we know through our exit monitoring processes that the majority of our volunteers who leave us do so to move into paid employment or further education. This year our 31 trained volunteers gave an incredible £163,664 worth of volunteering hours to help deliver our services.

**Susan Riley - Chief Officer**

## Debt Advice

Our Debt advice team is now funded by the Money and Pensions Service (MaPS). The project was previously funded by MASDAP at the Money Advice Service (MAS). From 1 January 2019, the Money and Pensions Service created one organisation from the three existing providers of money guidance, including the Money Advice Service.

Our clients initially have a Common Initial Assessment (CIA) undertaken using a standardised tool so that the necessary information is taken and the clients are provided with appropriate advice and support. The CIA is due to be replaced by the Debt Assessment in summer 2019 which is built into our client management system which will save us time in administration per client.

The advice and help that we are able to

provide to our clients starts with the initial assessment that is completed upon first contact, much of this work is done by our volunteers who contribute to the successful performance of our contract. For the second year running we have again seen an increase in Council Tax arrears within our client base, along with the use of Enforcement Agents (Bailiffs) to recover arrears.

### An example of the advice we provide:

The client is profoundly deaf. She attended the bureau asking for help in dealing with £5,000 debt, which included council tax and energy arrears. The client has been in receipt of ESA and DLA middle rate care, for over 5 years.

After checking the client's ESA it was noted that she not in receipt of the severe disability premium (SDP), which she is eligible for. We contacted the DWP and applied for SDP over the phone with the

client and her signer, also requesting that the SDP be backdated to the earliest date that the client was eligible.

The client's SDP is now in payment, this has increased her ESA by £64.30 per week ongoing. She has also had the SDP backdated and the DWP have paid £13,918.55 into her bank account. The client has now paid off all her debts and she is now debt free.

We gained additional income of £171,204 in total for the year for our clients, and we managed to write off £338,298 of clients debt; mainly due to severe health issues and disputing liability.

There have been 4,443 debt issues an increase of nearly 1,000 issue since last year, which shows the increasing problems people are facing with unmanageable and stressful debt. We are pleased to report exceeding our project target for the year.

**David Oglaza - Debt Team Supervisor**



# Citizens Advice Tameside

## Financial & Digital Capability

Our MiNTed project continued into its 6th year, thanks for funding from Greater Neighbourhoods and Tameside MBC. We delivered Financial and Digital Capability, with the aims of improving the financial capability of residents in Tameside and to increase digital knowledge and confidence, preparing for welfare reform and online services. Financial capability gives people the ability to manage their money well, and the confidence to make the most of their money and improve their lives. Digital capability makes sure that people have the capability to use the internet to do things that benefit them day to day.

Our MiNTed team delivered to 228 clients from a range of diverse backgrounds and communities. Referrals were received from 22 partners within Tameside including our internal advice teams, Housing Associations, Probation Service, Women's & their Families Centre, Schools, Charities, NHS, self-referrals; totalling 411. Overall engagement rate stood at 55% from referral.

Clients accessing our service engaged with financial capability and digital inclusion through interactive one to one individual appointments, workshops and digital drop-ins. The sessions and 1-2-1 appointments took place at a variety of venues including client's homes, the project office, community hubs, partner agency, and supported living community spaces and Groundwork Trust for the Prince's Trust programme. Linking in with MINT (Money Information Network Tameside) we ensured a partnership approach to the project ensuring that clients were given the best support to increase their confidence and gain support outside financial capability, including directing to adult education and

support for debt..

Each session attended by clients covered basic budgeting (including understanding priority and non-priority payments), debt, preparing for Universal Credit as well as being signposted to services for further support in employment, learning, health and well-being. Home visits were arranged for those vulnerable clients unable to attend the office or workshops to enable them to get the best support possible. Digital drops-ins continued to take place at the MiNTed office, and a range of community locations across the borough. Here clients were given the opportunity to gain support to enable them to get online for applications, employment and Universal Credit, guiding clients through creating emails, setting up accounts to bid for housing association properties to looking at comparison websites online for utilities deals.

### We arranged:

**221** one to one appointments at the office

**74** home visits.

**82** financial capability workshops

**34** digital inclusion drop in sessions at a variety of locations over the Tameside area.

**161** clients attended the workshops

**4** clients attending the digital drop ins.

**182** clients completed exit data

**135** (74%), showing client's confidence had increased

**218** clients were signposted to 29 services, including 41 referrals for specialist debt advice.

**£1,300** in debt achieved due to the clients working with MiNTed.

**9%** of clients indicated a reduction in day to day expenditure with an estimated total reduction overall by £8,762 per year. 48% of clients indicated they planned to reduce their daily expenditure as a result of the work with MiNTed.

### An example of the impact of our project work:

Mimi\* single female, no dependants, living in supported living accommodation provided by Housing Association, awaiting outcome of immigration status application.

At our initial appointment Mimi had not eaten, as she had no food, minimum electric and her bills has been escalating. She had no fridge or washing machine and told us her mood was very low and she didn't know where to turn for help. She has chronic health problems and described always being in a lot of pain.

Our team assessed her case, and Mimi attend a 1-2-1 Balancing The Basics session to learn how to budget and maximise her income. In addition to providing financial capability and digital capability support, Mimi was assisted with emergency food vouchers, and an application to a Trust Fund for white goods, we also referred Mimi to our Debt team for advice. With her agreement we referred Mimi to Adult Social Services and a Social Worker was assigned for support. Mimi's application for white goods was successful, along with a payment of £438 to remove her utilities arrears. Her immigration status has been granted, her benefits in place, including disability benefits for her care and mobility needs.

Mimi gave us the feedback "MiNTed has helped me turn my life around from a negative to a positive. I feel more confident to deal with my bills and day to day living on my own. This is all down to the help and commitment from the staff at MiNTed".

Without additional funding, this project closed March 2019. We heartily thank the 12 staff and 3 volunteers who made the project such a successful community resource since its inception in 2013.

**Susan Riley - Chief Officer**

## Energy Advice

We were again successful in securing funds to deliver energy advice to our clients, through the Energy Best Deal Extra programme. Our Energy Best Deal Extra sessions are holistic, one to one appointments, delivered by generalist

advice workers, aimed at helping clients get the best deal on their gas, electricity, and to ensure that clients are getting all the help they are entitled to from their suppliers e.g. Warm Home Discount, Priority Services Register, resolving billing issues/complaints, energy efficiency measures, including grants that may be available, raising awareness of Smart

Meters.

This year, we delivered Energy Best Deal Extra to 94 clients, exceeding our contractual target of 80. This overperformance generated additional funds, and secured a further contract for delivery for subsequent financial year 2019/20.

**Julie Hay - Advice Services Supervisor**

# Annual Report 2018/19

## Volunteer Recruitment & Development

Developed nationally, and implemented locally, our training programme works towards achieving and demonstrating competences - competences describe the underpinning skills and knowledge required for each role, and are based on National Occupational Standards (NOS) and the Qualification credit framework (QCF) levels 2 and 3 for legal advice and advice and guidance. Using our assessment framework we assess learners against the competences, giving confidence that our trainees are competent to carry out their role.

We train our staff to work with clients irrespective of the type of roles they undertake. We offer several types of learning: e-learning sessions - online sessions completed in our offices (or anywhere with an internet connection); self study packs - longer study sessions, internal and external face to face courses - run over one or several days and offering a large input of skills and knowledge, webinars - accessed online, and in-house training sessions with our training, supervisory and advice staff.

Recruiting locally brings volunteers and trainees from a range of backgrounds and communities to our service, reflecting the diverse community we serve. Our team of 31 volunteers progressed through our learning programme, including 16 Tamesiders commencing training with us within the year. For those leaving us in-year, we are proud that 35% left us to move into employment, and 10% left us to pursue further education/training.

We take this opportunity to celebrate and thank our fabulous volunteers for the positive, inspiring and often life-changing impact they have within our local community.

**Susan Riley - Chief Officer**



## Research & Campaigns

Our Research and Campaign aim is to improve the policies and practices that affect people's lives, and is a major part of the work we do.

Our volunteer advisers, paid staff and outreach staff do this by using our case recording system to capture advice issue codes (AICs). This helps us to create a picture of the impact of policies and practices throughout the year and from this data we can identify trends and most frequently occurring issues for our clients. The culmination of local information, external data and analysis of the policy determines which topics are researched and campaigned upon, and at what level.

Our staff and volunteers complete Evidence Forms and Local Action Reporting Forms to highlight particular issues and feed this information into local and national research & campaigns work. We contribute monthly to Citizens Advice Network Panels to ensure our local voice contributes to our national Research & Campaign work. We work alongside colleagues from other Citizens Advice offices through continued participation in the Greater Manchester Cluster Group.

We work closely with our local MP's Angela Rayner, Jonathan Reynolds and Andrew Gwynne to actively raise awareness of local impact or policies, to amplify local client's voices and to campaign for change.

Our research & campaign activity this year has focussed upon: Universal Credit and Debt, examining the relationship

between UC and debt, paying particular attention to the effect of the initial waiting period and delays to initial payments. The five week wait that all UC claimants experience before first payment means that many are required to find money or resources from elsewhere and become reliant upon food vouchers and other crisis support until first payment is issued. We have contributed our local experience to numerous Citizens Advice Network Panel surveys including for example the Implementation of the Care Act, Universal Credit deductions, the quarterly tracker on the impact of Brexit; and contributed to further research & campaigns work, Big Energy Saving Week - a national campaign to help people cut their energy bills and get all the financial support they are entitled to, and Scams Awareness Week - a national campaign which aims to create a network of confident, alert consumers who know what to do when they see a scam.

Research and Campaigns work is a twin aim of our service, and critical to our work. It allows us to proactively help our clients, as well as reactively through our advice work. We believe that the best way to tackle any problem is at its source, treating the causes rather than the symptoms. We thank all our staff and volunteers for their passionate contributions to this year's achievements.

**Julie Hay - Research and Campaigns Lead**

## Helping Hands

Unfortunately we had to vacate our premises early in the year and move to the site of our old offices on George Street. Although trade has been steady it is at a reduced level to before as we are now away from the market and the car park. Cars are parked on George Street all day so it has been difficult for people to park and donate good in volume.

This said, thanks to Christine and Sharon, we have managed to persevere in giving out clothing and essential utensils to those in need and to provide a community

service plus an addition to our funds. Some of the items we receive never fail to impress me, mostly by saying 'who on earth would buy something like that'. Thanks to Willow Wood for allowing us to have some of their unsold goods to maintain our stock levels, it would have been difficult without their help.

Our local MP, Angela Rayner performed the opening ceremony at our new location, and has been a great help to making the shop a success.

Thanks to all our donors, Council Staff and others and thanks to our customers for supporting us.

**Nigel Morgan - Chief Officer**

# FREE .. CONFIDENTIAL .. IMPARTIAL .. INDEPENDENT



## Citizens Advice Tameside

**Tameside One, Market Place, Ashton-under-Lyne, OL6 6BH**  
**Telephone Adviceline: 0300 330 9076**

Information website at [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)  
 Citizens Advice Tameside website: [www.tamesidecab.org.uk/Tameside](http://www.tamesidecab.org.uk/Tameside)

### ADVICE OPENING TIMES

**ADVICE TIMES - 9.30am to 12.30pm Weekdays**  
**RECEPTION HOURS - 9am to 1pm Weekdays**  
**TELEPHONE ADVICE - 0300 330 9076 - may be available**

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

If you would like to find out about volunteering with us 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)

### DEBT ADVICE - MONEY AND PENSION SERVICE

Face to face or telephone debt advice funded by Money and Pension Service in partnership with Citizens Advice

### OUTREACH ADVICE SESSIONS

also held in other areas of Tameside, such as Denton, Hattersley, Newton, Women & Their Families Support Centre at Cavendish Mill, A-U-L - 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 service information

### EMPLOYMENT advice

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

*Appointments will be necessary*

### 'HELP TO CLAIM' - UNIVERSAL CREDIT

Supporting you to make a new claim for Universal Credit, from opening your account to receiving your first full payment.

From 1st April 2019 our trained advisers can help you to:

Set-up your Universal Credit account - Complete your claim to-dos - Verify your identity - Make sure you're providing the right evidence to the Jobcentre - Understand what Universal Credit will mean for you.

Visit: Citizens Advice & Ashton Job Centre at Tameside One, Market Place, Ashton under Lyne, OL6 6BH. Also at Hyde Job Centre, Beech House, Clarendon Street, Hyde, SK14 2LP

**Call: FREEPHONE 0800 144 8 444**

## Trustee Board & Staff as at 1 April 2018 to 31 March 2019

### Membership of Trustee Board

M. Ashraf  
 M. Ashworth  
 W. Brelsford  
 S. Cheeseman  
 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  
*Administration & Finance Manager:* Gemma Cardey  
*Service Supervisor:* Julie Hay  
*Trainee Mentor:* Emily Thurrell  
*Employment:* Kauthar Dil Muhammad

*Statistical and Funding Administration Officer:* Tim Hall

*Face to Face Debt Team:* Floyd Dodoo, Glen Harrison  
*Admin Assistants:* Paula Bates, Marie Evans, Michael McCormick, Ben Sullivan  
*Financial Capability Project (MiNTed):* Carol Baguley, Julian Bartolomeo, Adele Chadwick, Sharon Cilgram, Ben Sullivan

*Outreach Generalist Advisers:* Julian Bartolomeo, Pauline Davis, Floyd Dodoo, Emily Thurrell  
*Reception:* Paula Bates, Michael McCormick, Stephen Shawcross

### VOLUNTEERS

*Advisers, Gateway Assessors, Trainees:* Bolade Agbebi-Afolayan, Mahmood Asghar, Margaret Ashworth, Paula Bates, Laura Chitty, Nicola Darbyshire, Elizabeth Fusi-Rubiano, Shill Gambo, Timothy Hall, Mark Hirst, Lynda Hughes, Michael Hughes, Kousia Hussain, Monika Jones, Belle

Kasprzyk, Barbara King, Tony Lawson, Connor Lynch, Marika Marsh, Michael McCormick, Kelly Morris, Jean Naven, Eric Ocran, Saima Rafique, Kwesi Sarpong, Ben Sullivan.

*Volunteer Admin Assistants:* Sandra Gregory, Bob Hillson.

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

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