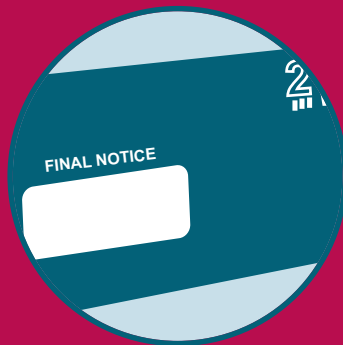


54th Annual Report 2019/20



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

Chairs Report

You may recall in my annual report last year, I said then that we were in a state of turmoil and uncertainty mainly due to the approach of Brexit. None of us could have predicted then the tsunami of challenges presented to all of us by the pandemic, and how it would impact on every aspect of our lives.

Before the lock down in March, we were approaching the end of our first year in our new home in Tameside One and reflecting on what a success the transition had been, with very significant new ways of working and sharing resources with other service providers. Our staff met the challenges of a new working environment with adaptability, and the Trustee Board were very pleased with the feedback from the senior management team on implementation of new working arrangements, staff, volunteers and client experience.

In January we underwent our annual audit by Citizens Advice. This is a very rigorous process during which all aspects of our service delivery and governance are scrutinised. I am delighted to say we scored the highest grade across the board with very positive comments from the auditors in all areas but in particular in relation to the quality of advice, which of course, is a cornerstone of our service. During this period we also gained a number of awards relating to the quality of our service including an **'Age Friendly Quality Award'** and a **'Quality in Action Award'**.

Crucial to the quality of the service we deliver, are partnerships with other agencies and in particular we have been working in partnership with the DWP with 'Help to Claim', which has included the presence of our advisors in Job Centres.

This year is the first time in more than 50 years that we have been unable to hold our AGM in it's traditional format, and although all of us have had to adapt to communication through a range of media it is no substitute for the pleasure and warmth of personal contact, which I am sure we all pray will return as soon as possible. However, as I mentioned above, it reflects the nature of the unprecedented times we are all living in. The COVID-19 pandemic has demanded not only whole new ways of living but also of working and I am delighted to report an incredible response from our staff across all aspects of our service to a rapid need to work from home with absolutely no interruption to advice services. On behalf of all the citizens of Tameside, I thank every member of our team for their hard work and dedication in extremely difficult and challenging times.

Once again the Trustees and myself place on record our thanks to TMBC for their continued financial and technical support, without which our current level of advice services would not be possible.

Finally, I would like to thank all of the Trustees and the Senior Management team for their continued dedication and support.

Norman Mackie

Chair of Trustees.



Treasurer's Report

We have yet again had a very successful year in attracting funding from a variety of sources to enable the bureau to improve and to expand its services.

We are grateful to acknowledge that the main source of funding, which allows us to be able to bid for additional funds, continues to be for the 'Core' service supported through TMBC, who continue to be a most valued partner without whom we would be unable to provide a service. Yet again we were able to attract funding from the Winter Pressures Fund which enabled us to expand our services over the winter months.

We continue to receive funding from the Money and Pensions Service (MaPS) in partnership with Citizens Advice, to support the face to face debt advice project (FIF).

We also have obtained new funding to support Universal Credit claimants through the DWP sponsored 'Help To Claim' project.

Funding from others included: Jigsaw Housing Trust, Irwell Valley Housing Association, Probation services, Action Together Community Wellbeing Fund, and Jusaca Trust. We are very appreciative of this funding which strengthen our Core service provision, and this added value allows us to provide advice and information services across the whole of Tameside, giving a real term gain to the Local Authority in terms of the increased value towards our core service funding.

The move to the new purpose built council offices has meant a one-off increase in expenditure and contribution from reserves but we are now seeing the rewards in reduced running costs which will enable us to provide more funding directly to client based projects from a superb modern location, centrally located near to transport links, including the new Ashton transport Hub.

As in previous years the main expense has been staffing costs which have increased in line with local authority pay scales and with the addition of new projects. All costs are tightly controlled and monitored against budget, and where possible new sources of income have been applied for.

The management and staff have coped admirably with the ongoing recession and budgeting restrictions and we have managed to tighten our belts and yet provide an excellent service.

Over the year we have been able to utilise some of our reserves to maintain services and are able to face the future with renewed optimism.

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, and not forgetting Gemma Cardey, our long suffering, and never complaining, Finance and Administration Manager.

Jacqui Fieldhouse

Honorary Treasurer

Citizens Advice Tameside Income 2019-20

Local Authority	116,000.00
MaPS	104,156.00
Help to Claim	100,356.00
EBDx & EAP	20,686.00
Action Together - Community Wellbeing	22,899.00
TMBC - Winter Pressures Grant	4,800.00
New Charter	18,996.00
Irwell Valley	4,500.00
Jusaca Trust	3,000.00
Haughton Green Community Fund	1,125.00
Facilities & Development	1,168.00
Reserves	8,000.00
Other Income	3,306.00
Recycle Outlet	5,595.00
Public Donations	141.00
TOTAL	414,728.00

Chief Officers Report

We can all face problems that seem complicated or intimidating. We believe that no one should have to face these problems without good quality, independent advice. That's why we're here: to give people the knowledge and confidence they need to find a way forward - whoever they are, and whatever their problem.

We began the year establishing ourselves within new surroundings in the purpose built Tameside One, delivering our services in shared premises with Customer Services, Welfare Rights, Cashbox Credit Union, Libraries, Job Centre Plus and Clinical Commissioning Group. We ended the year familiarising ourselves with remote working from homes across the borough, and beyond, further to the COVID-19 pandemic.

New service developments in the year saw our delivery of 'Help to Claim', a national Citizens Advice contract funded by Department of Work and Pensions (DWP), providing advice and support to Universal Credit (UC) claimants, from claim stage to first payment.

We were pleased to deliver advice through the Tameside Community Wellbeing programme, with a new 'Impact' project, working with Social Prescribers, assisting local clients applying for benefits, primarily disability and sickness benefits, and debt issues.

Our contracts for delivery of generalist advice, outreach advice, MaPS funded Debt advice, and specialist Employment advice continue, along with the Citizens Advice National Energy Advice programme, and we continue to operate Helping Hands shop distributing food and clothing parcels to residents in need. We continued to host and facilitate Tameside Legal Aid Housing appointments and diary.

We extended our Research and Campaign activities, raising local issues and campaigning for change on policies and decisions affecting local lives, and building strong relationships with local MPs giving us direct contact to pressure for change. We strengthened our local partnerships through representation and participation in regular local network meetings.

Our volunteers continue to make a huge contribution to improving the lives of local people through advicework, with 30 new recruits working their way through our Adviser Learning Programme and giving over £132,000 of time and skills to the charity.

Of particular significance this year we rapidly enhanced our remote delivery, through shifting available resources to our telephone, email and digital offers in response to COVID-19 and the suspension of face to face services.

Across all our services, during 2019/20 we helped 4,681 people find a way forward with 19,856 issues, including:



Benefits and Tax credits

8298 issues and benefit gains of **£1.79 million**



Debt

5889 issues



Employment

1,947 issues



Immigration and Asylum

171 issues



Family and relationships

326 issues

* Totals – all services

We delivered on service modernisation strategies, moving towards a multi-channel offer combining digital, telephone and face-to-face channels, including:

Access by channel in 2019/20



Online

9800 visits
per calendar
month



Face to face

3870 clients



Telephone

547
Adviceline
clients



Email

445 contacts



Webchat

444 clients
with 446
enquiries

* Totals all services

Face to Face: Operating from our central location in Ashton-under-lyne, with 5 outreach services across Tameside - Acresfield, Denton South, Hattersley, Hyde, Women's and Their Families Centre, Ashton. Our drop-in advice delivery sites are centrally located near to transport links, in community locations in areas of identified need. Our outreaches co-locate with Housing Associations, and Health venues and expanded with the addition of a new delivery location - the Grafton Centre, Hyde.

Advice website: We launched our new website with access to online self-help materials covering welfare benefits, tax credits, debt, housing, families, immigration, employment, and a new web-based enquiry form to provide 24/7 access.

Email advice: Clients can complete an online form and receive an email with required advice, or contact us through a designated email address - advice@tamesidecab.org.uk

Telephone advice: Operating in a group with local services we deliver telephone advice and take referrals from the Citizens Advice network for Tameside clients.

Webchat: Delivered through our Help to Claim advisers, and generalist advice staff, accessed through the Citizens Advice public site.

Home visits service: Offered for vulnerable and housebound clients, we undertake Home Visits

where we have capacity, offered as part of our 'Impact' project.

Through the year, we continued to source, bid for and secure funding to increase our range of services.

In 2019/20:

The total amount of funding Tameside Citizens Advice brought into the borough was **£414,000**.

The outcomes of our advice generated over **£2.5 million of income gain for clients**

On 4th September 2019, we celebrated 80 years of Citizens Advice across England and Wales, reflecting on our service beginnings, helping people deal with the impacts of World War II, rationing, evacuation and losing their home in the Blitz. Moving into the unprecedented horizon of 2020/21 we anticipate demand for our advice services to increase further as the impacts of the pandemic and the restrictions put in place to control it, have a dramatic impact on household finances. We stand ready to meet the challenges ahead - with thanks to our staff and volunteers for everything they do supporting the service.

Nigel Morgan & Susan Riley
Chief Officers

CORE

Our drop-in 'Core' service operates out of our new Tameside One location, with Reception staff and a team of advisers delivering generalist level advice over a range of issues. This service is funded by Tameside M.B.C. and we're pleased to help thousands of people in Tameside find a way forward each year.

Our services are free, confidential, impartial and independent, and open to everyone. Our Core advice team are trained to give information and advice at a generalist level on a range of issues - this year providing advice on 5,078 new issues.

The **welfare system** is essential, but also complex. It isn't always clear for a claimant when or how to manage a claim - particularly as the system continues to change under welfare reform. We help our clients identify their eligibility for benefits, to claim their entitlements and to challenge decisions. Maximising available income reduces financial difficulty, benefits our clients health and well-being, contributes to our local community and economy. This year our 'Core' service helped clients with 2,501 welfare benefit and Tax Credit problems.

Housing problems can arise regardless of housing type. Our knowledge of legal rights and local processes is vital, especially in helping to formally or informally de-escalate situations where someone might lose their home - preventing the devastating impact of homelessness. We helped with 359 new Housing issues through our 'Core' service this year, for renters, homeowners, those staying with friends/relatives, homeless and those with other housing statuses.

People need **employment** that is safe and secure in order to afford to live and support their families. Employment problems can affect an individual's ability to get on with their job, leading to a lack of productivity at work and potentially time off due to work-related stress. Unresolved employment issues can lead to a deterioration of the employer-employee relationship; potentially leading to unemployment. We advised upon 442 employment issues through the 'Core' service, for clients employed full-time and part-time. Additional issues advised upon through our Employment specialist.

Having manageable finances is vital, but people can often struggle with financial commitments. When problematic **debt** escalates, mental well-being can be impacted. We play a vital role in ensuring people pay their priority bills first - such as rent, council tax and fuel payments - stopping escalation and stabilising people's finances now and in the future. Our 'Core' service has advised upon 425 new debt issues, in addition to referring clients to our Debt specialists through the year.

Consumer issues can affect anyone - they leave people out of pocket and affect household finances, especially where resources are tight. We help people increase their knowledge about consumer rights and responsibilities. Our 'Core' service advised upon 117 Consumer issues 2019/20.

One of our greatest strengths is the flexibility and skill to deal with most issues that come through our door. We are passionate about ensuring everyone has access to free and independent advice, about any issue at any time. We advised on 1,109 other problems affecting our clients lives - such as relationships and family, immigration, health, education, tax, utilities, discrimination, hate and gender violence and abuse.

Through a triage system we aim to resolve queries quickly, where possible on the first contact. We identify advice needs, emergency issues, and empower our clients to make the decision that's right for them. We help clients access self-help resources, and provide practical support - such as help with filling in forms, writing letters or negotiating with third parties. We transfer clients needing specialist advice to our debt caseworkers, employment advisors, and facilitate referrals to specialists where required.

We delivered generalist advice to **2,344 unique clients** through a range of channels this year:
2,452 face to face contacts,
544 telephone contacts,
239 email contacts,
43 webchats.

We provide quality advice, adhering to our national standards of quality assurance which are underpinned by our tailored learning programmes, national information system and case recording system. We were pleased to be rewarded the Advice Quality Standard for Generalist advice with casework level, and telephone advice standards, following our annual audit. We continue to hold OISC Level 1 Immigration advice, and FCA registration.

Our team of volunteers are vital to the way we deliver our service, empowering clients find a way forward. Thirty seven volunteers donated their time and skills to our service, amounting to a contribution of **£132,000 worth of volunteering hours**. We thank all of our volunteers for their contributions over a range of roles.

Anyone can have a problem and we're here to help everyone who needs us. We understand the complexity of issues that affect people's lives and provide the right level of advice and support to resolve problems.



Outcomes

Through 2019/20:



For every £1 invested...



we saved government and public services **£4.39** – that's **£1,673,705** in fiscal benefits



we generated at least **£30.41** in wider economic and social benefits (public value) - a total of **£11,587,490**



we generated at least **£31.49** in value to the people we help - **£11,997,492** in direct financial gains for clients

Tameside Citizens Advice, financial impact – 2019/20

The impact of our work is the difference we make as a result of what we do.

Not all outcomes are known to us, some clients prefer to make anonymous enquiries, some clients do not recontact our service beyond their initial enquiry, and some clients do not wish to be followed up after having received advice from us. Not all advice secures an outcome, but where the client consents, and an outcome is known we will record this on our Case Management System.

Quantitative outcomes - increased income, successful benefit claims, advance payments, benefit challenges - mandatory reconsiderations, benefit put back into payment following challenge, switching energy suppliers, charitable/grant applications, successful complaints, money recovered, saving achieved, unfair practise remedies.

Qualitative outcomes - the wider effects on clients' lives, such as better health, confidence, peace of mind.

We recorded quantitative gains of £2.53m over 942 known financial outcomes achieved for our clients in year.

We monitored qualitative gains through 6 monthly Satisfaction Surveys, which this year told us that our clients' confidence had increased as a result of getting advice for 91% of respondents, peace of mind increased for 88%, health and comfort had increased for 72%.

Client participants in our satisfaction survey gave us an overall satisfaction rating of 96% with our service, 97% would use us again, and 97% would recommend us.

Help To Claim

Help to Claim went live nationally from 1st April 2019, providing end-to-end claim support online through webchat, by telephone and in person at community based locations. Our 2.3 FTE staff established bases in Ashton Job Centre and Hyde Job Centre for face to face delivery, and the national Help to Claim helpline and webchat service.

Clients access support through drop-ins, warm handovers, appointments, referrals and signposts from Job Centres and local partners, and through calls and webchats on the national lines. We also receive direct referrals for clients calling the national helpline and needing local support.

In Year One our Help to Claim staff helped:

- 1,344 clients
- 636 face to face
- 559 phone
- 402 webchats

We triaged our clients, supported clients to start and complete a claim, get ready for first payment, and assisted to use public access computers. We captured outcomes for 454 clients, recording £1,314,023 of financial gains.

We liaised with our local Department of Work and Pensions and Job Centre staff, local partners, and Citizens Advice information, sharing best practice across the network. We held and attended promotional events featuring the work of the project, from initial stakeholder sessions, showcase events, local network meetings and public events.

We were thrilled to have the opportunity to continue to deliver Help to Claim through to Year Two - remotely further to COVID-19. With thanks to the staff team for a successful first year of delivery.

Helping Hands

Last year was not as busy as the previous years, due to our having to move to a different location in Ashton. However, it is slowly picking up so we are hopeful it will improve over the year. We were very grateful to Angela Rayner MP for performing the opening ceremony at our new premises, particularly as it was a very cold and windy day. A massive thanks to her for supporting our organisation in any way she can.

We were still able to distribute many clothing parcels for local residents facing a crisis and provide a low cost provision of clothing and household goods to those unable to shop elsewhere.

We were also able to make a contribution to bureau funds which are most definitely needed in these current times. Our supply of donations were also reduced due to the change in position, but thanks to staff members and workers from the council offices we were able to maintain a steady supply. We are always in need of unwanted goods, one person's 'throw aways' can be a lifesaver to someone else, an old pair of curtains can be a luxury to someone in need.

We receive many comments and thanks from people we help and we thank Christine and Sharon for their wonderful contributions in providing this excellent service.



Research and Campaigns

We use our local insight about the problems our clients and communities face to help us research issues and campaign for change to policies and practices affecting our clients' lives. Our Research and Campaigns work continued at pace this year.

Through recording **Advice Issues Codes** and **Evidence Forms** we monitor what is happening locally to aid our research and campaigns work. Our evidence forms have included issues raised by our clients around Personal Independence Payment claims, medical assessments for sickness and disability benefits, hate crime and discrimination, Universal Credit journals, Benefit cap, EU Settlement scheme, Bailiffs and affordability of repayment agreements, Statutory Sick Pay and Coronavirus provisions, self-isolation, job retention scheme.

Through the **Citizens Advice Network Panel** our staff and volunteers highlight issues affecting Tameside. We submitted local feedback on disability benefits, Universal Credit, Brexit impact, Private Sector Redress Scheme, access to banking services at Post Offices, client usage of bills and statements, deficit budgets and Council Tax debts, EU Settlement Scheme, body worn cameras for certificated enforcement agents (bailiffs), energy issues.

Examples of our engagement with national campaigns and research:

Scams Awareness Week - to create a network of confident, alert consumers who know what to do when they spot a scam. In June we participated in awareness raising by distributing leaflets, postcards, posters and social media output throughout the campaign.

Legal Aid Matters - 70 years Legal Aid - In July we participated in the social media campaign commemorating 70 years since Royal Assent was given to the Legal Aid and Advice Act.

80 years of Citizens Advice - On 4th September 2019 we celebrated 80 years of Citizens Advice. We participated in the nationwide campaign, sharing our history, thanking our incredible volunteers, sharing videos and service information, and 80th celebrations information at on site and at our external events.

The Postal Paradox - how having no address keeps people homeless - looking at the impact of not having a fixed postal address, with 2 solutions to the problem which, we believe, can be achieved within the existing postal system.

Achieving Income Security for all - As more people move from 'legacy' benefits to Universal Credit, this campaign highlights that it is more critical than ever we have a system that provides everybody with adequate financial security.

Negative Budgets: A new perspective on Poverty and Household Finances - research looking at the increasing issue of negative budgets - who has one, why they do, and how their finances could be improved.

Examples of our engagement with local campaigns and research:

Healthy Start Vouchers - Since October 2019 we have participated in a local take up campaign around Health Start Vouchers - aiming to increase take up to provide additional financial support for the families and children experiencing poverty in Tameside through vouchers for milk, fruit, vegetables and milk formula, aiming to reduce dependence upon crisis support in food poverty work.

Gambling Harm - in May our staff and volunteers participated in Gambling Harm awareness raising week - with training for our front line staff around gambling related harm, and from October integrating a routine question into our debt advice process. We have worked with Tameside Population Health and Citizens Advice Wirral.

During Scams Awareness week in June, we partnered in a local **Fraud Awareness** event. In September we showcased our advice services and volunteering opportunities at the **Diversity Matters in Tameside** event. We attended the **Family Fun Day** at Tameside Hospital. In October we participated in the **Tameside Refugee and Asylum Seekers Network** event, and **Carer's Rights Day** in November. We also held sessions in the **Ashton Market Wellbeing Corner** through the year.

We continue to engage with local MPs and local Councillors, sharing evidence of issues affecting our

local clients, making and taking cross-referrals for advice and assistance.

Throughout the year we have participated in Money Information Network Tameside (MiNT), Tameside Poverty Action Group, Tameside Food Network, Greater Manchester Citizens Advice, Tameside and Glossop Partnership Engagement Network, Tameside Voluntary Sector Influencing Group, Tameside Refugee and Asylum Seeker Network, Tameside Preventing Homelessness Forum, Greater Manchester Money Advice Group, Community Wellbeing Investment Board (Representing VSIG), Membership of local community groups at Hattersley & Hyde.

With thanks to our staff and volunteers for their contributions to this work, particular thanks to our Advice Service Supervisor, Julie Hay, and Trustee lead, Marie Dale, Vice Chair for their input this year.



Volunteer Recruitment & Development

Last year, across England and Wales volunteers contributions to Citizens Advice amounted to over £100m worth of volunteering hours. Here at Tameside Citizens Advice, **we received completed volunteer application forms and invited 39** people for interview assessments. Of these 34 attended individual Interview Assessments and 32 commenced / underwent our training.

We train our volunteers 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), 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. Each volunteer is given extensive support and standardised training in order to undertake their role within our bureau. For example **we organised 117 training/shadowing opportunities** for our volunteer trainee advisers, with experienced advisers giving advice to clients.

Our training programme includes an Induction Module as well as 15 Core Learning Modules. This is mainly e-learning online and therefore trainee volunteers are able to undertake this anywhere - where they have access to the internet and an appropriate device. In addition there were 1 and 2 day courses to be attended in person - organised by Citizens Advice centrally and delivered in

Manchester concerning Interview Skills, Employment Law, Discrimination and so on. Supplementing this, our volunteers have access to and undertake housing law training available from National Homelessness Advice Service, and we have monthly training organised in-house as well as speakers invited from external agencies. To keep knowledge and skills up to date.

Our training with volunteers helps develop vital skills for the workplace, such as communication and customer service skills, IT skills, responsibility and teamwork. Through working in our supportive environment, we provide vital work experience for our volunteers, while simultaneously building confidence and motivation around employment. For other volunteers our supportive environment means it is an opportunity for them to get out, mix with a range of other people, provide a valuable service, and feel a sense of achievement whilst doing something worthwhile to help others in the community and make a difference. For some volunteers it helps improve their physical and mental health and well-being. Last year nearly 60% of our volunteers who left us were for employment, education or training.

We take this opportunity to honour and recognise the fantastic contribution of our amazing volunteers who have made an enormous difference to our organisation and the community who we aim to serve and for whom we endeavour to do our best - together. Thank you volunteers!

Employment Advice

This year we advised 153 new clients in the specialist Employment advice unit. The total number of employment issues presented was 1342 - these included Employment Tribunals and Appeals, dismissal, pay and entitlements, dispute resolution, terms and conditions of employment, discrimination including disability, sex, race and other areas of employment law.

Our clients described themselves as 55% female, 45% male, 48% White British, 32% White Other, 7% Asian/Asian British, 3% Black/Black British, 1% Mixed Race, 38% disabled or with a long term health condition, and with age ranges from 20-74, the most frequent age range being 50-54 (15% recorded).

Key issues In July 2020 the Government announced "Crack down on misuse of Non-Disclosure Agreements in the workplace - New legislation will tackle the misuse of **Non-Disclosure Agreements (NDAs)**, also known as **confidentiality clauses**, in the workplace – including those being used to cover up sexual harassment, racial discrimination and assault". They also published their Consultation Outcome on "Confidentiality clauses: measures to prevent misuse in situations of workplace harassment or discrimination" and the The Women and Equalities Committee Published their conclusions and recommendations relating to "The use of non-disclosure agreements in discrimination cases: Government response to the Committee's Ninth Report of Session 2017–19 was published: 29 October 2019

In October The Equality & Human Rights Commission Published guidance "The use of confidentiality agreements in discrimination cases" to help employers to understand how and when they can use confidentiality agreements legitimately, and when these agreements will not be enforceable. Also in October, new guidance on **Menopause** by ACAS was published. This is a great start to addressing the numerous issues many women face during their menopause. Again, Also in October 2019 it was held by Judges in the Supreme Court in the case of Gilham V Ministry of Justice that **Judges are workers in relation to Whistleblowing**.

As 2020 began and **COVID-19** reached the UK in late January. On 11 March 2020 the government announced that it would reimburse small employers any statutory sick pay they pay to employees, for the

first 14 days of sickness relating to COVID-19. On 12 March 2020 the government announced that COVID-19 was now a global pandemic. We started to hear the word "**Furlough**". Most of us had never heard of the word "Furlough" before COVID-19 - let alone knowing how to spell or pronounce it!

On the evening of Monday 23 March 2020 the Prime Minister announced the national **Lockdown**. On 26 March 2020 the Government announced guidance on the **Coronavirus Job Retention Scheme (Furlough)** and a Package for the self-employed. This was a big piece of legislation to get our heads round in terms of who qualified for it and who didn't. Since 23 March 2020 we have been providing employment advice remotely - from home.

In terms of other **discrimination in the workplace** this continues to be an issue including issues related to disability, pregnancy, race, sexual harassment, physical harassment during work. As ever the **enforcement of Employment Tribunal decisions** continues to be a problem for workers locally.

Our specialist Employment advice is funded by Tameside MBC, and we hold the Advice Quality Standard in casework for Employment.

Case Study:

We had a complex case for an employee involving sexual harassment and abuse in the workplace, which spilled over to the clients home environment and impacted upon physical and mental health. Painstakingly we pieced together details of multiple incidents taking place over a number of years. We helped the client draft and submit a detailed grievance. We advised and helped the client with submitting a subsequent Employment Tribunal claim. Throughout this time we helped the client with multiple issues including mental health and financial difficulties. We guided and helped the client to secure a settlement before the Full Merits Hearing and secure a settlement of over £20,000.

Community Wellbeing Programme/Social Prescribing

Funded through the Community Wellbeing Programme, from March 2019 to February 2020, our 'Impact' project has been a valuable addition to our services; increasing multiple pathways to advice in communities in Tameside. The project has focussed on assisting clients applying for benefits, primarily disability and sickness benefits, and debt issues.

A second Community Wellbeing funded 'Impact' project specifically for clients with mental health issues, and benefit and debt issues, began in January 2020.

Through 'Impact' we have increased our team of outreach advisers, and established new outreach locations - at the Grafton Centre, Hyde, and continued existing outreaches at Hattersley - whilst taking referrals from local Social Prescribing Officers, internal referrals and from partner organisations, for advice by appointment and by Home Visit.

Through 2019/20 - 644 cases for Impact, for 475 clients.

78% cases were conducted at Casework level, with additional referrals made into our specialist debt advice provision, our energy advice programme, and our Help to Claim service.

Cases broken down by main issue:

- 79% Benefits issues
- 6% Debt

- 7% Utilities
- 8% Other categories

Our client profile was: 59% female, 41% male. 88% White, 6% Asian British, 3% Black, Black British, 2% Mixed race, 1% Other. 76% clients described themselves as Disabled or having a long term health problem, with a further 57% with multiple impairment, 15% mental health, 23% physical impairment, 1% learning difficulties and 3% sensory impairments. The most frequent age group for clients was 45-65 years - 51%. Our clients included those in employment, self-employed, unemployed, carers, permanently sick/disabled, retired and students, and 18 nationalities including UK British.

Outcomes were recorded for 91 'Impact' clients, with annualised financial gains of £219,528 through benefit and tax credit gains - new awards and increases following application or challenge. With thanks to the staff team on their flexibility of delivery.



Energy Advice

We were pleased to secure funding, through Citizens Advice, to continue to deliver Energy Advice appointments through the 'National Energy Advice Programme', to fuel poor and vulnerable consumers who are struggling to pay their bills, require better deals on energy, need guidance on the most appropriate payment methods or information on how to access help from energy suppliers and the Government. We secured complementary funding through the new Winter Pressures Scheme through Tameside MBC, which allowed us to provide an additional 60 clients with targeted advice.

Our energy advice sessions are delivered by generalist advisers, who can identify additional advice needs, such as benefit and debt matters, through the course of their advice interaction.

Through winter, we advised 100 clients, 67% of those with a disability or long term health condition, and 23% clients over the age of 60 years, on 485 new utilities issues - 446 fuel; elec, gas, oil, coal. New advice issues included - selling methods and switching supplier, billing/meter reading, methods of payment, issues with supply, contract terms and conditions, customer service, price of tariff, warm home discount, priority services register, complaints and redress, smart meters. Our advisers use a suite of nationally provided, and locally tailored energy advice tools in their advice.

Through this additional capacity, we were able to exceed last year's energy advice provision, making a real impact on local energy consumers lives by providing high quality, accessible, consistent and practical advice.

Outreach

The Citizens Advice Service has grown up in communities throughout England and Wales to provide over millions of people a year with access to free, confidential advice. Our Outreach sessions are run alongside those at our central base - weekly sessions in community based locations, staffed by a team of generalist advisers, through a combination of scheduled drop in sessions, home visits and appointments.

We play an integral role within our local community, providing a service that draws on our extensive local knowledge and reaches out to a diverse and broad client base. We have a strong community presence, working with those most in need within the locality, thanks to our recognised role as an non-judgmental environment where people can seek help. This year we've worked out of 5 community based outreach locations, reaching 322 clients.

Operating out of a range of community locations enables us to work with a broad range of clients, including those that otherwise might have been hard to reach, but most in need. By using different locations and mediums to communicate advice, we provide an equal service that can be accessed by all. We also have the capacity to be flexible and responsive to different client needs, and can be a vital point of referral for co-located services, as well as attracting in new users. This year our outreach clients have been 62% female, 38% male, 41% aged over 55 years, and 68% with a long term health condition or disability.

By reaching out to a client base, across the community, we gather extensive local knowledge. We engage holistically with the issues that affect our clients lives, and by drawing this information together, we provide an active voice to our clients on local issues that affect them. This makes us valuable to our service users, as their concerns are raised and acted upon, but also makes us a knowledgeable and valuable partner within our community for other services and authorities.

Our ethos is to empower our clients to deal with the everyday issues in their lives, creating happier and healthier local communities. This is reinforced through the way we operate, how we use our local knowledge, and the way we work with others to benefit our locality. Finally, through working with

local volunteers to provide our services, we enable individuals to gain a stake in their local community. We are a local service, working with local people, for the benefit of this community.

Our Outreach team recorded 1,008 new advice issues this year, following the same trend as the previous year Welfare Benefits matters comprised the majority of new enquiries - 68%, and debt at 12%. The most frequent single advice issue was Personal Independence Payment (346 new issues) with advice and assistance around making a claim, challenging decisions and appeals in demand. Clients accessing our services via Outreaches are, where specialist advice is required, referred internally to our specialist teams, this year to our MaPS funded Debt advice team, TMBC funded Employment specialist, energy advice and Help to Claim team.

We continue to be grateful to the funders who support our services, and ensure that advice is available where it is needed most. **Jusaca Trust, Jigsaw Foundation, Irwell Valley, Haughton Green Community Fund, and to our host locations at Acresfield Newton, The Haughton Green Centre, Denton South, Hattersley Hub, the Grafton Centre and the Women and their Families Centre, Ashton.**



Debt

Funded by Money and Pensions Service (MaPS) our Debt team comprises 2 Caseworkers, Supervisory and Administrative support staff. We have 1 team member accredited by The Insolvency Service as Debt Relief Order Intermediary, 1 Technical Supervisor and we are Financial Conduct Authority registered. We hold the Advice Quality Standard in casework for Debt.

Access to the Debt Team for specialist debt advice is through our range of face to face drop in advice outlets sited across the Tameside Borough, in community based locations, through our 'Core' face to face drop-in service, and through our email advice and telephone 'Adviceline'.

Our Debt advice is generally undertaken on a predominantly face to face basis, with some provision of telephone advice where most appropriate for clients. Due to COVID-19, we delivered 100% telephone and digital by the end of the financial year.

We advised 758 clients through this funded contract, again exceeding project target for the year. We saw further continued increase in issues presented - 5,105 new debt issues. Council Tax Arrears, Debt Relief Order, Bankruptcy, Credit, Store and Charge card debts, unsecured personal loan debts and water debts were recorded as the most frequently recorded issues on the project. Reflecting our experience, and that of the wider network, Citizens Advice research 'The Costs of Collection: The high price of council tax debt collection' released in April 2019 highlighted that Council tax is increasingly a cause of financial difficulty and problem debt, and the most common debt we help clients with.

Our team recorded financial outcomes for clients of £673,020 in the year - income gains, charitable payments, debts written off, repayments rescheduled, unfair practise remedy, bailiff action stopped/prevented, Court/Committal proceedings stopped/suspended, creditor action stopped/suspended, moratorium agreed, liability challenged, Consumer Credit Act remedy.

We implemented the new Debt Assessment tool, within our Case recording system through the year, ensuring consistency of initial check and information gathering from our clients. This was implemented

across our service, for those undertaking first contacts with clients. Thanks go to the team, staff and volunteers for their invaluable input into this process.

Case Study:

Single client with children living in rented accommodation, multiple disabilities within the family. Client is a full time carer for a disabled child and has income of means tested benefits. Client was referred to us for assistance with priority debt, including Magistrates Court fines, Council Tax Debt, rent arrears and non priority debts including credit debts. Client's case was open for an 8 month period for advice and casework, including; benefit checking and income maximisation through changes of circumstances, advice on priority and non priority debts, and debt remedy options. Financial capability and casework was undertaken with the client to prepare a financial statement, to negotiate with creditors and to apply for Trust Funds for financial support with arrears. Client was assisted with Discretionary Housing Payment and Council Tax discount applications. With medical evidence we secured holds on recovery, prevented further bailiff action and after supplying supporting evidence to a Magistrates' Court means enquiry hearing fines were remitted. Trust Fund applications were successful.



Citizens Advice Tameside

Tameside One, Market Place, Ashton-under-Lyne, OL6 6BH
Adviseline number: 0808 278 7805

Information website at www.citizensadvice.org.uk
Citizens Advice Tameside website:
www.tamesidecab.org.uk/Tameside

Current Access to Advice

Coronavirus - COVID19

We are working hard to respond to the changing situation regarding Coronavirus - COVID19, and providing advice on both related and non-related issues.

Getting advice from us during coronavirus

To lower the risk to staff, volunteers and the people who come to us for help, we've suspended our face to face services for the foreseeable future. If you've already booked an appointment we will contact you by telephone or email, using the details you gave us.

Citizens Advice Tameside IS CLOSED on Bank Holidays, Public Holidays and between Christmas and New Year. Also CLOSED on advertised dates for essential staff training.

For General Advice

Visit our website: tamesidecab.org.uk
Email us: advice@tamesidecab.org.uk

Chat to an adviser online at:
citizensadvice.org.uk

Freephone: **0808 278 7805**

Textphone: **03444 111 445**

For help claiming Universal Credit

Phone: **0800 144 8 444**
Textphone: **18001 0800 144 8 444**

For Consumer Advice

Phone: **0808 223 1133**
Textphone: **18001 0808 223 1133**

For Debt Advice

Specialist telephone Debt appointments are available, via 'for General Advice' access routes above.

For Employment Advice

Specialist telephone Employment appointments are available, via 'for General Advice' access routes above.

Trustee Board & Staff as at 1 April 2019 to 31 March 2020

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. Riley, *Citizens Advice Tameside*

Employment Caseworker: Kauthar Dil Muhammad
Statistical and Funding Administration Officer: Tim Hall
MaPS Debt Team: Floyd Dodoo, Glen Harrison Admin
Assistants: Paula Bates, Marie Evans, Michael McCormick, Ben Sullivan
Help To Claim Project: Carol Baguley, Adele Chadwick, Sharon Cilgram, Angelika Marek
Community Wellbeing 'IMPACT' Project: Paula Bates, James Martin
Outreach Generalist Advisers: Julian Bartolomeo, Pauline Davis, James Martin
Reception: Paula Bates, Michael McCormick, Stephen Shawcross

Islam, Sasha Jackson, Sulayman Kebbeh, Barbara King, Tony Lawson, Peter Lokko, Derek Mack, James Martin, Danielle May, Michael McCormick, Jean Naven, Afshan Rahman, Dooshka Ramessur, Navish Ramessur, Ann Richardson, Kwesi Sarpong, Karly Shelmerdine, Ben Sullivan, Geoffrey Thompson, Chris Walsh, Joanne Wright.
Volunteer Admin Assistants: Abid Abouhawas, Bob Hillson.

In addition the following persons retired or left the service during the year. We thank them all: Tilly Affleck, Bolade Agbebi-Afolayan, Carol Baguley, Aleyah Begum, Clare Davis, Elizabeth Fusi-Rubiano, Tim Hall, Michael Hughes, Kousia Hussain, Tony Lawson, Peter Lokko, Danielle May, Jean Naven, Afshan Rahman, Dooshka Ramessur, Karly Shelmerdine, Ben Sullivan,

STAFF

Chief Officers: Nigel Morgan, Susan Riley
Administration & Finance Manager: Gemma Cardey
Service Supervisor: Julie Hay
Volunteer Training & Development Officer: Kauthar Dil Muhammad
Trainee Mentor: Emily Thurrell

VOLUNTEERS

Advisers, Gateway Assessors, Trainees: Tilly Affleck, Bolade Agbebi-Afolayan, Oluwafemi Michael Ajayi, Daniel Akinla, Margaret Ashworth, Paula Bates, Aleyah Begum, Clare Davis, Monica Dey, Zulaikha Farooqi, Elizabeth Fusi-Rubiano, Ecaterina Grigorescu, Tanvirul Haque, Kousia Hussain, Amani

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

OBITUARY - Ann Richardson

On 9th October 2019 we received very sad news that our ex-colleague and friend Ann Richardson passed away. Ann joined us to volunteer in 2010 and trained as both Gateway and then Adviser. Ann remained a supporter of our service after moving on to the Women and their Families Centre, Ashton, in 2014; still popping in frequently to say 'hello' to us all and to lend a hand where she could. As recently as June 2019, Ann was helping on our advice drop-in. Ann was diagnosed with Leukaemia in January 2018, and had been receiving treatment at Christie's hospital. Ann leaves her son Steven, and her Mum, Lorna, her brother and sisters, to who we send our love and respects. Ann was an extremely thoughtful, kind and most humble person, and will be greatly missed by all.

Tameside CAB is a Company Limited by Guarantee No: 2302696. Charity Reg.No: 701113.
Core funded by Tameside Metropolitan Borough Council

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