

57th Annual Report 2022/23

Citizens Advice Tameside

**citizens
advice**

**Tameside
District**

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

Once again it gives me great pleasure to write a forward to our 57th annual report and it's difficult to believe that 12 months have passed since our last annual report. Again, it has been a momentous year in many ways. As you will see from the Chief Officers report, we have again had a record number of people access our services for help and advice, the vast majority of whom have severe challenges in meeting their basic daily needs and essential costs.

Our team of trained staff and volunteers together with our management team, are daily on the front line dealing with the ever increasing demand for our services and, for example, our Adviceline dealing with telephone calls, has experienced such an increase in call volume, that where we cannot immediately advise, and refer a case for a call back from an adviser that this may take up to 5 working days (up from 2-3 working days) dependent upon the urgency level of the enquiry. Although we are constantly seeking additional resources to deal with the increasing demand, the pressure on our managers and staff to prioritise responses is relentless and I would like to record publicly, our thanks for their commitment and tenacity day after day and also our appreciation to the general public for patiently recognising that advice can not always be given at the time of their initial enquiry but if the issue is urgent it will get priority.

As you will see from our Treasurer's report, our sources of income are diverse and we are extremely grateful to all the organisations who purchase our services or make donations. In particular we thank Tameside MBC for continuing to fund, through a service contract, our Core Advice service and also the TMBC officers and councillors who give us their valuable support.

Finally, without apology, I would like to reiterate a message from previous reports, we have a magnificent Citizens Advice Service in Tameside and on behalf of our Trustee Board and the citizens of Tameside, I thank all of our team, staff, volunteers and managers for their continued dedication and hard work. I would also like to thank our Trustee Board for their time and continued support over the past 12 months

Norman Mackie
Chair

OBITUARY

Mohammad Ashraf

Earlier this year we received very sad news that our long serving Trustee Board member Mohammad Ashraf passed away.

Mohammed joined the board of Trustees in September 2007, serving on the board for 16 years, bringing with him significant expertise from years in business, and as a director at Tameside Council for Racial Equality.

Mohammad was extremely passionate about our charity, and recognising the significant contribution of volunteers; each and every year he would donate a contribution towards buying biscuits and treats to celebrate our volunteers.

All who knew Mohammad experienced his warmth, kindness, and his depth of knowledge that will be greatly missed by all.

Treasurer's Report

In a further year of significant change, we have been successful in maintaining and developing a range of funders and projects. During a year which has seen increasing demand for our service provision, as the cost of living crisis impacted local residents, the management, staff and volunteers have coped admirably in the face of unprecedented challenge.

We continue to remain grateful to Tameside MBC for our Core contract funding, without which our charity would be unable to operate, and The Money and Pensions Service (MaPS), who in partnership with Citizens Advice support our specialist debt advice project. Significantly, in-year funding for outreach advice services increased through successful application to Jigsaw foundation for longer term funding, over a 3 year period. This allowed us to increase our range of access points and face to face service offer in Tameside. We are extremely appreciative of the continued funding support of New Charter, Irwell Valley and Jusaca Trust, which allowed us to maintain our community based outreach advice and information sessions throughout the year; enabling us to provide our services across the whole of the borough. We were able to secure increased energy advice funding from the previous year, through successful local delivery of CA national projects and local funding schemes.

Over the year we have successfully increased our Reserves to exceed our statutory requirement. The Reserves figure is required for such eventuality that the organisation ceases to continue, and is absolutely necessary for closure commitments including; 3 months running costs, redundancy costs and any losses regarding premature cessation of contracts. The surplus reserves figure will be used for contingencies in the future, including anticipated funding reductions and the additional expenses of remote advice provision.

As in previous years our main expense has been staffing costs, which have decreased slightly due to the cessation of the Help to Claim project, and appointment of new staff to undertake the added advice roles. Despite an overall reduction in funding from the previous year, all costs continue to be tightly controlled and monitored against

budget, resulting in an overall favourable variance of expenditure.

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

Jacqui Fieldhouse
Honorary Treasurer

Citizens Advice Tameside Income 2022-23

Local Authority	115,766
MaPS - Local Provision	135,582
MaPS - Increased Capacity	20,690
MaPS - Other	26
Action Together - Community Wellbeing	24,846
Action Together - THSF	9,339
DEFRA (AT)	15,000
Carbon Monoxide Advice Project (CA)	21,321
EAP (CA)	15,600
BESN (CA)	3,522
Cost of Living (CA)	15,000
NLCF - Saving Domestic Energy Through Advice	10,000
TMBC - Winter Pressures Grant	9,075
YBS (CA)	9,000
Jusaca Trust	6,000
New Charter	27,930
Irwell Valley	4,500
Action Together - Community Wellbeing Microgrants	4,000
Other Income	4,094
Recycle Outlet	5,420
Public Donations	94
TOTAL	456,805

Chief Officers Report

At Citizens Advice Tameside we have been supporting people to understand their rights and resolve problems for 57 years. The last year has seen unprecedented demand for Citizens Advice services. Despite some signs that price rises are now easing, the first months of 2023 still set new records for the numbers of people coming to us for help.

As they do so, we're finding people's incomes are now all too often insufficient to cover essential services, meaning a cost-of-living crisis threatens to turn into a debt timebomb for many households, and our clients are faced with ever tougher choices. This means that the need for our advice is more pronounced than ever.

The cost of living crisis continues to affect households across the borough. The annual rate of inflation reached 11.1% last October - the highest in over 40 years - and has dropped little since. As people struggle to keep up with rising bills, they are turning to our advice services for help.

Citizens Advice is uniquely placed to capture the scale of this crisis. In 2022 we helped record numbers of clients with the cost of living - more people accessed crisis support (emergency help to cover costs of food and other essentials) than any previous year, and this looks to continue through 2023.

We've had significant impact for local residents over the last year, and this is testament to all the staff and volunteers involved in advice and research and campaigns work at Citizens Advice Tameside.

Despite a challenging backdrop, this report highlights how we're continually anticipating and meeting client need, adapting and responding to meet rising demand.

Nigel Morgan & Susan Riley
Chief Officers

Throughout 2022/23, in total Citizens Advice Tameside helped



5,155 unique
clients



opened **6,907**
cases



with **21,830** new
issues



25,058 activities
on cases -
telephone calls,
webchats, emails,
face to face contacts

Helping Hands

Our textile reuse project and recycle outlet - we continued to receive clothing, footwear and household goods donations with thanks. It remains a welcome source of clothing, bedding and utensils for those clients in need or having to relocate due to domestic violence or crisis incidents. Unwanted goods can be essential support for someone - helping combat local need and poverty. Any income goes towards supporting local people in their times of need.

Research and Campaigns

Our advice provision gives us unique insights into the problems people face, with real-time data. We use this to advocate for evidence-based policy changes to deliver improvements in outcomes for Tameside residents. Our policy and advocacy work gives us insight into the organisations and systems residents deal with and into the emerging issues. This helps us provide local advice and support that is up-to-date and effective. We've used our data to track the impact of key events such as the pandemic and the cost of living crisis. This is critical for helping us understand and address issues. The data and insights we collect from the service helps drive our research and campaigns activity through work with national and local partners, our advocacy looks to address the underlying problems.

We continue to include the Tameside voice to the Citizens Advice national Network Panel monthly.

We've maintained our participation in local networks:

- Tameside Asylum Seeker and Refugee Network
- Tameside Community Champions
- Tameside Financial Inclusion Partnership
- Tameside Poverty Action Group
- Tameside Poverty Truth Commission
- Hattersley Forum
- Tameside Voluntary Sector Influencing Group
- Tameside Inequalities Reference Group
- Tameside Integrated Care System working group
- Greater Manchester Research and Campaigns group

We've participated in research and campaigns activities for:

- No Recourse to Public Funds - 'It's time to rethink No Recourse to Public Funds' campaign
- PIP delays leave disabled people hundreds of millions of pounds out of pocket
- Gambling Harms
- More than one and a half million children in England live in cold, damp or mouldy private rented homes
- Scams Awareness week
- Big Energy Saving Network
- PPM - Our Out of the Cold? report issues a warning about the winter ahead Our Kept in the dark report reveals the scale of the prepayment meter crisis, with 2 million people disconnecting from their energy supply at least once per month - we work with MPs across the political spectrum to raise the issue in parliament. We see more people who can't top up their prepayment meter than the previous 10 years combined. February 2023 Ofgem announces a temporary ban on the forced installation of prepayment meters, and a market compliance review of energy suppliers
- Our ongoing local awareness raising work on Healthy Start Scheme, to increase the take up of the scheme locally, September 2022 - March 2023, created and delivered GM wide awareness raising sessions
- We submitted a full service response to the Tameside Poverty Strategy consultation in July and to the Tameside Equalities Strategy consultation
- We participated in the Tameside Poverty Truth Commission as Civic Commissioners, to its close in November 2022
- We continued to contribute to the development of the pilot Tameside Money Advice Referral tool through participation in the local working group

- On Cost of Living Crisis we attend monthly update sessions in the Citizens Advice network

We've also used events to reach different communities with the advice they might need. We attended face to face public information and awareness raising events through the year, and across the borough at:

- Energizing your Finances' event in June
- Healthy Hyde Refugee, Asylum Seeker and Vulnerable Migrant Support Session in August
- Tameside Helping Hands events at locations across the borough in August, September, October
- Carers Rights Day in November
- Big Energy Saving Network events at the Tameside Wellbeing corner through November
- Ashton United Winter Warmer event in December

We held local slots in October and November to talk about our service, answer advice questions, and raise awareness during National Will Month.

Working with Citizens Advice services across Greater Manchester we joined forces for the GM Cost of Living Campaign, warning that - without further government action - people across Greater Manchester risk falling into severe hardship in order to shoulder energy price hikes. We called for urgent government help. Firstly by increasing benefits in April in line with the current rate of inflation, rather than last September's rate. And secondly, by offering further support to prevent families once again choosing between heating and eating in October when the price cap is predicted to rise again.

"First Class! The adviser was very understanding and helpful. Thank you."

Client satisfaction survey.

Volunteering

Volunteers are an integral part of Citizens Advice Tameside, and the impact of the wealth of knowledge, skills and experience they bring cannot be underestimated. Over the year 35 volunteers gave 2,357 hours of their time to deliver and support the service. 18 volunteers joined us through the year.

Our volunteers bring a range of different perspectives, experience and skills operationally and strategically through trustee roles. A volunteer-focus keeps the service rooted within the community, and we're proud of our team of volunteers from a range of different communities, backgrounds, life experiences, abilities and ages.

This year our volunteers have been involved in:



Giving information, advice and client support - face to face, on the phone and online



Research & Campaigns



Media - social media, printed press and local radio sessions



Championing volunteering, recruitment and support of other volunteers

We thank each of our volunteers for their enormous contributions to helping the people of Tameside - we couldn't do it without you!

Core Service

Throughout 2022/23, funded by Tameside MBC, our Core service has provided generalist level advice and information to help people facing issues related to a whole range of enquiry areas - welfare benefits and tax credits, debt, employment, housing, immigration, consumer, utilities, tax, relationships and family.

We help people find a way forward. We provide free, confidential and independent advice to help people overcome their problems. We're a voice for our clients and consumers on the issues that matter to them. We value diversity, champion equality, and challenge discrimination and harassment. We're here for everyone. We empower people to resolve problems themselves, helping to reduce the likelihood of similar issues arising in the future.



















We refer cases internally to our specialist advisers and projects where advice issues require more complex advice than generalist level - to our specialist employment advice, energy advice, debt advice projects, to Citizens Advice Consumer Service and to external providers where required, for example to Legal Aid funded specialist housing advisers, or to Immigration specialist advisers operating at OISC Level 2 and above.

In 2022/23: 14,000 individual users visited our website pages for information on rights and how to resolve issues, along with details of our projects and service and how to access our services and projects in Tameside.

Our Core advice service is free, provided via a dedicated phone line, e-mail, web chat, video call and face to face. In 2022/23, we helped 4,499 clients, opened 5,230 cases, 12,221 new issues from across all of our channels.

We dealt with 7,314 calls through our Adviceline, with call volumes and demand increasing each quarter as the cost of living increases impacted through the year, with 772 face to face appointments, for the most vulnerable of clients. 719 webchats were undertaken by Tameside residents. An increasing urgency of advice was clear through the year, with emergency crisis advice and links to emergency support provision.

Looking across different issues, for the year the breakdown was:

	Benefits & tax credits - 4214
	Benefits Universal Credit - 828
	Charitable Support & Food Banks - 683
	Consumer goods & services - 246
	Debt - 672
	Education - 100
	Employment - 553
	Financial services & capability - 168
	GVA and Hate Crime - 143
	Health & community care - 225
	Housing - 1837
	Immigration & asylum - 277
	Legal - 374
	Other - 124
	Relationships & family - 726
	Tax - 100
	Travel & transport - 191
	Utilities & communications - 724

In addition to our advice we issued emergency crisis support through food voucher referrals to 12 local foodbanks, 653 vouchers, and 267 emergency fuel vouchers issued as part of our energy advice for clients at immediate risk of self-disconnection.

We recorded **£1,042,753.17** financial outcomes secured for core service clients in the year through benefit and tax credits gains, emergency crisis support and grants secured, income gains, reimbursements, debts written off and repayments rescheduled.

Our service is delivered by a team of volunteer and paid advice, and supervisory staff. Core service advisers receive dedicated training to develop subject knowledge and understanding of legislation, regulations and the local landscape in order to provide tailored advice for specific problems based on the client's individual circumstances through as many contacts as needed. In year, we recruited and trained 18 volunteers, giving 2155 hours of their time and skills to help local residents.

We continue to hold the AQS quality mark for our generalist advice, and for telephone advice.

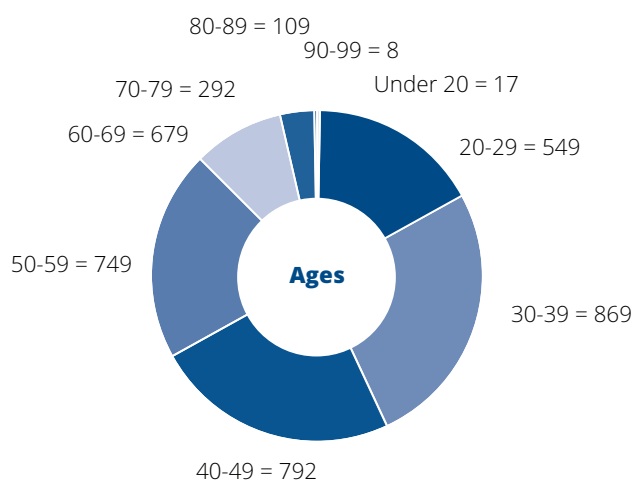
Top Benefit issues -

Personal Independence Payment - **1532** issues

General Benefit entitlement - **1171**

Attendance Allowance - **282**

Who used our service?



Gender -
60% Female,
40% Male



Long Term Health Condition - **41%**,

Disabled **10%**,

Not disabled, no health Problems - **49%**

Ethnicity -
White **80%**, Asian **9%**, Black **7%**, Mixed **3%**, Other **2%**

"100% helpful and couldn't have moved forward without CAB help."

Client satisfaction survey.

"I just wanted to say thanks because I couldn't get it sorted on my own, I'm so glad the Citizens Advice Bureau is there to help us. Thanks again."

Client satisfaction survey.

Outreach Service

Throughout 2022/23, in total Citizens Advice Tameside helped

-  **842** unique clients advised
-  **2556** new issues
-  **1503** activities recorded
-  **£369,444** financial gains secured

Delivered through funding from Jigsaw, Irwell Valley, Jusaca Trust, Yorkshire Building Society, Action Together, NHS Healthy Hyde Team our Outreach advice team continues to help the people of Tameside facing issues delivered in the heart of their communities. Our Outreach advice service is free, provided via face to face sessions in community based locations, telephone and e-mail.

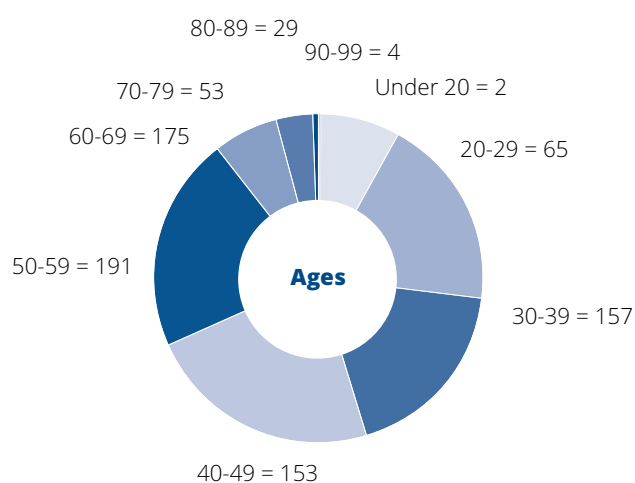
Top Benefit issues -

Personal Independence Payment - **995** issues
 Attendance Allowance - **136**
 Disability Living Allowance - **112**
















Who used our service?



Gender -
63% Female, **37%** Male



Looking across enquiry issues, the breakdown was:

-  Benefits & tax credits - **1501**
-  Benefits Universal Credit - **152**
-  Charitable Support & Food Banks - **15**
-  Consumer goods & services - **33**
-  Debt - **135**
-  Education - **3**
-  Employment - **21**
-  Financial services & capability - **12**
-  GVA and Hate Crime - **1**
-  Health & community care - **14**
-  Housing - **163**
-  Immigration & asylum - **14**
-  Legal - **26**
-  Other - **9**
-  Relationships & family - **44**
-  Tax - **11**
-  Travel & transport - **24**
-  Utilities & communications - **378**

Long Term Health Condition - **65%**,
 Disabled **5%**,
 Not disabled, no health Problems - **29%**

Ethnicity -
 White **88%**, Asian **5%**, Black **3%**, Mixed **3%**, Other **1%**

Debt Advice

Throughout 2022/23, in total Citizens Advice Tameside helped

-  **780** unique clients advised
-  **4358** new issues
-  **5850** activities recorded
-  **£607,535** financial gains secured

Delivered through funding from Money and Pensions Service - MaPS - through Citizens Advice, our specialist Debt advice team continues to help the people of Tameside facing issues with debt. Our Debt advice service is free, provided via telephone, e-mail and face to face. We were pleased to increase the capacity of our mainstream debt team to 3 full time advisers, following the end of the MaPS Increased Capacity Funding programme.

We continue to deliver advice with trained debt caseworkers including Debt Relief Order intermediaries and authorised debt advice providers for Breathing Space, debt respite scheme.

We continue to hold the AQS quality mark for our Debt Casework.

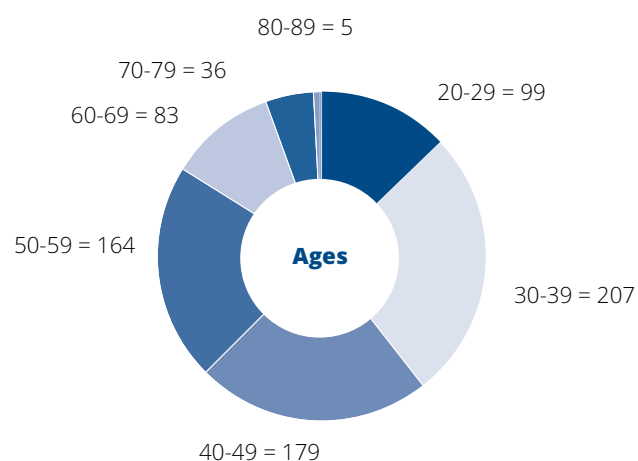
In July 2022, we were visited by Citizens Advice to receive a certificate in recognition of the commitment and determination our organisation had shown to overcome challenges to deliver an outstanding debt advice service to our clients.

Alongside 4219 new Debt issues, our team identified and advised upon or referred for further advice 139 other advice issues: Benefits issues, potential entitlement, claims, Universal Credit, charitable support and foodbanks, debt, employment, Health and community care, housing, legal, tax, travel and transport, utilities.

Looking across enquiry issues, the breakdown was:

Mortgage and Secured Loan arrears - 12
 Fuel Debts - 150
 Rent Arrears - LA/ALMO - 9
 Rent Arrears Housing Association - 84
 Rent Arrears Private Rents - 24
 Council Tax Arrears - 409
 Magistrates Court - Fines, arrears - 44
 Bank Building Society - Overdrafts - 139
 Credit, Store, Charge Card debts - 198
 Unsecured Personal Loan - 137
 Catalogue Mail order - 112
 Water Supply and sewerage - 1353
 Unpaid Penalty Charge - 68
 Overpayment Tax Credits - 43
 Overpayment IS/ESA/JSA - 6
 Overpayment HB/CTS - 23
 Social Fund debt - 12
 Payday Loan - 16
 Arrears of income tax, SEISS, CJRS, VAT or NI contributions - 8
 Overpayment of universal credit - 2
 Overpayments of other benefits - 12
 Guarantor loan debts - 15
 Pawnbroker debts - 1
 Mobile phone debt - 107
 Other telecoms debt (landline, broadband, bundle, TV) - 43
 Debts to friends and family - 22
 Hire purchase/conditional sale - vehicles and caravans - 26
 Hire purchase/conditional sale - household or electronic goods (rent to own) - 18
 Home/doorstep credit loan debts - 29
 UC advance payment/budgeting advance - 116
 Gambling Related Debt - 1
 Individual Voluntary Arrangement - 12
 Debt Relief Order - 488
 Bankruptcy - 490
 Other legal remedies - 16
 Breathing Space Moratorium - 352
 Buy now pay later (Klarna etc) - 5
 Debt Assessment - 724
 Other debt (incl. former rent arrears, unpaid legal bills, credit union debts, and more) 111

Who used our service?



Gender -
63% female,
37% male



Long Term Health
 Condition **53%**,
 Disabled **6%**,
 not disabled/no health
 problems **41%**

Ethnicity -
 White **82%**, Asian **7%**, Black **7%**, Mixed
3% Other **2%**

Energy Advice

Throughout 2022/23, in total Citizens Advice Tameside helped

-  **328** unique clients advised
-  **2254** new issues
-  **585** activities recorded
-  **£24712** financial gains secured


















During an incredibly challenging year for energy consumers, supported by funding from Citizens Advice and Tameside MBC we were able to help more people than ever before through our specialist energy advice projects. Our Energy advice service is free, provided via telephone, e-mail and face to face.

We delivered advice and information out in the community through Big Energy Saving Network (BESN) community champions, and frontline advisers working with consumers in vulnerable situations. 156 clients received in-depth support via the Energy Advice Programme. 100% of these clients were in or at risk of fuel poverty and our advisers reported income gains of over

£16k for these clients. Prepayment meters made headlines this year, with harrowing scenes of forced installations in vulnerable households. At Citizens Advice, we saw record breaking numbers of people who couldn't afford to top up their prepayment meter. Throughout the year we sounded the alarm, and successfully campaigned for a moratorium on forced prepayment meter installations, highlighting people's experiences of mounting debt, disconnection and forced installations in reports 'Out of the cold?' and 'Kept in the dark'. We were able to provide 329 fuel vouchers to clients struggling to top up their prepayment meter via our partnership with the Fuel Bank Foundation (62), and though local funding secured through Action Together (267).

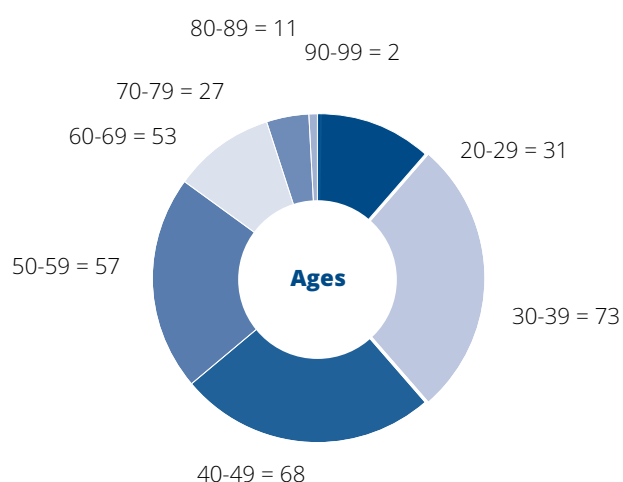
Through the SGN Carbon Monoxide funded programme we were able to advise 269 clients on Carbon Monoxide poisoning, ordering 130 Carbon Monoxide alarms for clients homes, and generating additional income gains for these clients exceeding £8k. We were able to raise awareness of the risks and dangers of Carbon Monoxide poisoning through our locally produced printed leaflets and awareness raising events and stalls.

Looking across enquiry issues, the breakdown was: Fuel, gas, electric -

-  Switching supplier - 64
-  Billing/meter reading - 50
-  Methods of payment - 94
-  Unable to / struggling to pay energy bills - 105
-  Issues with supply - 12
-  Contract terms & conditions - 6
-  Fuel Voucher - 168
-  Customer service - 3
-  Price or tariff - gas or elec - 118
-  Oil/LPG - cost or other issues - 1
-  Warm Home discount - 161
-  Priority Services Register - 226
-  Carbon Monoxide - 262
-  Complaints & redress - 3
-  Smart Meter - 341
-  Prepayment self-disconnection/unable to top up - 51
-  Other - 80

Alongside 1754 new Utilities issues, our team identified and advised upon or referred for further advice 500 other advice issues: Benefits issues, potential entitlement, claims, Universal Credit, charitable support and foodbanks, consumer, debt, Health and community care, housing, tax.

Who used our service?



Gender -
71% female,
29% male



Long Term Health Condition **48%**,
Disabled **7%**,
not disabled/no health problems **45%**

Ethnicity -
White **89%**, Asian **3%**, Black **6%**, Mixed **2%** Other **1%**

Employment Advice


Delivered through funding within our Core Contract with Tameside Council, our specialist Employment advice team continues to help the people of Tameside facing issues with their Employment. Our Employment advice service is free, provided via telephone, e-mail and face to face.



We continue to hold the AQS quality mark for our Employment Casework

-  **146** unique clients advised
-  with **903** new issues
-  **2167** activities recorded
-  **£36,136** financial gains secured, not all employment related outcomes are financial - for example, 2 reinstatements to employment were secured through our advice.

Alongside 847 new Employment issues, our team identified and advised upon or referred for further advice 56 other advice issues: Benefits issues, potential entitlement, claims, Universal Credit, charitable support and foodbanks, debt, education, financial services and capability, GVA and Hate Crime, Health and Community Care, Housing, Immigration, Legal, Relationships, Travel, Transport, Utilities.

Who used our service?

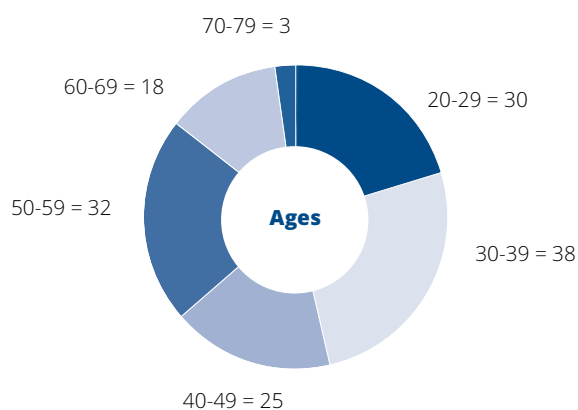
 Gender - **59%** female, **41%** male

  Long Term Health Condition **47%**, Disabled **2%**, not disabled/no health problems **51%**

Ethnicity - White **85%**, Asian **8%**, Black **3%**, Mixed **2%** Other **2%**

Looking across different issues, for the year the breakdown was:

-  Discrimination - **43**
-  Self Employment - **1**
-  Applying for jobs - **4**
-  Terms and Conditions of Employment - **69**
-  Pay and Entitlements - **119**
-  Parental and Carers Rights - **4**
-  Dispute Resolution - **110**
-  Resignation - **10**
-  Dismissal - **124**
-  Redundancy - **36**
-  Employment Appeals and Tribunals - **279**
-  Access to Jobs - **1**
-  Other - **47** (includes Homeworking, Harassment and Bullying, Health and Safety)



Outcomes and Impact

How our advice helped

Case Study 1:

Janet* was referred from the local Neighbourhood Mental Health Team for help with her debt issues. She was single and living in a mortgaged property. Janet suffered from depression and anxiety, was in employment, but had to reduce her hours of employment due to the effect her mental health issues had on her day to day living. The decrease in working hours reduced her income dramatically and she was in severe financial hardship.

When we began to advise Janet she had mortgage arrears, Council Tax arrears, dual fuel arrears and a benefit overpayment but could not afford to offer any repayments due to having a deficit budget.

We advised Janet around her benefit entitlement, to maximize her income. We identified potential disability benefits she could be entitled to and advised her to claim Personal Independence Payment. This was successfully awarded and due to the processing time of the claim, Janet received a backdated payment of £2,000.00. Janet used this lump sum to pay off her mortgage arrears and dual fuel arrears in full.

Our Debt team submitted an application to Tameside Council's Council Tax Hardship Fund, which was approved and an award of over £1,000 was made. This was paid directly to Janet's Council Tax account and cleared all the arrears.

Due to the increase in monthly income from successful benefit claims, we were able to offer affordable repayments of £10.00 per month towards the benefit overpayment. This repayment offer was accepted by the Department of Work and Pensions.

We worked closely with Janet and her Advocacy worker while we worked on the case. Janet told us she had a dramatic improvement in her mental health due to her debt issues being resolved through our advice.

Case Study 2:

Ann* contacted our Adviceline for advice and practical assistance with making a disability benefit claim after being signposted to Citizens Advice by her healthcare professional. Ann was a single person, self employed, living with family members. We advised her on the claims process, how to obtain a form, and

offered practical advice and assistance with form completion once received. Ann attended a face to face appointment at our offices and was assisted with completion of the form. We advised about the claiming and assessment process, and how to challenge the decision if required, including the time limits to do so.


Ann notified us of the outcome of the claim once determined - they were entitled to, and awarded enhanced rate of both daily living, and mobility components, increasing their weekly income by £172.75.

*Client's names and certain details have been omitted or changed to preserve their anonymity.

Through 2022/23 - we recorded financial outcomes for our clients totalling £1,802,294. This includes: Income gains from benefit claims, challenges and appeals, reinstatements, debts written off, repayments rescheduled, employment settlements and terms and conditions enforced.


We survey our clients to understand how well we deliver our service and how impactful our advice is in helping drive positive outcomes.


Of clients surveyed in 2022/23:


 **3/10** people told us their problem was urgent - a rising proportion from previous years

 We helped **8/10** people find a way forward

 We helped **7/10** solve their problem

 **8/10** people told us they would not have been able to sort out their problem without Citizens Advice

 **6/10** people told us as a result of the help they received from Citizens Advice they felt less stressed, anxious or depressed

 **4/10** people told us as a result of the help they received from Citizens Advice their physical health had improved.

Trustee Board and Staff

1 April 2022 to 31 March 2023

Membership of Trustee Board

M. Ashraf
M. Ashworth
W. Brelsford
S. Cheeseman
M. Dale, *Vice Chair*
J. Fieldhouse, *Treasurer*
Cllr P. Fitzpatrick, *Tameside MBC*
N. Mackie, *Chair*
N. Morgan, *Hon. Secretary*
Cllr H. Roderick, *Tameside MBC*

STAFF

Chief Officers: Nigel Morgan, Susan Riley
Administration & Finance Manager: Gemma Cardey
Service Supervisor: Julie Hay
Training Supervisor: Kauthar Dil Muhammad
Employment Caseworker: Kauthar Dil Muhammad
MaPS Debt Team: Susan Clegg, Floyd Dodoo, Glen Harrison
Admin Assistants: Marie Evans, Michael McCormick
Well-being Adviser, COVID Response Team: Paula Bates
Energy Champion: Caroline Barnes
Outreach Generalist Advisers: Paula Bates, Pauline Davis
Generalist Advisers: Julian Bartolomeo, Zulaikha Farooqi, Kwesi Sarpong, Stephen Shawcross
Recycle Outlet Manager: Christine Milligan

VOLUNTEERS

Advisers, Gateway Assessors, Trainees: Abid Abouhawas, Stephen Adams-Corbett, Momna Arshad, Margaret Ashworth, Sher Bano, Charlotte Clift, Alan Keith Davy, Victoria Golas, Nikhil Handa, Trevor Hurdus-Warren, Raima Inayat, Diana Kelly, Linda Kent, Barbara King, Vijay Lopes Gamana, Derek Mack, Haleema Malik, Binita Mistry, Jean Naven, Areena Pasha, Lauren Ridsdale, Julian Rossiter, Kwesi Sarpong, Kelly Smith.

Volunteer Admin Assistants: Abid Abouhawas.

Digital Lead Design and Communications Volunteer: Ellie Cassidy.

In addition the following persons retired or left the service during the year. We thank them all: Momna Arshad, Sher Bano, Charlotte Clift, Cllr P. Fitzpatrick, Nikhil Handa, Linda Kent, Vijay Lopes Gamana, Binita Mistry, Jean Naven, Lauren Ridsdale, Julian Rossiter, Kelly Smith.

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

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Citizens Advice Tameside

Tameside One, Market Place, Ashton under Lyne, OL6 6BH

Telephone Adviceline: 0808 278 7805 (FREEPHONE)

Information website at www.citizensadvice.org.uk

Citizens Advice Tameside website: www.tamesidecab.org.uk

ADVICELINE OPENING TIMES

09:00 to 13:00 MON, TUES, WED, THURS, FRI TELEPHONE - 0808 278 7805 (FREEPHONE)

CLOSED BANK HOLIDAYS, PUBLIC HOLS, AND BETWEEN CHRISTMAS & NEW YEAR

Disabled Access for 'in-person appointments'. Access to Signers for Hearing Impaired may be possible, and telephone interpretation for a wide range of languages..

In addition to our telephone advice and specialist advice Citizens Advice Tameside provides the following outreach advice services:

No appointment needed – Drop-in session, unless otherwise stated.

- **WOMEN & THEIR FAMILIES SUPPORT CENTRE:** Cavendish Mill, Bank Street, Ashton under Lyne, OL6 7DN. **MON 9am - 12noon (women only)**
- **DUKINFIELD:** Jigsaw Neighbourhood Hub, 4 Wellington Parade, Dukinfield, SK16 4LE. **TUES 9am - 12noon**
- **YORKSHIRE BUILDING SOCIETY, A-U-L:** 83 Old Street, Ashton under Lyne, OL6 7RS. **TUES 9am - 1pm (call branch for an appointment – 0161 855 2491)**
- **DENTON SOUTH:** The Haughton Green Centre, Tatton Rd, Denton, M34 7PH. **WED 10am - 12:30pm (every fortnight)**
- **DENTON SOUTH:** Oasis Centre, 2 Tatton Road, Haughton Green, Denton, M34 7PL. **WED 10am - 12:30pm (every fortnight)**
- **NEWTON, HYDE:** Jigsaw Homes Community Hub, 35/37 Acresfield Road, Newton, Hyde, SK14 4HB. **THURS 9am - 12noon**
- **YORKSHIRE BUILDING SOCIETY, A-U-L:** 83 Old Street, Ashton under Lyne, OL6 7RS. **THURS 9am - 1pm (call branch for an appointment – 0161 855 2491)**
- **HATTERSLEY:** Hattersley Hub, Stockport Road, Hattersley, Mottram, SK14 6AF. **FRI 9am - 12noon (first Friday of the month)**

Interested in VOLUNTEERING?

For a volunteer application pack or go to:
www.citizensadvice.org.uk/about-us/support-us/volunteering

Using your postcode will ensure your details are forwarded to us.



EMPLOYMENT

Citizens Advice Tameside is able to provide Employment advice, including Employment Tribunals
Appointments will be necessary



DEBT ADVICE - MaPS

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

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