

59th Annual

Report

2024/25

Citizens Advice Tameside

**citizens
advice**

**Tameside
District**



Chairs Report

Once again it gives me great pleasure to write the forward to our 59th annual report and, as always, the past 12 months seem to have flown past.

Within this annual report you will see an obituary to Maurice Sharples OBE, who sadly passed away recently. I would like to add my own personal tribute to Maurice for the dedicated service he gave to Citizens Advice nationally and to CA Tameside, and pass my condolences to his family.

As you will see in the Chief Officers report, the demand for our services continues to grow with circa 6,000 Tameside residents seeking our help and advice, and with a substantial and growing number in need of emergency support such as food banks and fuel vouchers for example. Again, I pay tribute to our staff, volunteers and managers who, on a daily basis, support clients with patience, empathy and an incredible level of professionalism.

I write this report with very mixed emotions, after more than three decades of service to the board of trustees, I have made the difficult decision to stand down as the Chair of trustees.

It has been one of the greatest honour and pleasure in my life to be associated with Citizens Advice Tameside (which, incidentally, I still find myself calling the CAB). Very evidently we have all seen enormous change over the years not least changes to our delivery model very much influenced by the COVID pandemic. However, the things that have remained constant are the enormous range of issues that clients bring through our door, the desperate need for help, support and advice for our clients and the utter dedication of our magnificent team of staff, volunteers and managers.

I am biased, but I firmly believe that Citizens Advice Tameside is one of the best.

I wish my successor as Chair very best wishes and hand over in the knowledge that our organisation is in a very healthy condition.

My sincere thanks to my fellow trustees who have given their time and commitment to the board and to myself as Chair.

And finally my thanks to my dear wife for her patient and never ending support.

Norman Mackie
Chair





Treasurer's Report

We are pleased to maintain the funding of core, outreach and specialist advice services, whilst developing new services and extending outreach provision in the year, thanks to new local funding opportunities and extension of successful projects.

We are grateful to Tameside MBC for Core contract generalist advice and specialist employment advice funding, and The Money and Pensions Service (MaPS), who in partnership with Citizens Advice support our specialist debt advice project.

In-year funding for outreach advice services included maintained partnerships with Trussell Trust Tameside East, Tameside South and Droylsden, Yorkshire Building Society, Jusaca Trust, Jigsaw and Irwell Valley, maintaining our face to face outreach advice access across the borough in the heart of communities across the borough.

We were able to maintain our energy advice funding stream through successful local delivery of CA national projects and local funding schemes.

The environment in which we are able to support people remains a difficult one. Citizens Advice Tameside, like many of our partners and peers in the voluntary sector, faces challenging times financially. The increase in the rate of national insurance contributions in the Autumn 2024 budget, for example, will have a significant effect on our charity and much of our network.

Due to the end of long term funding streams an agreed reserves provision was budgeted for this financial year, to maintain service delivery at a level meeting identified continued demand and more urgent and complex advice needs. We have reduced our Reserves figure, which continues to meet and 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.

As in previous years our main expense has been staffing costs, which have increased from the previous year through appointments of staff to

provide additional advice sessions on funded projects.

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 2024-25

Local Authority	115,985
MaPS - Local Provision	167,580
MaPS - Local Provision Underspend	1,416
MaPS - DRO's	273
National Lottery Community Fund - Disability Benefit Project	19,685
TMBC - Pension Credit Take-Up Project	14,624
CA - WHD EAP	15,750
TMBC - Winter Pressures Grant	4,218
CA Manchester - Probation WQ	450
Jigsaw	27,930
Irwell Valley	4,956
CA - YBS Referral Service	24,163
Trussell Trust - Tameside East	27,300
Trussell Trust - Tameside South	24,270
Jusaca Trust	6,000
NHS Healthy Hub Club	1,600
TTTE - Funds for Fuel Vouchers	4,500
Recycle Outlet	4,015
Other Income	1,725
Public Donations	232
TOTAL	466,672



Chief Officers Report

We are Citizens Advice - We exist to shape a society where people face far fewer problems.

We can all face problems that seem complicated or intimidating. At Citizens Advice Tameside, we believe no one should have to face these problems without good quality, independent advice. For many Tameside people, their situations remain extremely precarious. There is still a huge need for crisis support, which points to both the social and economic difficulties in which people find themselves. The prospect of policy changes, particularly those around disability benefits, are creating greater uncertainty for local residents.

Citizens Advice, in its 85th year nationally, plays a crucial role in supporting and empowering people to understand their rights, make informed decisions and navigate complex systems that might otherwise feel overwhelming.

Demand for our services continues to grow and in the last year we helped **5,924** people. The complexity of the problems that people face remains very high and the shift we saw during the pandemic and the cost-of-living crisis towards increasing need for crisis support persists and risks becoming entrenched.

Our local advice was offered from 16 locations across the borough, with our central office providing underlying systems, processes, resources and support. Our service recorded financial gains for our clients of **£3,803,553**.

Our services are delivered by our highly-trained people - last year **27** volunteers and **21** colleagues across our service. We strive to be an organisation that people feel proud to work and volunteer for; and to create a culture which is inclusive and engaging. We want to be a place for everyone, where everyone belongs. Diversity among our workforce ensures we build a culture that allows us to be the best we can be for the people who need us. Of the colleagues who have shared their demographic data, our team profile shows that **79%** of colleagues are women, **21%** men. **57%** of colleagues are disabled and **27%** are people of colour.

We're pleased to present the work of our team in this 59th Annual Report.

**Nigel Morgan BEM and Susan Riley
Chief Officers**

Many clients are helped through more than one channel:

-  **22,717** local website page views.
-  **14,980** telephone contacts
-  **8,395** email contacts
-  **2,485** face to face contacts



Research and Campaigns

With the right evidence, we can show big organisations – from companies right up to the government – how they can make things better for people. Citizens Advice works hard to translate the insight we gain from helping people into policy change. This powerful advocacy work is needed more than ever.

The General Election in 2024 saw a change in government and Citizens Advice continued to highlight that we are helping record numbers of people facing problems and that raising living standards needs to be a key priority for government action. There have been positive steps to improve the rights of private renters, who have been at the centre of many of the economic shocks of recent years. However, recent proposals to cut billions from the welfare system have been extremely concerning for thousands of our clients, many of whom are already struggling financially. Locally, we contribute to the national work to highlight the impact of welfare reforms, particularly the impact of proposed cuts to disability benefits. We remain concerned about the longer term future impact of reforms to Personal Independence Payments. In May 2025 Citizens Advice published Pathways to Poverty report on what these changes will mean for the people we support. Much of our advocacy attention will continue to focus on how we can influence these proposals via the formal consultation, as well as how to best support our disabled and sick clients through advice provision and additional support.

Private rental reform was high on the agenda in 2024 at a time when record numbers of people sought help from Citizens Advice about a Section 21 'no-fault' eviction notice. We used our evidence and insight to contribute to national campaigns to inform the development of legislation by the previous government to ban Section 21, and bring in new protections for renters. We contributed to advocacy for further changes to make the sector more secure, safe, and affordable for tenants through the Renters' Rights Bill. The new Bill includes positive

changes we've been calling for, such as a ban on Section 21 eviction notices, and the introduction of the Decent Homes Standard and Awaab's Law for private rental properties.

Affordability of essential bills remains a key concern through this financial year. We recognise the significant impact that the cost-of-living crisis, steep rises to energy bills and inflation have had on our clients' finances and wellbeing. Each month, our cost-of-living dashboard is updated which examines our client data by both theme and demographic. We attend the Citizens Advice bi-monthly public events where experts from our own network and other third sector organisations discuss our latest data and share their insights.

We continue to include the Tameside voice to the Citizens Advice National Network Panel monthly on key issues.

We've participated in local networks:

- Tameside Asylum Seeker and Refugee Network
- Tameside Community Champions
- Tameside Financial Inclusion Partnership
- Hattersley Forum
- Tameside Homelessness Partnership Forum
- Tameside Work & Skills Integration Board
- Tameside Inequalities Reference Group
- Tameside Food Partnership
- Greater Manchester Research and Campaigns Group
- Tameside Money Advice Referral tool local working group

We've participated in research and campaigns activities:

- Tameside Housing Advice Review
- Gambling Harms - awareness raising campaign
- Scams Awareness Week - awareness raising campaign
- Healthy Start Scheme local take up - awareness raising campaign
- Citizens Advice network Cost of Living Crisis Briefings & Data Insights



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 such as

- Proud to be Me - Autism support event
- DWP Volunteering event
- World Elder Abuse Awareness Day - Tameside Adult Safeguarding Board
- Tameside Voluntary sector summit

- Diversity Matters North West Celebration event
- Tameside Volunteer Fair February 2025 - Know Your Neighborhood

In October 2024 we hosted Jonathan Reynolds MP, Secretary of State for Business and Trade, and Dame Clare Moriarty, CA Chief Executive, round table discussion with staff and volunteers.

Volunteering

35 volunteers gave their time to Citizens Advice Tameside between 2024 to 2025. In addition to giving information and advice, volunteers supported the service in other roles — as trustees, undertaking research and campaigns, fundraising and fulfilling administrative roles.

During a time of continued high demand, our volunteers have stepped up to be there for and help members of their communities find a way forward and supported us to shape a society where people face far fewer problems.

Locally we continued to participate in the national volunteering transformation work, Value of Volunteering, resulting in the largest piece of published research into volunteering at Citizens Advice for 10 years. The research, which was carried out by the Centre for Charity Effectiveness at Bayes Business School and Sonnet Advisory & Impact, evidenced the many ways in which volunteers positively impact our organisation. As well as significantly enhancing our frontline capacity at a time of ever increasing demand, volunteers bring their different backgrounds, outlooks and experiences into our work. Volunteers also help raise the profile and awareness of our services to reach new clients and improve our ability to reach and engage marginalised communities.

The research also sought to evidence and measure the wider impact of volunteering at Citizens Advice and found there to be significant benefits to the wider UK economy and the NHS as well as to volunteers themselves. This

research also helped us to better understand the cost, benefits and feasibility of different volunteer approaches within our organisation and was published in July 2024.

Locally, we attended Volunteering events hosted by DWP and Action Together this financial year, and the Tameside Voluntary Sector Summit.

We conducted a Volunteer Impact Survey in August 20204, and our volunteers told us that volunteering with Citizens Advice Tameside: **90%** had personal development gains, increased confidence, self esteem, self-management, **100%** respondents told us their skills base had increased, from teamwork through to computer literacy. **80%** increased health and wellbeing, **100%** access to free training and supervision, **90%** appreciation of other cultures. Some comments from our volunteers about volunteering:

'Like to think we can a difference to community'

'I like to help other people'

'The variety of people you come across and issues you deal with. Feeling like you are helping and contributing to society. The friendships at CAB'

Whatever their role and wherever they carry it out, we offer our heartfelt thanks to all our volunteers for their dedication, knowledge, skills, energy and support to the service. We couldn't do what we do without you.



Whole Service Statistics

Our clients

57% women - 43% men

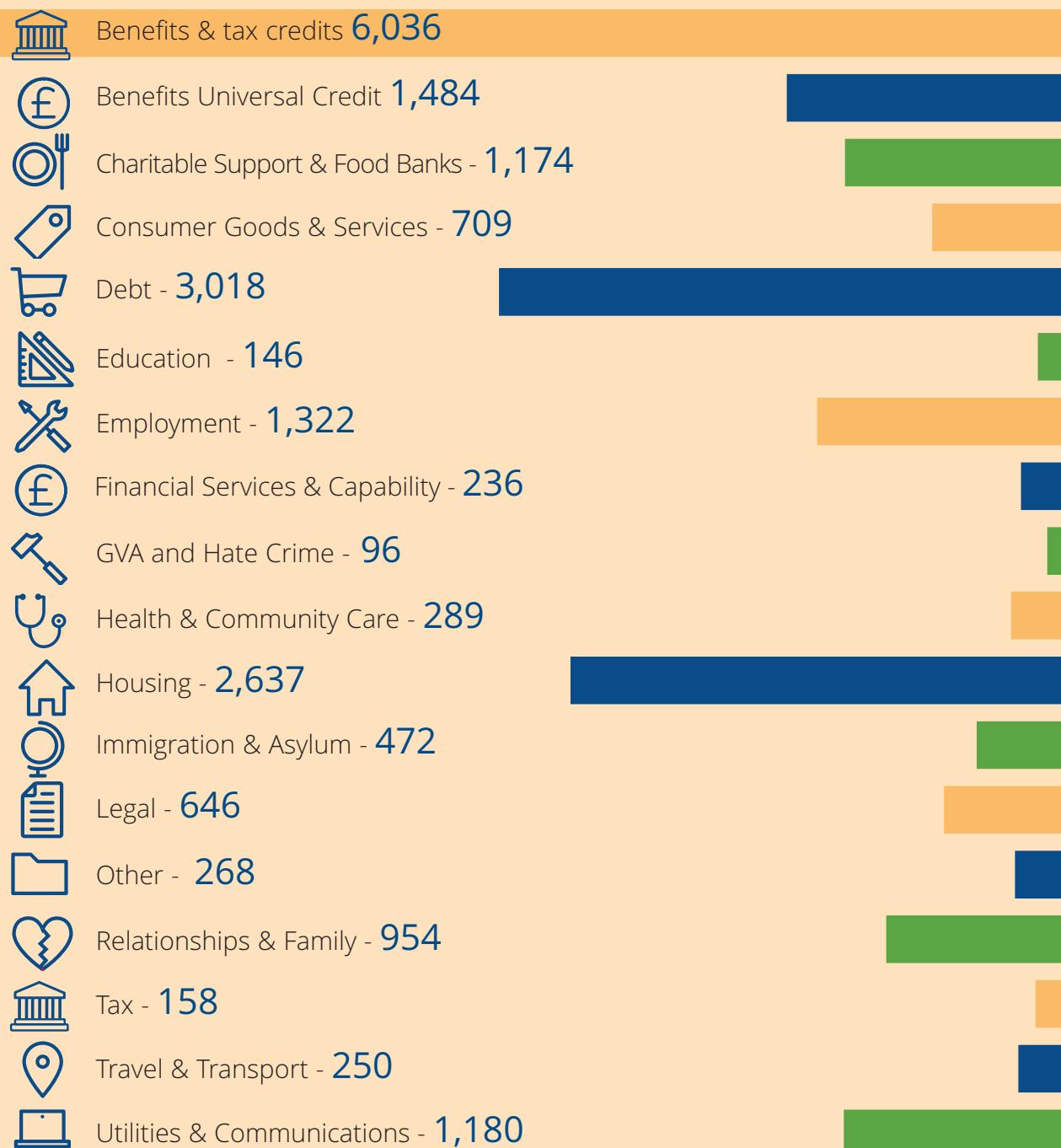
77% White British, 23% BAME



52% Disability/Long Term Health Problem

22% <35 years, 27% aged 60+,

Whole Service Issues:



Grand Total - 21,075



Core Service

Funded by Tameside MBC, our Core service has provided generalist level advice and information to help people facing issues related to a range of enquiry areas - welfare benefits and tax credits, debt, employment, housing, immigration, consumer, utilities, tax, relationships and family. We provide free, confidential, impartial and independent advice to help people find a way forward. We empower people to resolve problems themselves, helping to reduce the likelihood of similar issues arising in the future.

People often come to us needing help with complicated, interrelated problems. These have continued to grow in complexity since the pandemic began and throughout the cost-of-living crisis. We're uniquely placed to help people by offering a holistic approach, with our core advice services able to draw on our specialised teams and support nationally to help navigate the most complex circumstances. We hold the AQS quality mark for our generalist advice, and for telephone advice.

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

Our Core advice service is free, provided via a dedicated phone line, e-mail, webchat and face to face. Many clients are helped through more than one channel. We helped **4,892** clients (15% increase from the previous year)

5,500 individual users visited our website pages for information on rights, how to resolve issues, along with details of our services and how to access these, with **22,717** local page views. Adviceline continues to be our virtual 'front door', playing a pivotal role in connecting clients to all our services: generalist advice, specialist advice, project work and national Citizens Advice services including the consumer service, and Help to Claim. We took **7,362** inbound advice calls

through our freephone Adviceline, received **936** digital web form requests for advice, **1,918** email requests for advice, and **492** webchats were held with Tameside residents, in General advice, Debt and Consumer.

We received referrals in from Tameside Welfare Rights, the Courts and Tribunal Service, GPs, Jobcentre, local authority services, social prescribers, support organisations, local charities and elected members. Citizens Advice national services such as Help to Claim, Help through Hardship and the Witness Service referred local cases to us for local advice where needed.

We advised at initial contact, by telephone appointment and callback, by email, webchat and video call, and held **837** face to face advice appointments and home visits for the most vulnerable clients.

Alongside our advice we issued **872** food bank vouchers for local food banks, and **132** emergency fuel vouchers through our energy advice for clients at immediate risk of self disconnection.

In 2024 to 2025, we helped clients with **16,480** new issues from across all of our channels. The top issues were Benefits & Universal Credit (including Managed Migration to Universal Credit), Housing, Debt and Employment.

Core service is delivered by a committed team of volunteer and paid advice staff. Advisers undertake 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. This year, **27** volunteers contributed to service delivery, with **14** volunteers recruited and trained. Volunteers gave **2,001** hours of their time and skills to help local residents.

We recorded **£2,260,721.32** financial gains for our clients, through benefit gains, grants secured, income gains, reimbursements, debts written off and repayments rescheduled.



Outreach and Projects

Delivered through funding from Jigsaw, Irwell Valley, Jusaca Trust, Yorkshire Building Society, Trussell Trust Tameside East, Trussell Trust South and Trussell Trust Droylsden, NHS Healthy Hub, our Outreach advice team continues to help the people of Tameside facing issues delivered in the heart of their communities.

Our Outreach advice service offers free advice face to face in community based locations, along with telephone and e-mail. We were able to extend both our energy advice and food voucher provision across all our outreaches ensuring that we were able to provide borough wide coverage.

Our Outreach teams advised: **1,397** clients, **4,015** issues, opening **1,492** cases across **15** locations, with **1,681** in person contacts. We recorded financial gains of **£605,035** benefit gains, benefit entitlement put back into

payment, charitable payments, money savings and others. Top issues to Outreach were Benefits & Tax Credits, Charitable support, Consumer.

Our projects included Disability Benefit form filling through National Lottery who granted in year funding to support our work with disabled clients and their families to navigate the claims processes for disability benefits and a Pension Credit Take up Campaign funded by Tameside Council working alongside Tameside Welfare Rights to encourage eligible pensioners to claim Pension Credit, and other entitlements including Housing Benefit, Council Tax Support and disability benefits.

We are very appreciative of all our funders who continue to support our services to ensure community advice is available during these difficult times.

Energy

Energy prices remain significantly higher than before the energy crisis, and are likely to stay volatile in the coming years. This is driving more people into crisis, and nationally we helped more people with energy debt in 2024 than any other year on record. Locally, we have continued to support people with high energy prices and rising debt levels through our energy advice service and a team of specially trained advisers.

Our advice includes: Supporting clients in or at risk of fuel poverty, supporting clients with their energy issues, providing energy efficiency measures and achieving outcomes for clients. Maximising clients income - including offering a benefit entitlement calculation to ensure clients are receiving the appropriate benefits and energy grants based on their individual circumstances. We can help sign up clients to appropriate schemes - such as the Priority Services Register, and enable onward referral and support to address other barriers to living in

a safe and warm home - this could include, but is not limited to, emergency funds, housing support, emergency food provision.

Key outcomes for our energy advice include:

- **325** clients supported with energy advice and income maximisation advice through our funded energy advice programmes
- **1,094** Fuel issues advised upon - selling methods and switching supplier, billing /meter readings, customer service, heat networks, methods of payment, unable/struggling to pay bills, issues with supply, tariff/price, warm home discount, priority services register, carbon monoxide safety, smart meters, complaints, affordability, pre payment meters unable to top up
- **£238,652** financial gains secured for WHD funded energy advice energy advice clients
- **73%** EAP energy advice clients identified as in fuel poverty



Employment

Delivered through funding within our Core Contract with Tameside MBC, our specialist Employment advice team continues to help the people of Tameside facing issues with their Employment. Employment status affects everyone who works. People with different employment statuses have different rights set out in law. Clarity around individuals' and employers' rights and responsibilities at work supports empowerment for working people.

Our Employment advice service is free, provided via telephone, e-mail and face to face. We hold the AQS quality mark for Employment Casework.

We advised

- **131** unique clients,

- **718** advice issues

Through local delivery we secured

- **£25,486** money recovered from employers for clients
- **£11,764** benefit gains for employment clients
- Grievances upheld by employer
- Reasonable adjustments made in the workplace.

Top employment issues were Employment Tribunals and appeals, Dispute Resolution, Dismissal and Discrimination.

Debt

Our Money and Pensions Service-funded Debt Advice Project provides free debt advice across England over multiple channels, so people can get advice in a way that works for them. It offers this through a national free phone service, webchat and local face-to-face provision in community-based advice agencies. Our community based debt advice service is free, provided via telephone, e-mail and face to face.

Our trained debt caseworkers deliver advice and act as Debt Relief Order intermediaries, and authorised debt advice providers for Breathing Space; debt respite scheme. We hold the AQS quality mark for Debt Casework

We advised

- **694** unique clients
- **2,239** advice issues
- Opened **308** cases

Through local delivery we secured

- **£1,306,203** financial gains for clients
- supported **63** clients to obtain a Debt Relief Order, writing off **£1,071,372**
- rescheduled repayments on **£99,691** debt for local residents.

Top debt issues were Debt Relief Order, Breathing Space Moratorium and Council Tax Arrears.

Helping Hands

Our textile reuse project and recycle outlet 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.



Outcomes and Impact

This year the data on value to society, by providing services directly to clients, includes for the first time the value of volunteering at Citizens Advice.

Our value to society:

For every £1 invested in on Citizens Advice Tameside, we deliver:

- **£5.38** in fiscal value
- **£39.90** in public value and
- **£26.04** in value to the people we help

Our advisers recorded **1,298** outcomes totalling **£3,803,553** - this includes income gains through new benefit entitlements, awards maintained, successful challenges, grants, charitable payments, compensation and reduced costs; debts written off (bankruptcy, DRO, write off); debt repayments rescheduled; money saved through challenging incorrect energy bills.

Not all outcomes generate financial gains for clients, such as grievances upheld in an employment case, reasonable adjustments being implemented in the workplace, or utility meters being installed.

How our advice helped:

Of clients surveyed:

- **24%** told us their problem was urgent
- **74%** told us we helped them find a way forward
- **68%** told us we helped solve their problem
- **81%** told us they would not have been able to sort out their problem without Citizens Advice

- **57%** told us they felt less stressed, anxious or depressed as a result of our help
- **38%** told us their physical health had improved as a result of our help

Case Studies - anonymised:

Case Study 1:

Client A contacted our AdviceLine for advice around Council Tax arrears, and was referred to our MaPS Debt team for advice. A was single and living in a private rented property. A had multiple health issues including severe mental health issues and was supported by the Community Mental Health Team. A's only source of income was from benefits. A had multiple years of Council Tax arrears, exceeding £8,000. Council Tax arrears is a priority debt - a debt with the most serious consequences if it is not paid.

A was advised on a range of debt options, including specifically in their case, the Severely Mentally Impaired (SMI) discount for Council Tax. This is for residents with severe mental impairment and in receipt of specified sickness or disability benefits. A was assisted with the SMI application. A was claiming a qualifying benefit, and the GP confirmed clients severe mental impairment from before the Council Tax arrears accrued. Tameside Council agreed to apply the SMI exemption to the Council Tax account, and backdate, which cleared all the Council Tax arrears.

A advised us that this eased the stress they were under due to Council Tax arrears and A is exempt from Council Tax going forward.

Case Study 2:

Client B attended an outreach advice session located in a foodbank to request a food voucher. B had a mental health condition and had nil income or savings with which to buy food. B had worked in full time employment prior to becoming a live-in carer some years ago. B had not claimed any benefits since finishing work, and he and his mother had lived off pension and savings, which had reduced to nil. B lived in the house alone with no income and savings after her death.

Adviser completed a benefit check which identified entitlement, and advised on how to claim the identified entitlement. B was signposted to our national Help to Claim team, for support making a new Universal Credit (UC) claim. B was advised regarding Council Tax Support entitlement, and Council Tax single person discount. B was advised on Work Capability assessment re UC if unable to work due to health reasons. Client sought to return to work, and was advised regarding the claimant commitment within UC, and seeking work. B was advised regarding Personal Independence Payment (disability benefit) due to difficulties with daily living and mobility. B was advised how to make a claim, and offered further advice and assistance.

B was advised regarding local mental health support services, and given contact information for these. B was offered energy advice and was advised around practical energy saving tips, to understand his energy tariff and bill, on potential future eligibility for the Warm Home Discount, on comparing and switching suppliers.

B returned to the outreach some weeks later to update on actions taken and claims made, resulting in an income of over £6,000 annually - Universal Credit, Council Tax Support and the single person council tax discount. Client had also been advised on how to reduce his outgoings through energy advice.

Case Study 3:

C was referred from our freephone Adviceline to our employment specialist, with a redundancy issue. We advised around redundancy pay entitlements, notice pay periods, holiday pay and outstanding wages and consultation periods, and rights under previous Transfer of Undertakings (Protection of Employment) - TUPE transfers. We advised around ACAS early conciliation, Redundancy Payments claims from the Insolvency Service and Employment Tribunal processes and assisted with form completion. C's case was open for 5 months, and concluded on agreement of a settlement of £8,000 from the former employer.

Case Study 4:

Client D contacted our Core service for help with emergency financial support and household items. D is a part of a couple with no family support or other support network. D's partner is her carer. D has multiple health issues and is a survivor of domestic abuse. D had a managed move by their Housing Association due to poor living conditions and was claiming Universal Credit and Personal Independence Payment and does not work.

D received help from Citizens Advice Tameside on a number of occasions at a generalist level and we had helped with several applications for financial support from charitable organisations and local authority schemes. We were able to secure emergency funds for D from a charitable fund for fuel costs, and made successful match-funding grant applications to two charitable organisations for a kitchen item in order that D and partner could cook food at home due to insufficient cooking facilities.



Client feedback:

- Everything was very good, very grateful to the professional who treated me, thank you
- Excellent service, fantastic people, invaluable advice, thank you very much for your help!
- I am so grateful for all the help and advice I received from the Citizens Advice in Ashton under Lyne
- Thank you all for being there. You gave me options I didn't know about before. You were patient and helpful
- Thanks for helping me, the staff were friendly. If I wasn't told to see cab I'd never of known about the help was there
- The employees in the office are very helpful, care about the person's issue, and are kind in their treatment. They also have experience and knowledge. This office is very important to us.
- The gentleman who helped me with my case was absolutely amazing and very friendly I would always recommend citizen advice to anyone who needs help as they always happy to help
- Wonderful people with great advice and knowledge of different areas of recent problems that I was experiencing and felt so much better with the outcome
- Your advice on my ESA Capability for Work questionnaire was extremely helpful and instrumental in me being awarded the benefit, moreover at the enhanced support group rate. Thank you so much for all your efforts to help me!
- Very helpful staff, couldn't resolve my issues without their help and support.
- I would like to take this opportunity to thank the staff at Citizens Advice Bureau from the bottom of my heart. They helped me so much via the telephone & face to face appointment, without their help I would have struggled to resolve my issue. They really did go above and beyond to help me, the service they provide is not always recognised. I really appreciate the work they do and on this occasion the staff can walk with their heads held high. Thank you.
- Advisers were brilliant, their knowledge is excellent and so helpful





Trustee Board, Staff and Volunteers

as at 1 April 2024 to 31 March 2025

Membership of Trustee Board

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

STAFF

Chief Officers: Nigel Morgan, Susan Riley
Finance & Administration 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, Mitesh Mistry
Energy Champion: Caroline Barnes
Outreach Generalist Advisers: Caroline Barnes, Paula Bates, Pauline Davis, Petra Puterova, Kwesi Sarpong
Generalist Advisers: Caroline Barnes, Julian Bartolomeo, Paula Bates, Zulaikha Farooqi, Petra Puterova, Kwesi Sarpong, Stephen Shawcross
Older People Benefits Advisers: Abid Abouhawas, Zara Akhlaq
Recycle Outlet Manager: Christine Milligan

VOLUNTEERS

Advisers, Gateway Assessors, Trainees: Abid Abouhawas, Anam Ahmed, Zara Akhlaq, Peniel Amegee, Akeem Amusa, George Bartley, Ayesha Butt, Shieda Chambers, Sarah Conboy, Alan Keith Davy, John-Paul Derwent, Olivia Gregson, Asal Hasavari, Madina Kakar, Diana Kelly, Suad Khadeer, Barbara King, Derek Mack, Ela Mistry, Hemlata Mistry, Samuel Oyeleye, Adele Parkes, Adanna Rojas Serrano, Shannon Tudor, Maha Waqas, Ama Wijesekara, Rizwana Yasmeen.

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:

Peniel Amegee, Akeem Amusa, Ayesha Butt, Ellie Cassidy, Sarah Conboy, John-Paul Derwent, Olivia Gregson, Asal Hasavari, Suad Khadeer, Ela Mistry, Hemlata Mistry, Samuel Oyeleye, Adele Parkes, Adanna Rojas Serrano, Maha Waqas, Ama Wijesekara, Rizwana Yasmeen.

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



Statement of Internal Control

The local Citizens Advice trustee board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. The local Citizens Advice hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.



Obituary - Maurice Sharples OBE

Maurice Sharples OBE passed away on 1st October 2025 aged 85 years.

Maurice joined Citizens Advice Tameside Management Committee in June 1991 following his retirement from a career in finance, formerly the Director of Finance for the North West Regional Health Authority. Maurice served as Trustee and Treasurer to December 2017.

Maurice was a Trustee of the National Association of Citizens Advice Bureau - from September 1994 to September 2005, serving as national Treasurer for 17 years.

Maurice was a director of 'The Adviser' from January 2000 to September 2005 - the not for profit publication established by the National Association of Citizens Advice in 1995 - providing advice and information and raising the standards thereof principally in the areas of law and practice concerning housing, state benefits, employment, immigration, consumer affairs and money matters. Maurice was awarded the OBE for his services in January 2013.

He was incredibly passionate about Citizens Advice, sharing this passion to represent the service at all levels, along with his shrewd financial management and tight governance, he was a memorable orator, with many a story to tell of his years with national and local service. He will be deeply missed by all his loving family and many friends.

FREE .. CONFIDENTIAL .. IMPARTIAL .. INDEPENDENT



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.

- **YORKSHIRE BUILDING SOCIETY, A-U-L:** 83 Old Street, Ashton under Lyne, OL6 7RS.
MON 9am - 1pm (call branch for an appointment - 0161 885 2491)
- **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 885 2491)
- **DENTON SOUTH:** The Haughton Green Centre, Tatton Rd, Denton, M34 7PH.
WED 10am - 1:30pm (every fortnight)
- **DENTON SOUTH:** Oasis Centre, 2 Tatton Road, Haughton Green, Denton, M34 7PL.
WED 10am - 1:30pm (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 885 2491)

Interested in VOLUNTEERING?

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