

# North Tyneside Citizens Advice Annual Report 2018 - 2019



**80th Anniversary Special  
1939 - 2019**



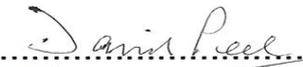
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## CITIZENS ADVICE NORTH TYNESIDE

### ANNUAL STATEMENT OF INTERNAL CONTROL

The Trustee Board has reviewed and approved their information assurance strategy, having identified the risk presented by the significant amounts of client data held in the bureau. An information assurance management team exists to ensure the confidentiality, integrity and availability of all our sensitive data assets is maintained to a level which is consistent with the requirements of our clients, our funders and our strategic partners. The Trustee Board aims to achieve an appropriate level of compliance to the Data Protection Act, the Cabinet Office's Security Policy Framework and to industry best practice, as defined by the ISO 27000 series of standards.

Signed   
Chair of Trustee Board  
Citizens Advice North Tyneside

  
citizens  
advice



## A View from the Chair David Peel

Welcome to North Tyneside Citizens' Advice 2019 annual report! It is fitting that, after eighty years of serving the people of what is now North Tyneside, we should be able to tell readers about some remarkable achievements – though we must also remember that some of these have been prompted by the severe difficulties in our current economic and social life. As the second world war started things were becoming difficult for many people, hence the launch of our service, and that is very much the case now as well.

During the year the staff, paid and voluntary, helped 6,435 people who had between them 17,126 benefit-related problems, often by helping them to recover money owed to them by the state – most of the nearly £6.5m of the income gains. They helped 4,017 people who had between them 30,059 debt-related problems, getting almost £2.5m of debt written off; and those are only the top two categories of problems that were brought to Citizens' Advice by 15,075 people. Look at the information further on in this report: I am sure you will be impressed and understand the widespread esteem in which all who work for Citizens' Advice are held.

That esteem is well earned. Mark Almond continues to provide inspiring and innovative leadership, with the needs of the vulnerable always his priority; and Stu Gibb, his new Deputy, is splendidly proving that even such a hard act as the recently retired Anne Shevlane can be successfully followed. On behalf of everybody who has benefited from Citizens' Advice services, and equally important those who might one day need our help, I thank them and all their colleagues. I also thank my fellow trustee-directors, who hold the purpose of the organisation in trust, set its strategic plans and make the major decisions; we were saddened in 2019 by the death of one of them, Joyce Howe. I am also grateful to our various partners, especially the Elected Mayor and senior officers of North Tyneside Council. Our relationship with them strengthens the service that both we and they, in our different ways, seek to offer.

David Peel  
Chair, Board of Trustee-directors



## Director Mark Almond

This year is our 80<sup>th</sup> Anniversary and North Shields and Whitley Bay were amongst the first CABs in the country to open at the start of WWII in September 1939. In those 80 years, the service has had its share of ups and downs, but always focusing on helping clients. The culmination of those 80 years has been our busiest year ever with a 12% increase to 15,075 unique clients advised by telephone, digital and face to face. Our performance assessments by national citizens advice showed these extra clients were not to the detriment of quality of advice, client experience or governance. We were confirmed with excellent scores for all in these areas.

***“The organisation demonstrated excellent leadership overall. It is driven by a skilled and effective Board and a strong and experienced Management Team” – Tony Vail – National Citizens Advice Auditor.***

There was increased demand for advice on benefits, debt, & financial capability which has been the pattern since Welfare Reforms were introduced. This reflects the great pressures faced by many people in our community. The outcomes we achieved showed an 18% increase in total debt dealt with & client income gains (mostly benefits) increased by 13% to £6,309,485.

It is perhaps fitting that this year’s great results, come in the last year of Anne Shevlane’s Deputy Director tenure. Anne was an outstanding Manager and in her 6 years as Deputy Director at North Tyneside Citizens Advice she played a vital role in developing our standards of performance. Her concern, that we became the best service we could be and her drive to achieve it, produced the excellent results. On a personal level, I relied on her sound judgement, attention to detail and shrewd advice. Anne left a notable legacy which Stuart Gibb as the new Deputy Director, is working hard to match.

It is my sad duty to report the death of two valued members of our Citizens Advice family, Alan Wells, a long-standing volunteer adviser and Joyce Howe, a volunteer adviser and Trustee Board Member. Both provided many years of service, helping many clients over their long service. They are sadly missed.

The credit for this very successful year belongs not to one person, but to many. Our volunteer and paid staff, who provided the high-quality service to so many clients; our Trustee Board who determine our strategic plans; and our partners & funders who work with us for the greater good. I particularly highlight the excellent partnership we have with North Tyneside Council who have continued to support and fund Citizens Advice in very difficult times.

I would like to end thanking David Peel (Chair), Margaret Stewart (Vice Chair) and Max Hacon (Treasurer) for their fine stewardship of the service and their personal support to me.

 Mark Almond  
Director

# The Trustee Board

**Chair:** David Peel

**Vice Chair:** Margaret Stewart, Phil Wright\*

**Treasurer:** Max Hacon

**Secretary:** Mark Almond

**Board Members:** Michael Vine   Tony Best   Elaine Nylander   Jess Callaghan  
Peter Elliott OBE   Olive Gill   Joyce Howe\*   Jeff Watts\*

**Staff Observer:** Lucy Allen

**Volunteer Observers:** Liz Lynn

**Council Representative:** Councillor Carole Burdis

\* Resigned during year

## Our Funders and Partners

North Tyneside Council

Gordon Brown Solicitors

Mary Glendon MP

Alan Campbell MP

North Tyneside Big Local

The Wise Group

European Social Fund

Whitley Bay Big Local

Carers North Tyneside

National Citizens Advice

Department of Work & Pensions

Meadow Well Connected

The Islamic Centre

VODA

Money Advice Service

Big Lottery

NTCDP

SIGN Network

**Citizens Advice North Tyneside would like to note its particular appreciation for the financial help and support of North Tyneside Council**



**North Tyneside Council**

# Highlights from 2018-2019

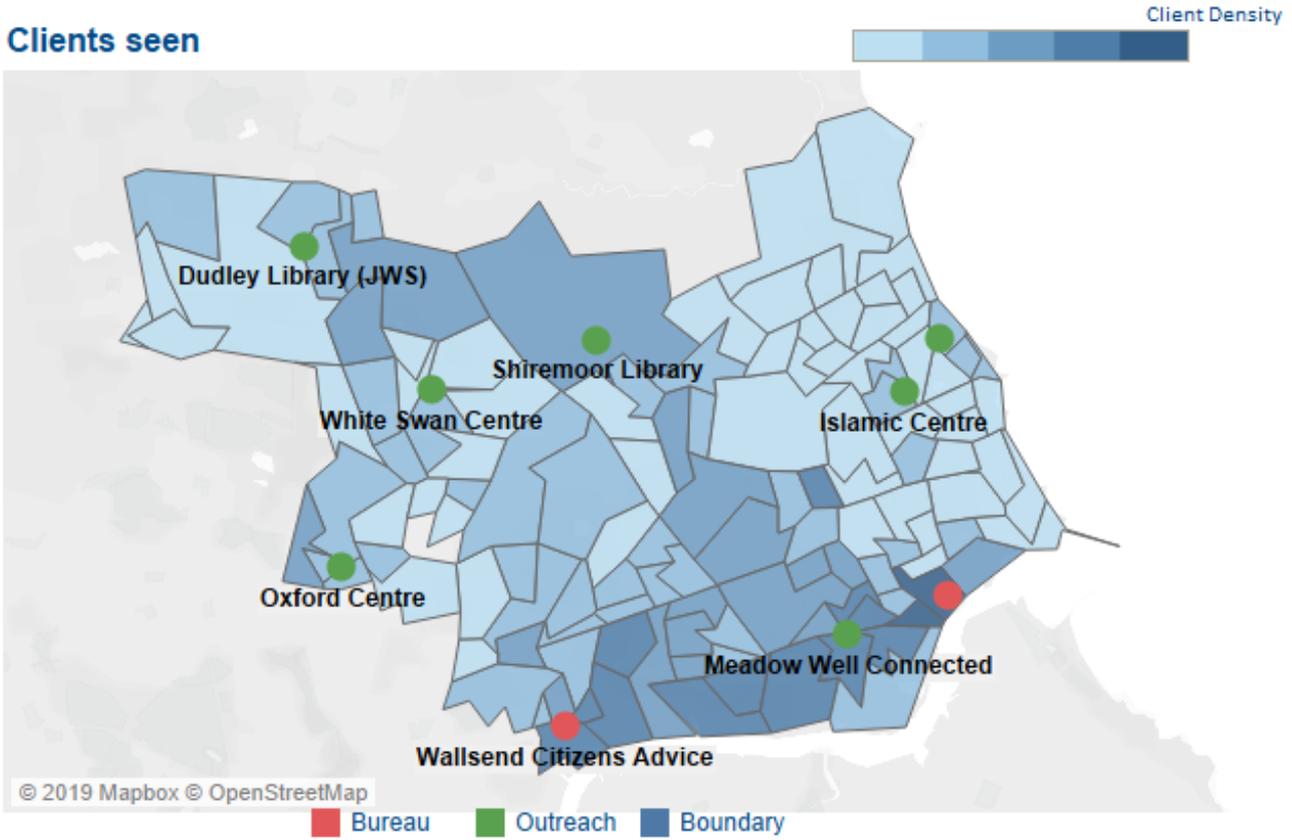


During the last year, we have:

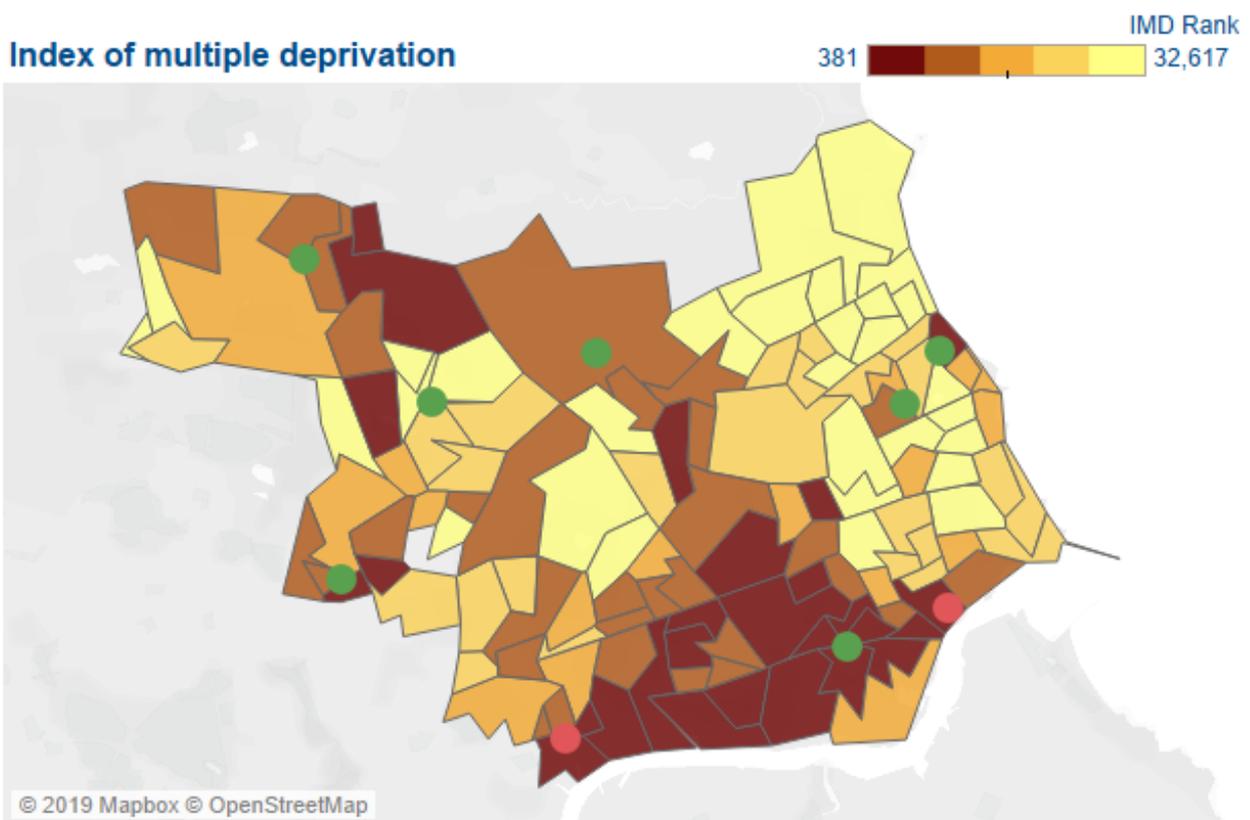
- Advised **15,075** unique clients on **70,717** problems.
- Helped our clients claim **£6,309,485** in Benefits and Income gains.
- Achieved **£2,441,906** in Debt write offs for our clients.
- Helped our clients renegotiate affordable repayments on **£1,842,054** worth of Debt.
- Advised and supported **1,976** Universal Credit claimants since the full service rollout in May 2018
- Started a new partnership with NHS Northumberland Tyne and Wear to provide early-intervention advice to people with Mental Health problems.
- Been commended for the quality of our advice work by the Financial Conduct Authority Thematic Review.
- Contributed to a national campaign improving homeless people's access to benefits & bank accounts.

# Working across North Tyneside

## Clients seen



## Index of multiple deprivation



The darker colours on the IMD map show higher levels of deprivation

# Our Key Statistics for 2018-2019

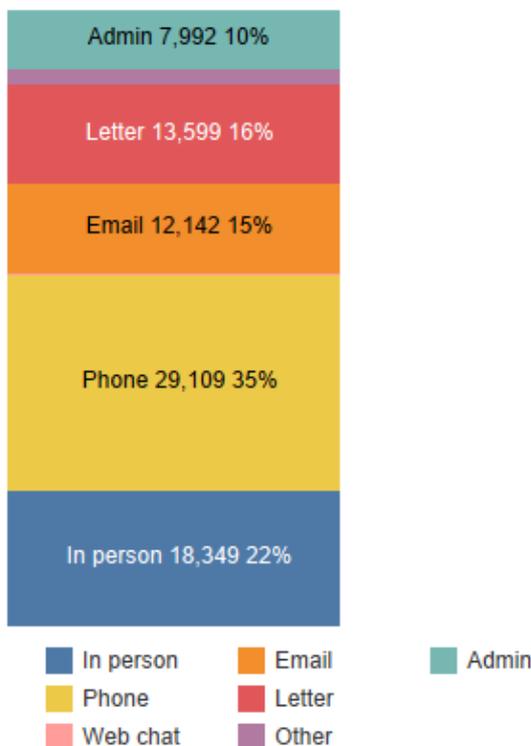
## Summary

|                              |               |
|------------------------------|---------------|
| <b>Clients</b>               | <b>15,075</b> |
| <b>Quick client contacts</b> | <b>423</b>    |
| <b>Issues</b>                | <b>70,717</b> |
| <b>Activities</b>            | <b>83,342</b> |
| <b>Cases</b>                 | <b>18,216</b> |

## Outcomes

|                                 |            |
|---------------------------------|------------|
| Income gain                     | £6,309,485 |
| Re-imbursments, services, loans | £14,312    |
| Debts written off               | £2,441,906 |
| Repayments rescheduled          | £1,842,054 |
| Other                           | £253,418   |

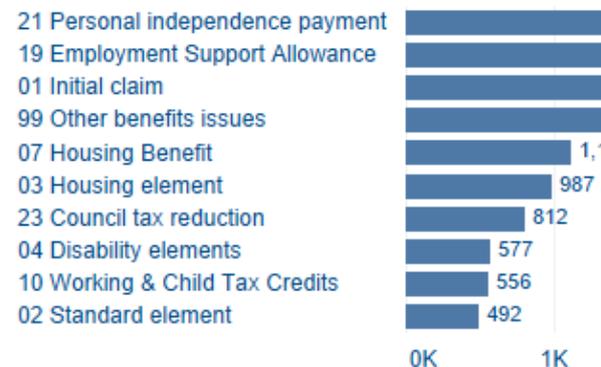
## Channel



## Issues

|                                 |          |
|---------------------------------|----------|
| Benefits & tax credits          | 1        |
| Benefits Universal Credit       | -        |
| Consumer goods & services       | -        |
| Debt                            | 3        |
| Discrimination & Hate & GVA     | -        |
| Education                       | -        |
| Employment                      | -        |
| Financial services & capability | 1        |
| Health & community care         | -        |
| Housing                         | -        |
| Immigration & asylum            | -        |
| Legal                           | -        |
| Other                           | -        |
| Relationships & family          | -        |
| Tax                             | -        |
| Travel & transport              | -        |
| Utilities & communications      | -        |
| <b>Grand Total</b>              | <b>7</b> |

## Top benefit issues



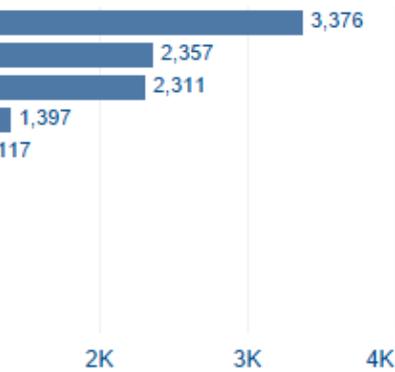
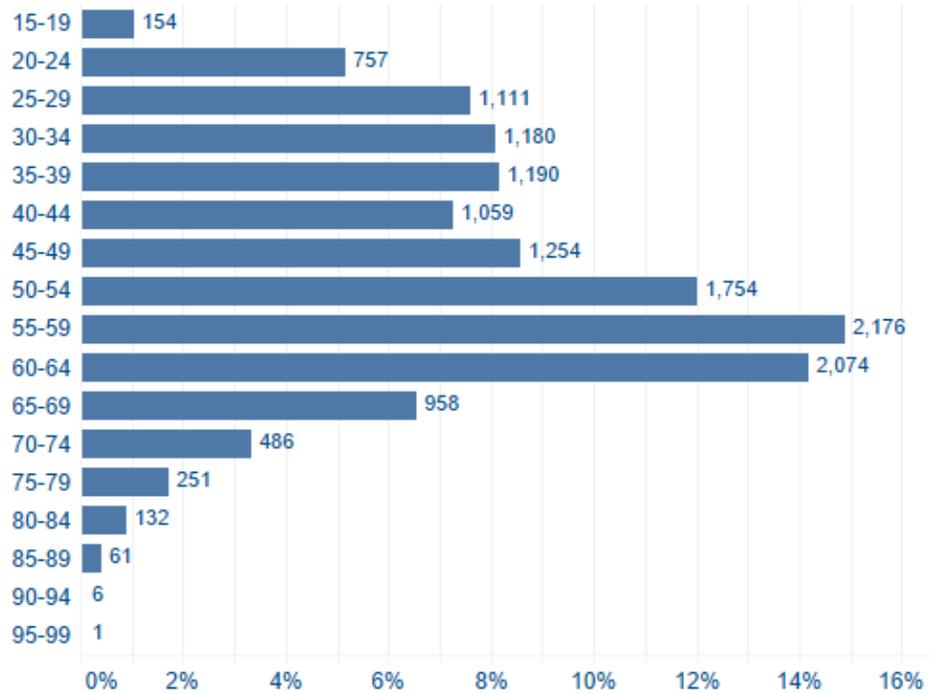
## Top debt issues



# Our Key Statistics for 2018-2019

| Issues | Clients |
|--------|---------|
| 1,615  | 4,460   |
| 5,509  | 1,976   |
| 627    | 414     |
| 10,059 | 4,017   |
| 147    | 105     |
| 52     | 40      |
| 1,712  | 935     |
| 2,961  | 4,607   |
| 278    | 203     |
| 1,820  | 1,158   |
| 138    | 99      |
| 2,607  | 1,551   |
| 985    | 602     |
| 1,149  | 815     |
| 189    | 162     |
| 225    | 172     |
| 644    | 386     |
| 10,717 |         |

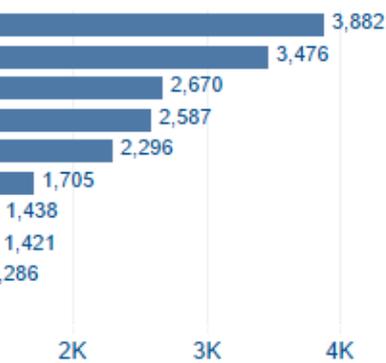
## Age



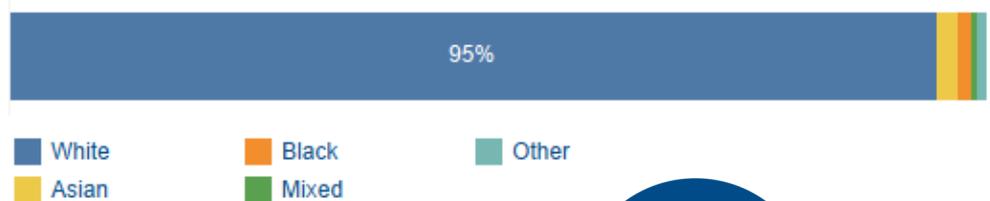
## Gender



## Disability / Long-term health



## Ethnicity



# Campaigns and Achievements: 2018-2019



## Universal Credit Full Service

Universal Credit rolled out as a full service across North Tyneside in May 2018, and we've seen an increase in the number of people needing debt and financial advice due to the wait for initial payment and longer payment intervals that the new benefit involves. Disabled people can also be over £300 per month worse off under Universal Credit, and we've campaigned on this issue along with other Citizens Advice offices across the country.



## Mental Health Partnership

Our research shows that people with mental health problems often find it more difficult to manage their financial affairs as a result, which in turn makes it harder for them to manage their mental health or complete treatment. We've started a new partnership with NHS Northumberland Tyne and Wear to provide early intervention advice to mental health patients, allowing them to engage more effectively with health practitioners and avoid crisis situations.



## End Loneliness in North Tyneside

Working in partnership with the North Tyneside SIGN Group, we've made a successful bid to the Big Lottery Fund to finance projects across the borough to address social isolation, including helping people with debts and financial problems. Social isolation can have serious effects on people's mental health and in turn make their other problems harder to deal with, and we're looking to address this on a borough-wide basis.



## Homelessness & Access to Benefits and Bank Accounts

We've participated in a national initiative to improve Homeless people's access to benefit claims and bank accounts, by surveying local banks, building societies and jobcentres about whether they would allow a homeless person to use local post offices or PO Boxes when making a claim or opening an account. We've been able to both feed this back to the national campaign and use it to better inform our advice work.

## What our Clients Say



- “Just wanted to say thank you for your support with the British Gas Energy Trust and for helping me get the full amount owed. I hope you can help people in a similar position to me to reduce some of their stress and financial burden as you did with me. I am so pleased and grateful that organisations like the C.A.B. exist and are there to help people in fuel poverty. Many thanks for all you've done.”
- “I would have been lost at a most difficult time in my life without this service, it was the life line I needed.”
- “I was very happy with the help I got. Easy to talk to and now on the road to getting everything sorted. Thank you.”
- “Your adviser was very sympathetic, showing compassion and advice. As I felt very embarrassed and ashamed of finding myself in the predicament I’m currently in financially due to unforeseen circumstances. You made me feel as if I wasn't the only one to feel this way which made me feel better. I have already recommended your services to 2 other friends.”
- “Your help and understanding and your compassion without judgement helped myself and my husband to restart our lives debt free. We cannot thank you enough.”
- “I am very grateful that such a service exists. I was under a lot of stress and the advisors were very kind, patient and understanding. Thank you.”
- “You are listened to and understood. You are not made to feel stupid or incompetent. It’s very comforting to know there are people there to help and not to feel alone.”

*(Taken from cards, letters and emails received from clients)*

# Client Satisfaction Survey



## North Tyneside Client Satisfaction 2018/19:

- **90%** of our clients (out of 957 surveyed in 2019) found their overall experience **good or very good**
- **91%** felt they could now **find a way forward** to at least a moderate extent
- **89%** said we were **easy to access**
- **92%** would be **likely or very likely** to recommend our services.
- **83%** report that their problem has been **completely, mostly or partly solved**

# Joan's Story\*

Joan was 60 and lived alone in a council flat. She had numerous health conditions relating to obesity and poor circulation, and also had a learning disability that meant she couldn't read or write.

Joan received Disability Living Allowance (DLA) for many years due to both her care needs and her mobility problems, but upon being transferred to the new disability benefit, Personal Independence Payment (PIP), she was not awarded enough points for either daily living or mobility and her award was stopped. She was left unable to pay for the support she needed, but her condition meant she was unable to appeal against the decision herself.

We drafted an appeal on Joan's behalf to a benefit tribunal who then awarded her the highest rate of PIP, giving her over £13,000 in backdated benefits as well as reinstating her current award. This allowed Joan to once again pay for the daily care she needed.

\*Name changed to protect client confidentiality



Denotes left during this period \*

Denotes joined full time staff \*\*

Volunteers from 1st April 2018— September 2019

## Our Volunteers

Juhi Alam\*  
Michael Leggett  
Ian Atkinson  
Owen Lumsdon  
Dawn Barton\*  
Elizabeth Lynn  
George Beaver  
Lawrence McLeman  
Jacqueline Bell  
Patrick McLoughlin\*  
Brain Bellerby  
Steve Manchee  
Kim Blackie\*  
Craig Mason  
Ann Marie Burns  
David Monk\*  
Bethany Carter-Daniels  
Catharine Moore  
Margaret Collins\*  
Jemima Mpungu\*  
Caroline Combe\*  
Rita Musgrave  
Ken Conroy  
Shonna Nicholson\*  
Kathleen Cowan  
Jane Noble\*  
Joshua Demille-Gray  
Sylvia Ojiako\*  
Kasif Demir  
Jummy Osomo  
Alan Dempsey  
Michael Owete\*

Alastair Denness  
Louis Page-Laycock  
Amrit Bala Dewan  
Imogen Potter  
Peter Dodd\*  
Jean Potts  
Jadea Faith  
Casandra Potts\*  
Sharon Fleming  
Carol Rickerby  
Hannah Froud\*  
Pat Robson  
Helen Ganson  
Laura Rochester\*  
Alison Gilder  
Thomas Ross  
Laura Gilder  
Jacqueline Rushton\*  
Sarah Gilroy  
Peter Ryan  
Jacqueline Greenfield\*  
Claire Scope  
Liz Guest  
Molly Shaw\*  
Olwyn Hall\*  
Janice Smith\*  
Kirsten Hall\*  
Richard Smith\*  
Gemma Hall\*  
Alan Stamp  
Emma Hallowell\*  
Grace Stewart

Alan Hayes  
Dorothy Tavoulari  
Craig Hislop  
Alexander Thurkettle  
Wayne Hoban  
Dot Tose  
Barry Ingram  
Carol Tregidga  
Ogbete Lawson-Jack\*  
Joanna Unthank\*  
Rachel Jammeh\*  
Grace Varty\*  
Elaine James\*  
Jennifer Wade  
Pauline Jenkins  
Neve Walsh\*  
Suzanne Kendall  
Sandra Walton\*  
Sylvia Kermodie  
Will Walton-Davies  
Jouvana Killiney\*  
Wallace Wilson  
Elizabeth King\*  
Sophie Webster\*  
Terry Kirkham  
Alan Wells\*  
Tara Kohler\*  
Ross Wilkes  
Gemma Kost  
Jackie Young



# The Volunteer Experience

## *The Value of Volunteering with Citizens Advice*

Volunteering can have a significant positive impact on volunteers' lives, for example:-

**9 in 10** gain more than 1 practical skill through volunteering

**4 in 5** believe that they have increased their employability

**9 in 10** have an increased sense of purpose and self esteem

**4 in 5** believe that volunteering has had a positive effect on their health



Interested in volunteering at Citizens Advice North Tyneside?

Ring 0191 2704490 or email [volunteer@ntcab.org.uk](mailto:volunteer@ntcab.org.uk) or visit our website at [www.ntcab.org.uk](http://www.ntcab.org.uk)

# Our Staff

**Mark Almond**

**Stuart Gibb**

**Jacqui Ramsay**

**Tracy McIlwraith**

**Julie Drummond**

**Emma Brookes**

**Wendy Edwards**

**Ben Appleby-Dean**

**David Quinn**

**Sally Davies**

**Lauren Mills**

**Nikki Hague**

**Alexandra Vermeulen**

**Kirsten Potter**

**Nico Chilton**

**Rachel Goulding**

**Etienne Attala**

**Alison Graham**

**Cynthia Bartley**

**Susan Blevins**

**Lucy Allen**

**Kate Jackson**

**Lynne Caisley**

**Jennifer Hart**

**Kaye Ritzema**

**Lorraine Jewsbury**

**Ruth Bell**

**Howard Garnett**

**Paul Enright**

**Craig Fortes-Clifton**

**David Knox**

**Daniel Johnson**

**David Short**

**Alan Turner**

**Karen Bolger**

**Wilma Catherall**

**Matthew Moses**

**Owen Miles**

**Sarah Skipsey**

**Tom Office**



Anne  
Shevlane  
Retires



Citizens Advice Service  
1996 - 2019

# Our 80th Anniversary

For  
everyone,  
for 80  
years

2019 marks the 80th Anniversary of the Citizens Advice Service, both Nationally and in North Tyneside. The Citizens Advice Bureau was originally set up at the beginning of the Second World War to deal with the disruptions people were expected to face, and both Whitley Bay and North Shields were among the earliest offices established by the National Council of Social Services. The service has been through many changes since—here are some of the most memorable:

- **8th September 1939:** a notice in the *Whitley Seaside Chronicle* calls for a local 'Information Bureau' to assist residents
- **18th September 1939:** North Shields' first 'Help and Information Bureau' is opened in Bishopgate House, dealing with problems including 'gas-mask worries, work problems or difficulties connected with men-folk away on active service'
- **22nd September 1939:** Whitley Bay 'Help and information Bureau' opens in the Congregational Church Lecture Hall on Park View. Both offices would later be renamed to Citizens Advice Bureaux
- **17th October 1962:** National CAB Committee minutes list that: 'Tynemouth CAB had been offered new premises in the town's civil defence HQ as long as all the bureau workers joined the civil defence corps' but this was withdrawn 'when it became clear that CAB workers wouldn't have the extra time to give to civil defence lectures'
- **1972:** Wallsend Citizens Advice Bureau is first established
- **1983:** Killingworth and District Bureau is established
- **Spring 1991:** North Shields CAB is closed due to withdrawal of Council funding. 10, 000 local people sign a petition against the closure and send hundreds of letters of support for CAB to the leader of the Council
- **1992 :** Advice service from Doctors' Surgeries is started
- **1993:** Whitley Bay and North Shields merge to form the Coastal Citizens Advice Bureau



- **Spring 1994:** Wallsend CAB run emergency advice sessions for workers at Swan Hunter shipyard after it goes into receivership. Many workers had gone straight from school to working in the shipyard and expected to be there until they retired, and some didn't even know where to find the local benefit office
- **1998:** North Tyneside CAB is established by merging Coastal, Killingworth, Wallsend and Shiremoor CABs with the North Shields Disability Advice Centre
- **2007:** North Tyneside CAB experiences a major financial crisis as grants are cut. Bureaux are closed at Killingworth, Longbenton, Shiremoor, Whitley Bay and Wallsend; although Whitley Bay and Wallsend continue to provide specialist advice. Despite this closure of services, our number of clients does not fall significantly
- **2008:** Wallsend CAB re-opens
- **2013:** North Tyneside CAB loses a third of our funding due to the end of Legal Aid contracts, and is forced to restructure. Despite staff losses, no offices or outreaches are closed. Demand for our services remains high and we work smarter to meet that demand
- **2017:** North Shields office moves to new premises on Camden Street
- **2019:** The new Help to Claim service launches. Client numbers are higher than ever

# The Impact of

## LOCAL AUTHORITY

Core service  
providing advice to  
local residents

Investment  
**£330,000**

**Preventing  
Homelessness  
& Eviction:  
£571,190**

citizens  
advice

No

## OUR CL

No D  
Invest

## NHS

No Direct  
Investment

**Reducing Use of  
Mental Health &  
GP Services:  
£483,184**

**Benefits  
for Our  
£16,72**

**Overall Investment: £1,083,634**

# of our Advice

North Tyneside



## CLIENTS

Direct  
Investment

Secured  
Clients:  
27,570

Keeping People  
in Work:  
£1,369,627

## DWP

Universal Credit  
Help to Claim

Investment

**£159,538**

Dealing with  
Public Debt:  
£12,816,749

## CENTRAL GOVERNMENT

Money Advice  
Service  
Pension Wise

Investment

**£614,774**

**Return on Investment: £27,053,326**

**Ratio 25:1**

*All Impact Figures taken from Treasury-Approved Impact Model, 2018-19*

# Nadiya's Story\*

Nadiya was a full-time carer, and had a court fine she was paying off at £10 per week using a payment card. She had to go away temporarily and asked her disabled husband to make payments for her, but he used an older payment card by mistake. The enforcement company then asked Nadiya for an additional £75 fee, which she could not afford.

We contacted the enforcement company on Nadiya's behalf, and agreed a hold on the case while we tried to negotiate a repayment plan for Nadiya. However, the enforcement agent then visited Nadiya at her home while her 9-year-old grandson was in the property, and went into every room in the house as well as opening drawers in Nadiya's bedroom. Nadiya does not speak English as her first language, and she and her grandson were both very distressed.

We made a formal complaint to the enforcement agency, and then escalated the matter to the national regulatory body. The enforcement agency refunded Nadiya £235 and sent her flowers as an apology.

\*Name changed to protect client confidentiality



# A thank you to our funders...



## **BBO Grant – Wisesteps**

Big Lottery Fund and European Social Fund Building Better Opportunities Grant. This grant is for a partnership project to improve the employability of vulnerable people and to help remove the barriers to work.

## **MASDAP**

MASDAP is a grant to provide specialist debt advice.

## **Pension Wise**

Pension Wise is a project to provide pension guidance around the new pension freedoms. We manage a partnership which covers North East England and includes Allerdale Citizens Advice who cover Cumbria.

## **Big Local**

Big Local is a grant to provide outreach advice sessions in Whitley Bay.

## **Debt Management Unit Pilot**

DMU is a project to provide debt management plans to low income groups.

**Citizens Advice North Tyneside provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.**

## Where can you access our service?

### Adviceline



For advice over the phone call

**0300 3309 047 weekdays**

**9am to 5pm**

### Outreach Sessions available

- White Swan Centre, Killingworth.
- Oxford Centre, Longbenton.
- Customer First Centre, Whitley Bay
- Meadow Well Connected, North Shields.
- Islamic Centre, Whitley Bay.
- John Willie Sams Centre, Dudley.
- Shiremoor Library.

### Outreach Contacts

To make an appointment for our outreach services call:-

**(0345) 2000101** for Killingworth, Longbenton, Dudley, Shiremoor & Whitley Bay

**(0191) 341 0033** for Meadow Well Connected.

For the Islamic Centre please call 0191 2704464

or drop into the centre directly.

You can also access **self help** materials from our website at [www.ntcab.org.uk](http://www.ntcab.org.uk) or via [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

Call into our main offices in person at :-

### North Shields

Camden Street, North Shields, NE30 1ND

|                  |             |
|------------------|-------------|
| <b>Monday</b>    | 10am to 3pm |
| <b>Tuesday</b>   | 10am to 3pm |
| <b>Wednesday</b> | 1pm to 3pm  |
| <b>Thursday</b>  | 10am to 3pm |
| <b>Friday</b>    | 10am to 1pm |

### Wallsend

Customer First Centre, Wallsend Forum, NE28 8JR

|                  |               |
|------------------|---------------|
| <b>Monday</b>    | 10am to 1pm   |
| <b>Tuesday</b>   | 10am to 1pm   |
| <b>Wednesday</b> | <b>Closed</b> |
| <b>Thursday</b>  | 10am to 1pm   |
| <b>Friday</b>    | 10am to 4pm   |



**Pension wise**

Your money. Your choice.

To book a FREE guidance session

**0800 138 3944 weekdays**

**9am to 5pm**

Check on our website at [www.ntcab.org.uk](http://www.ntcab.org.uk) for the latest details.

