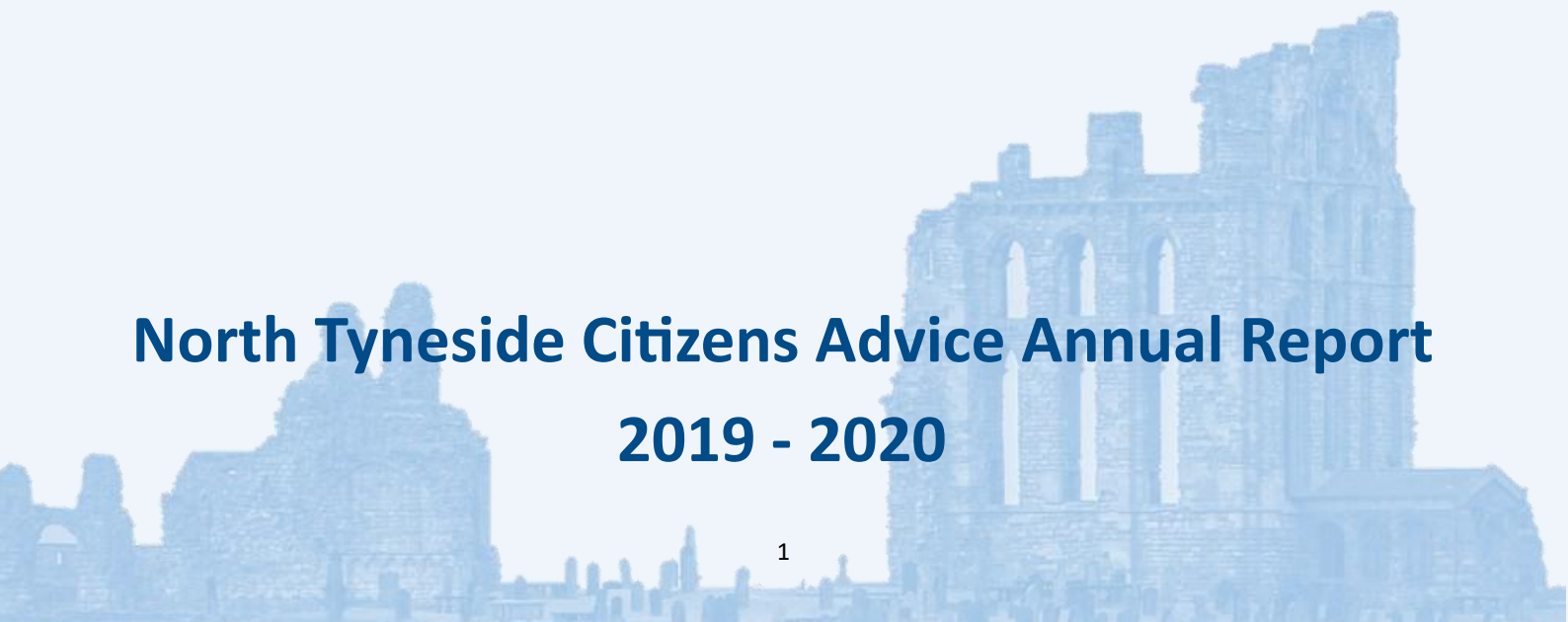




# **citizens advice**

**North Tyneside Citizens Advice Annual Report  
2019 - 2020**



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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.

The Trustee Board has also reviewed and approved the bureau's annual financial accounts and has acted responsibly, reasonably and honestly with regards to managing the bureau's assets.

The Trustee Board has complied with all relevant standards and codes of corporate governance.

Signed:



Chair of Trustee Board  
Citizens Advice North Tyneside



citizens  
advice



## A View from the Chair Margaret Stewart

Welcome to the 2019-20 annual report from North Tyneside Citizens Advice.

I was delighted to take up the role of Chair on 10 December 2019, with my colleague Tony Best as Vice Chair. Our previous Chair David Peel has remained on the Board as a Trustee-director and we are very grateful for his years of leadership and for his continuing input of wisdom and experience.

During the year our advice service has continued to grow with an increase in our unique client count to over 18,000, and over £8.6 m gained in benefits and income gains for our clients. Please do have a look at our detailed statistics in the body of this report. We have also maintained at a high level the quality standards which are set for us by Citizens Advice nationally and we have achieved or exceeded the performance targets agreed with funders. We have been awarded an additional funded post by the Money and Pensions Service (MAPS) as a result of our strong performance in this specialist area of debt advice. Our Pension Wise service has continued to be very successful. This is a tremendous achievement and sincere thanks go to our staff, both paid and voluntary, who deliver advice services day to day, ensuring that we are accessible and deliver services that are of high quality.

We are extremely grateful to all our funders and especially North Tyneside Council for their ongoing financial support. During 2019-20 a new three year funding agreement was reached with the Council with an option to extend with a further two years. Our success as an organisation owes a great deal to this continuity of support and we acknowledge our valuable partnership with the Local Authority.

The end of the financial year brought huge change as a result of lockdown and the impact of COVID 19. We have had to switch our advice channels wholly to telephone and digital, and staff have been asked to work very differently. Demand for advice services has continued to be high and the Board thanks all our staff and volunteers for their willingness to adapt at this very challenging time, and for all their hard work.

My thanks go also to the Trustee-directors for their commitment to North Tyneside Citizens Advice and for their work on monitoring performance and setting strategic direction.

Margaret Stewart  
Chair, Board of Trustee-directors



## Director Mark Almond

As I write this report, matters other than the current pandemic seems to pale into insignificance. However, this report is for the financial year 2019/20 and Covid-19 did not rear its head until near the end of the financial year, in March 2020. Therefore, I will focus on events and issues in the earlier “normal” time and leave Covid-19 until the end.

The key priority of the year was our participation in the national single queue telephone pilot. This was an endeavour by a group of 14 committed local Citizens Advice offices working together to improve the number of telephone calls we answered. The group worked hard to refine how telephone advice should be delivered and challenged each other to do better. It proved successful with thousands more clients receiving advice and the national service adopting it as the model for future development. This improvement is shown in the total number of clients we helped which increased by 22% to 18,391 unique clients for the year. Most of this increase is in telephone advice reflecting the high client demand for this channel.

The Greatest increases were seen in Universal Credit, immigration and asylum and employment. However, Benefits and Debt remain the largest categories. Our client profile showed a significant increase in clients with mental health issues. With the local NHS Trust, we developed a pilot referral system to improve our engagement with these clients.

The increase in clients and demand for benefits advice is reflected in the rise in income gains by £2,314,088 to £8,637,902.

This year saw the relocation of our Wallsend office into the North Tyneside Council Hub, to create a more integrated service for clients in a one stop shop. This was developing very well until Covid-19.

We collaborated with students from Northumbria University Business School to explore how we could better engage with younger people. Lessons from their report have already been applied and we have increased our younger clients and used some ideas in a successful funding bid.

Covid-19 landed with a bang in March 2020. Our earlier diversification of delivery channels stood us in good stead and we quickly shifted the whole service to remote working. This went extremely well thanks to the flexibility, innovation, and hard work, from all the staff. The effectiveness is shown in the unique client count for March which reached an all-time high of 3,125 unique clients.

In this busy, challenging and at times surreal, year, I would like to note my thanks and appreciation to all our volunteers and staff who rose to the challenge.

Thanks to the Trustee Board, particularly Margaret Stewart, Chair; Tony Best, Vice Chair; and Rob Hurren, Treasurer who provided vital strategic guidance and support. I would also like to thank my colleagues Stu Gibb and Jacqui Ramsay, for their sterling work in this difficult year.

This was a tough year, but we got through it with our colours flying high.

A handwritten signature in black ink, appearing to read 'Mark Almond'.

Mark Almond  
Director

# The Trustee Board

**Chair:** Margaret Stewart

**Vice Chair:** Tony Best

**Treasurer:** Robert Hurren

**Secretary:** Mark Almond

**Board Members:** Michael Vine   David Peel   Elaine Nylander   Jess Callaghan  
Peter Elliott OBE   Olive Gill\*

**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

VODA

Money Advice & Pension Service

European Social Fund

Carers North Tyneside

Sir James Knott Trust

National Citizens Advice

Department of Work & Pensions

Meadow Well Connected

The Islamic Centre

The Wise Group

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 2019-2020



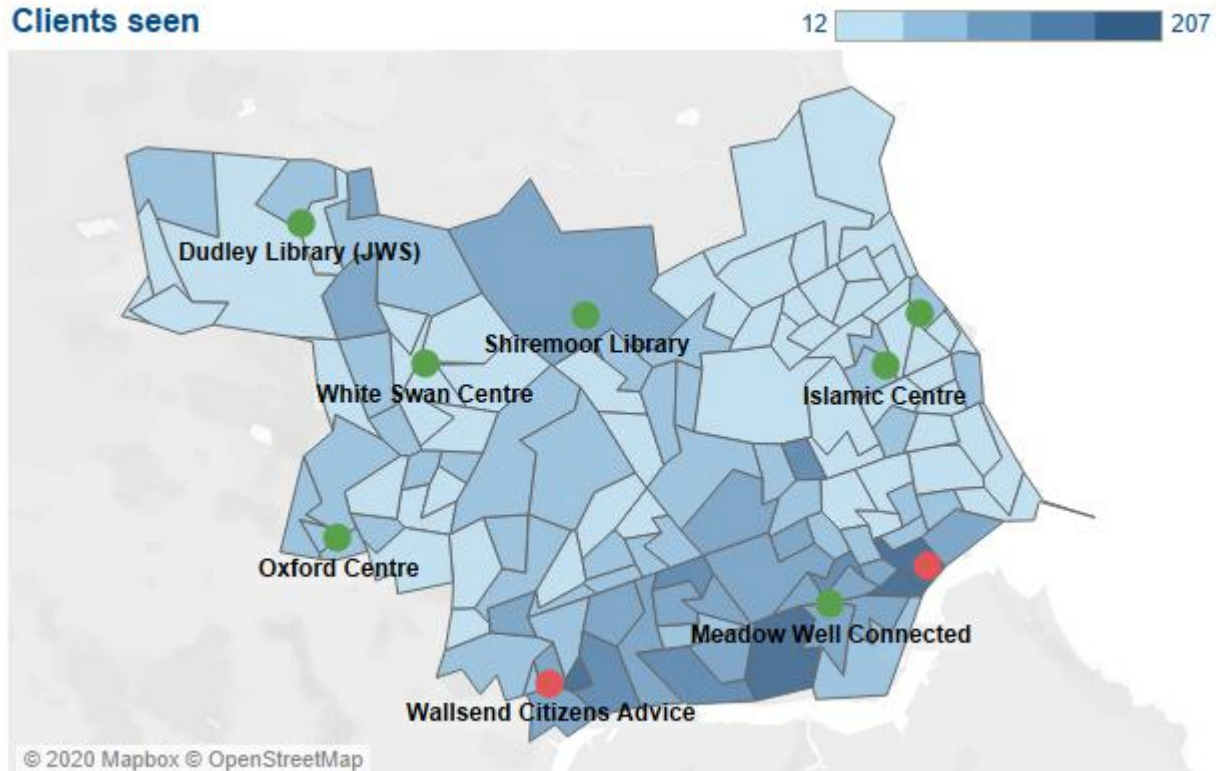
During the last year, we have:

- Advised **18,388** unique clients on **72,348** problems.
- Helped our clients claim **£8,638,048** in Benefits and Income gains.
- Achieved **£2,371,273** in Debt write offs for our clients.
- Helped our clients renegotiate affordable repayments on **£1,503,599** worth of Debt.
- Advised and supported **3,202** Universal Credit claimants, including through our Help to Claim Service
- Completed a successful pilot with the Local NHS Trust and Mental Health services to provide early-intervention advice
- Celebrated the 80th Anniversary of our first offices opening in North Tyneside
- Adapted our service to meet the challenge of Coronavirus while still seeing the same number of clients

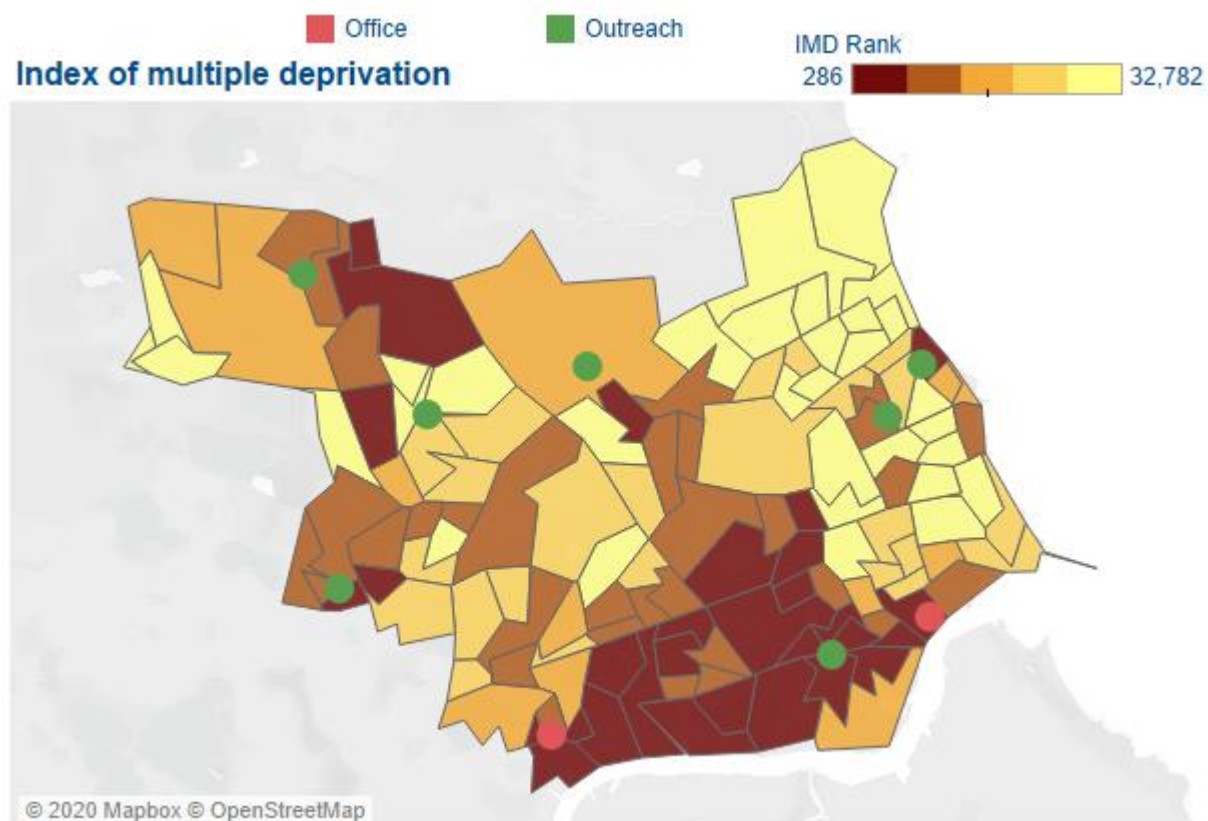


# Working across North Tyneside

Clients seen



Index of multiple deprivation



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

# Our Key Statistics for 2019-2020

## Key Statistics

North Tyneside (member)

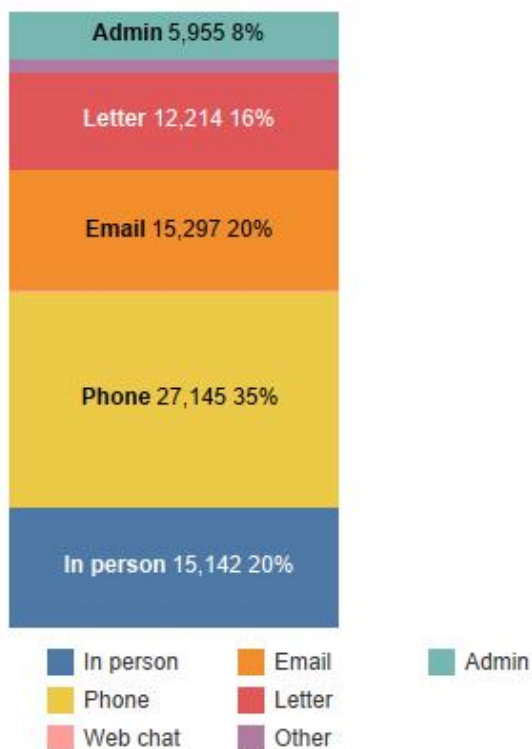
### Summary

Clients	18,388
Quick client contacts	577
Issues	72,348
Activities	77,637
Cases	18,964

### Outcomes

Income gain	£8,638,048
Re-imbursements, services, loans	£13,218
Debts written off	£2,371,273
Repayments rescheduled	£1,503,599
Other	£876,005

### Channel



### Issues

Benefits & tax credits
Benefits Universal Credit
Consumer goods & services
Debt
Discrimination & Hate & GVA
Education
Employment
Financial services & capability
Health & community care
Housing
Immigration & asylum
Legal
Other
Relationships & family
Tax
Travel & transport
Utilities & communications
Grand Total

### Top benefit issues



### Top debt issues





# Our Key Statistics for 2019-2020

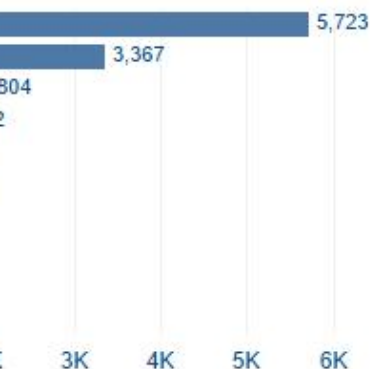
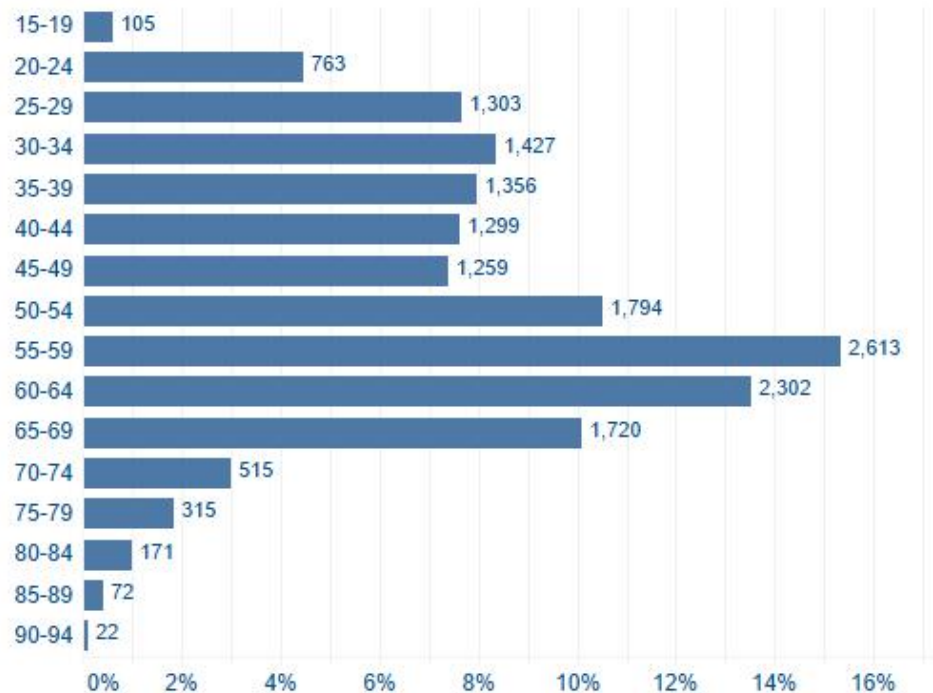
01/04/2019 31/03/2020

**citizens  
advice**

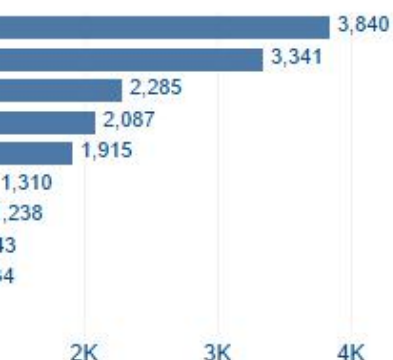
North  
Tyneside

Issues	Clients
10,520	4,494
11,095	3,202
1,024	660
25,787	3,125
235	178
92	66
2,240	1,252
12,150	5,010
341	235
2,322	1,411
309	202
2,438	1,501
1,025	714
1,559	1,030
199	151
328	236
684	362
<b>72,348</b>	

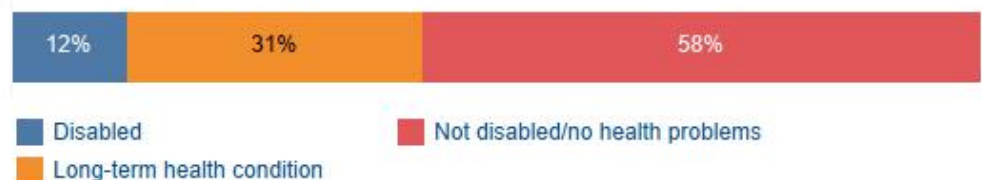
## Age



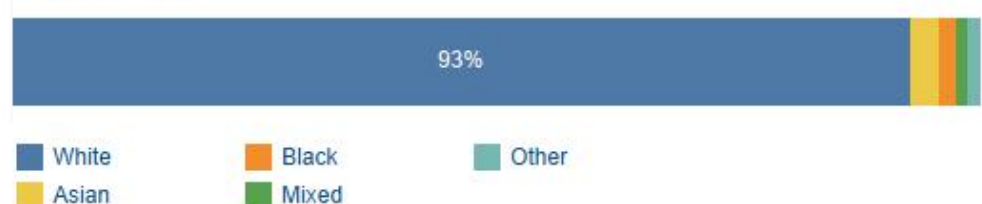
## Gender



## Disability / Long-term health



## Ethnicity



# Campaigns and Achievements: 2019-2020



## **Coronavirus Guidance for North Tyneside**

Upon closing our face-to-face services in March 2020 due to the COVID-19 outbreak, we created a detailed overview on our website to advise local residents on the implications for their benefits, debt, employment, children's education and consumer rights, bringing together information from NHS and government sources. We used this when dealing with residents and partners throughout the Coronavirus lockdown.



## **The Economics of Universal Credit**

We made a detailed report to the House of Lords Economics Committee consultation on the Economics of Universal Credit, explaining the problems that claimants have with the long wait for payment and the lack of support with the digital claims system. The Committee has published a report supporting many of our recommendations, including an initial two-week grant on new claims.



## **Mental Health and the Benefits System—A Call for Change**

Following a successful mental health pilot with the local NHS trust, we've released an in-depth report on the problems people with mental health problems encounter when claiming benefits, and calling for improvements to digital claims, payment periods, decision-making and early-intervention advice.



## **A New Deal for Renting**

We submitted an organisational response to a Government consultation on amending the law for repossession of private rented properties, which resulted in the Renters' Reform Bill that will apparently abolish no-fault evictions and create a 'lifetime deposit' scheme for tenants.

## What our Clients Say



- “Lovely, helpful, cater for disabilities, and very caring people .”
- “I am very grateful for the service. I find all the staff are very gentle, kind and knowledgeable. They are very patient, not rushed at all. All queries are dealt with effectively in a reassuring way. “
- “As I am a complete novice in this area I was so very grateful for your advice and professionalism. Nothing was too much trouble and I feel praise should be given where due!”
- “I consider this to be an amazing service and I'm very fortunate to have one so close to me. I have recently been made redundant so to be able to obtain free advice from knowledgeable people is brilliant. All the staff I met on my visit were so welcoming, sincere and eager to help. A very big thank you to all concerned. “
- “Brilliant service by very compassionate and empathetic people which is half the battle. Thank you all for being supportive.”
- “Knowledgeable, helpful staff in a relaxing, airy environment. “

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

# Client Satisfaction Survey



## North Tyneside Client Satisfaction 2019/20:

- **92%** of our clients (out of 791 surveyed) found their overall experience **good or very good**
- **86%** felt they could now **find a way forward** to at least a moderate extent
- **86%** said we were **easy to access**
- **90%** would be **likely or very likely** to recommend our services.
- **78%** report that their problem has been **completely, mostly or partly solved**



# Colin's Story\*

Colin lived by himself, and suffered from mental health issues which meant that he struggled with communication and managing his money. He received long-term sickness benefits (ESA) and disability (PIP).

Colin had energy arrears with Scottish Power of over £800. This was due to confusion over changes to his tariffs, which had changed several times. He was unaware of the changes and had received a number of demands for payments; causing him stress and anxiety. Due to Colin's low income, he felt they could not afford to repay the level of arrears and came to us to seek assistance with this debt.

We contacted the Scottish Power hardship fund on Colin's behalf and made an application to write off the arrears, as well as requesting medical evidence and up to date meter reading which we supplied to Scottish Power. Scottish Power then agreed to clear the arrears in full. We also discussed the best tariff for Colin and made sure a suitable affordable monthly payment plan was put into place. As well as this, we made an application to Northumbria Water Support Plus scheme which reduced his water bill by 50%.

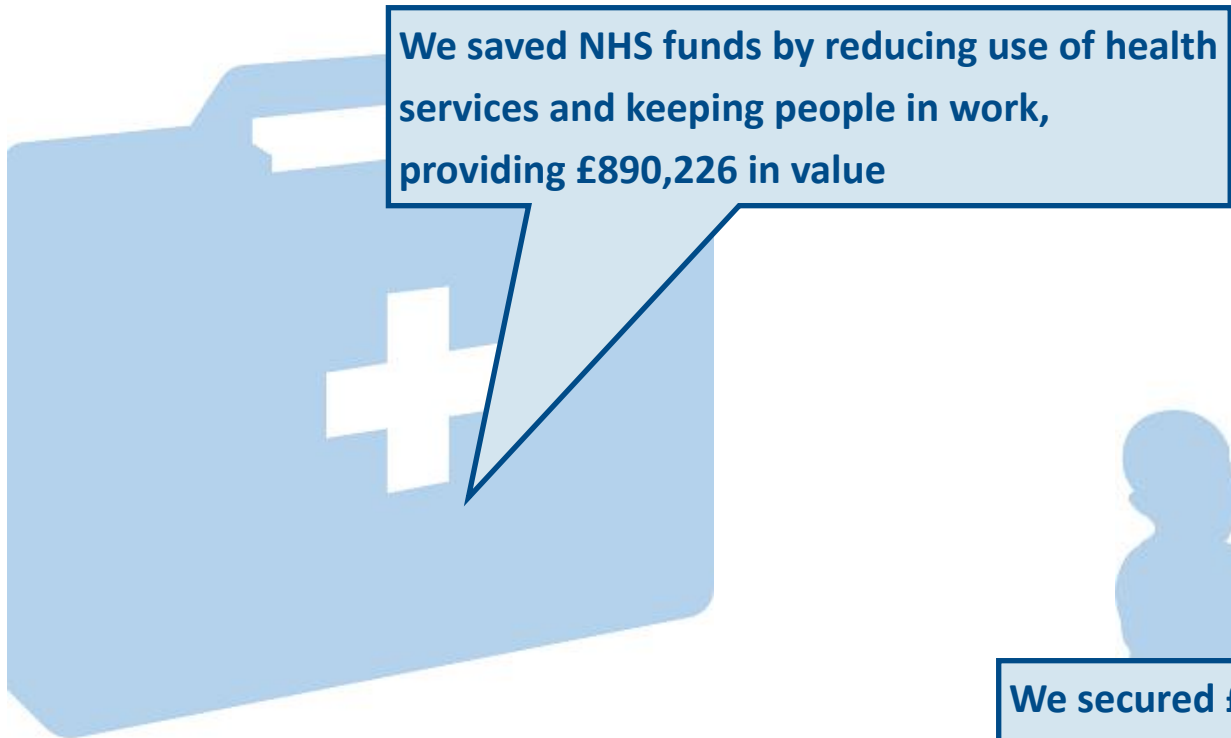
Colin was very relieved to bring his utility bills under control and felt better able to manage his mental health as a result.

\*Name changed to protect client confidentiality

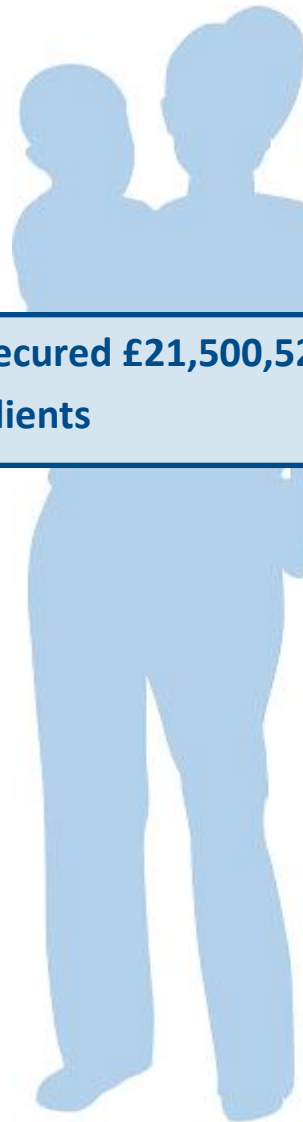
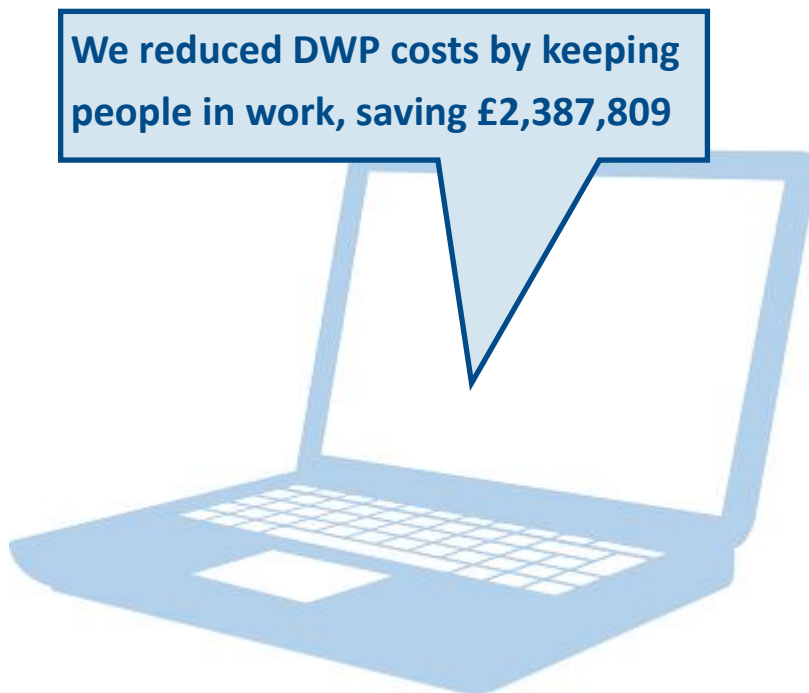




# The Impact of



We secured £21,500,520 for our clients



# of our Advice



23 in Benefits for

We reduced Local Authority expenses by preventing Homelessness and Evictions, and use of Mental Health services, totalling £686,854



Our Debt advice had a fiscal value of £2,603,676



All impact figures taken from Treasury-Approved Impact Model, 2019-2020

Denotes left during this period \*

Denotes joined full time staff \*\*

Volunteers from 1st April 2019— September 2020

## Our Volunteers

Alan Dempsey\*  
Alan Hayes  
Alan Stamp  
Alan Wells (deceased)  
Alastair Denness  
Alexander Thurkettle\*  
Alison Gilder\*  
Amanda Reeve\*  
Amrit Bala Dewan  
Anduradha Aswatha  
Ann Marie Burns\*  
Ann Meehan  
Barry Ingram  
Bethany Carter-Daniels\*  
Brain Bellerby\*  
Carol Rickerby  
Carol Tregidga  
Catharine Moore  
Chris Brotherton  
Claire Scope  
Craig Hislop  
Craig Mason  
Deborah Parker  
Dorothy Tavoulari  
Dot Tose  
Elizabeth King\*  
Elizabeth Lynn  
Euan Stuart\*  
Farrah Nabi  
Fiona Blackburn\*  
Fran De sousa

Gemma Kost  
Geoff Wright  
George Beaver  
Grace Stewart  
Hannah Froud\*  
Helen Ganson  
Ian Atkinson\*  
Imogen Potter  
Jackie Young  
Jacqueline Bell  
Jacqueline Greenfield\*  
Jadea Faith\*  
Jane Noble\*  
Jane Young\*  
Jayden Johnson  
Jean Potts\*  
Jennifer Wade  
Joshua Demille-Gray\*  
Jummy Osomo\*  
Kasif Demir\*  
Kathleen Cowan  
Ken Conroy\*  
Kevin Morris\*  
Laura Gilroy\*  
Lawrence McLeman  
Linda Stephenson  
Liz Guest  
Margaret Collins\*  
Michael Leggett\*  
Michael Owete\*  
Michael Thompson (deceased)

Miriam Scott  
Molly Shaw\*  
Nahima Islam  
Neil Whittemoor  
Neve Walsh\*  
Owen Lumsdon  
Pat Robson  
Paul Mason\*  
Pauline Jenkins  
Peter Ryan  
Rachel Jammeh\*  
Richard Smith\*  
Rita Musgrave  
Ross Wilkes\*  
Ruth Jeffries\*  
Samantha Mitchell\*  
Sandra Walton\*  
Sarah Gilroy\*  
Sarah Holmes  
Sharon Fleming  
Simon Joicey  
Steve Manchee  
Suzanne Kendall\*  
Sylvia Kermode  
Terry Kirkham  
Thomas Ross  
Wallace Wilson\*  
Wayne Hoban  
William Walton-Davies\*



# 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)**



## MEET THE TEAM

### DIRECTOR'S OFFICE:

**DIRECTOR**



Mark Almond

**DEPUTY DIRECTOR**



Stuart Gibb

**OPERATIONS MANAGER**



Jacqui Ramsay

**EXECUTIVE ASSISTANT**



Tracy McIlwraith

### GENERALIST TEAM:

**Senior Generalist Advice Supervisor**



Julie Drummond

**Generalist Advice Supervisor**



Wendy Edwards

### SOCIAL WELFARE ADVICE TEAM (SWAT):

**Money Advice Supervisor**



Sally Davies

**Senior Debt Caseworker**



Alexandra Vermeulen

**Social Welfare Advisers / & Trainee Debt Caseworkers**



Sophie Webster



Clair Prince



Rachel Gunter



Chris Blackett



Matthew Moses



Charlotte Caley

### UNIVERSAL CREDIT SUPPORT:

**UC Support/Benefit Caseworker**



Susan Blevins

**UC Support Workers**



Natalie Morton

**UC Support Best Practice Lead Worker**



Cynthia Bartley

### FINANCIAL CAPABILITY:

**Financial Capability Worker**



Sarah Skipsey



## DATA RESEARCH & CAMPAIGNS:

Data Research & Campaigns Officer



Ben Appleby-Dean

## GENERALIST TEAM (Wallsend Hub)

Hub Coordinator



Etienne Attala

Generalist Advisers



Nico Chilton



Kate Jackson



Lucy Bennison

Trainee Advisers



Rachael Willis



Owen Miles

Outreach Advice Worker



Alison Graham

## ADMIN SUPPORT TEAM:



David Short



Dan Johnson

## TRAINEE ADVISER (Admin)



Terri Scott

North Shields Admin	0191 270 4490
North Shields Appt desk	0191 270 4552
Volunteer recruitment	0191 270 4490
Pension Wise	0191 270 4485

Appointments/Referrals	0191 270 4464
North Shields Reception	0191 270 4555

## PENSION WISE TEAM:

Pension Wise Team Leader



Lynne Caisley



Kaye Ritzema

Pension Wise Guiders



Jennifer Hart



Lorraine Jewsbury



Ruth Bell



Howard Garnett



Craig Fortes-Clifton



Paul Enright

# Alison's Story\*



Alison had severe mental health problems due to a history of childhood abuse and alcohol addiction, as well as having made a number of suicide attempts. She received long-term sickness benefits (ESA) because of her condition, and was categorised as being in the Support Group, meaning she was not expected to prepare for work in the future.

Despite Alison's extreme vulnerability and need for support, the DWP decided to move her benefit claim to the Work-Related Activity Group, meaning she both received less money and would be expected to undertake interviews and training courses she was not capable of engaging with due to her chronic anxiety and agoraphobia. Her mental health was in such a poor state that it took her several months to even realise that her benefits had changed, and we were concerned that placing her under the additional pressures of preparing for work would put her at risk of self-harm, alcohol relapse, and further suicide attempts.

We arranged for Alison to see a benefit specialist, who gathered medical evidence from her psychiatrist and psychologists and then drafted a formal reconsideration to the DWP asking them to move Alison back to the Support Group for the above reasons. We also identified an additional disability premium Alison could claim, entitling her to £66/week more in benefits.

The reconsideration was successful and Alison was moved back to the Support group for the next 3 years without needing to go through the stresses of a full appeal, and allowing her to concentrate on maintaining her mental health and proceeding with her treatment.

\*Name changed to protect client confidentiality

## A thank you to our funders...



**Money & Pensions Service**



**North Tyneside Council**



### **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.

### **MAPS**

MAPS is a grant to provide specialist debt advice, funded by the Money and Pensions Service debt advice project in partnership with Citizens Advice

### **Pension Wise**

Pension Wise is a project to provide pension guidance around the new pension freedoms, funded by the Money and Pensions Service debt advice project in partnership with Citizens Advice. We manage a partnership which covers North East England and includes Allerdale Citizens Advice who cover Cumbria.

### **Debt Management Unit Pilot**

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

### **Universal Credit Help to Claim**

Help to Claim is a project to help people with the initial stages of claiming Universal Credit.

**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 to Access our Service

**Our Face-to-Face services are closed until further notice due to the COVID-19 Outbreak, but you can still contact us for advice:**

**For Advice over the Phone Call:**

**Universal Credit Claims 0800 144 8 444**

**Adviceline 0300 3309 047**



**0800 138 3944**

**All lines are open 9am to 5pm**



**You can also use our website to:**

- **access self-help materials**
- **email us to request a call-back**

**Go to [www.ntcab.org.uk](http://www.ntcab.org.uk) to get started**



**North  
Tyneside**