

**citizens  
advice**

**North  
Tyneside**



**North Tyneside Citizens Advice Annual Report  
2024 - 2025**

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## **NORTH TYNESIDE CITIZENS ADVICE: 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 Local Citizens Advice. An information assurance management team exists to ensure the confidentiality, integrity and availability of all our sensitive data assets are 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 North Tyneside Citizens Advice’s annual financial accounts and has acted responsibly, reasonably and honestly with regards to managing the charity’s assets. The Trustee Board has complied with all relevant standards and codes of corporate governance.



Tony Best  
Interim Chair, Trustee Board  
North Tyneside Citizens Advice





## A View from the Interim Chair

### Tony Best

2024-25

This has been an exceptional year in terms of the quality of services delivered and the numbers of clients supported. In this report you will read examples of how this support has transformed the lives of individuals.

Along with my fellow trustees, I'm immensely proud of the achievements of our staff, led by a talented senior management team. The work is demanding and stressful but we are confident that the recruitment, training, supervision and management structure enables each person to give the best possible service to our clients.

The services we provide have increased during this year with the development of national telephone and digital services, an Adviceline dedicated to supporting people seeking Universal Credit, and an extension to our work supporting welfare rights of families with school aged children. Most of our work is still in the area of debt relief, with debt arising from a variety of source including energy bills, cost of living and problems with benefits payments.

Locally, we continue to provide advice to citizens of North Tyneside, with most people choosing to use the newly established phone and web based channels. While this local support is a major part of our work, we have been asked to take on a number of national services to provide high quality debt advice throughout England. I feel it is a testament to the quality of our work that we were invited to take on these responsibilities.

This development has resulted in more of our clients living outside this region. In fact, the award of national contracts, often organised through National Citizen Advice is now a feature of our operation and has heightened awareness of North Tyneside throughout the network of advice services.

We have also become more aware of the move to regional funding through Mayoral offices and started discussions on co-ordination with neighbouring Citizens Advice to ensure we can continue to provide efficient and effective services. As one of the largest services in the region, this is a responsibility that we take seriously.

As always, we are grateful to our funders and in particular North Tyneside Council whose support ensures the citizens of North Tyneside can receive the essential advice to cope with the many issues they raise with us.

Changes in the funding, political, and economic environments has made our work even more essential and complex. During the past year, some of these changes have resulted in more people facing hardship but, with the continuing support from funders we can face these challenges and continue to support individuals and families who need our advice to survive in these difficult times.

You can read some examples of our work in this report, and I hope you will agree this is a record we can be proud of.

A handwritten signature in black ink that reads 'Tony Best'.

# North Tyneside Citizens Advice Trustee Board

**Interim Chair:** Tony Best

**Vice Chair:** Tony Best

**Treasurer:** Robert Hurren

**Board Members:** David Peel\* Peter Elliott OBE\*; Margaret Stewart; Elaine Nylander; Jess Callaghan\*; Matthew Robson; Garry Winship\*; Daniel Fatuyi; Davey Drummond; Stacey Standen.

**Staff Observer:** Lucy Thomas

**Council Representative:** Councillor Joanne Sharp

\* Resigned during year

## Our Partners

**North Tyneside Council**

**Ward Hadaway**

**Mary Glindon MP**

**Alan Campbell MP**

**VODA**

**The Bay Foodbank**

**Money Advice & Pension Service (Maps)**

**Members of the Poverty Intervention Network**

**National Citizens Advice**

**Department of Work & Pensions**

**The Meadows**

**The Islamic Centre**

**North East Combined Authority**

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



**North Tyneside Council**



## The Chief Executive

### Stuart Gibb

2024/25

This has been an extremely rewarding yet challenging year for North Tyneside Citizens Advice. We continue to provide a high-quality advice service to clients who live and work in North Tyneside, whilst also delivering to thousands of new clients across England as our growth into National telephone and digital based contracts continued.

This year we provided advice to over 40,000 unique clients with an average of five issues per client. The number of issues may have been even higher but for our continued focus and work throughout the year on early intervention. Our main focus continues to be in the areas of Debt and Welfare Benefits due to consistent demand for those services.

We continued to successfully embed our new services into the organisation namely the Debt Advice Hub and the Debt Relief Order Hub. Both contracts provide much needed high demand services to the public nationally and we have performed well in both. Our strategy of delivering high quality, high demand digital services has allowed us to diversify our funding streams and opened up opportunities for our staff to progress into supervisory and management roles.

The cost of living continues to put added pressure on people's finances. Utility costs have been on the rise and the continued rise in use of foodbanks is an ongoing issue. Child poverty in deprived areas is still a major concern and much still needs to be done to combat this. Now more than ever our service is much needed.

In the new year we will seek to develop new relationships with new partners in a changing funding landscape. Regional working is on the agenda, and we need to be ready for a new approach to delivery of services and collaborative working with our local Citizens Advice partners.

It has been a turbulent year externally in the political and financial landscape, impacting people's lives in this country and abroad. I am immensely proud of our diverse national network of volunteers and paid staff that continue to work hard to provide accessible and equitable services to all without judgment or bias.

I and our Trustees are immensely proud and thankful for the hard work of our advice and support staff both paid and volunteer in providing a valued service for clients and funders. I would like to thank our Managers and Supervisors; you have all worked extremely hard and diligently to ensure that even through periods of growth our quality standards are maintained, and our high performance continues across the organisation. I would also like to thank our Trustees who give their time and expertise to ensure that we have a Local Citizens Advice that is fit for purpose, financially sound and well governed. I would specifically like to thank Jacqui Ramsay our Head of Operations who has been exceptional in helping achieve our goals for the year.

Finally, I would like to give all our thanks and best wishes to Mark Almond who in March 2024 decided it was time to announce his retirement. Mark led the organisation for the last 25 years and always had a strong focus that the work we do helps to make our clients lives better.

A handwritten signature in black ink, appearing to be 'Stuart Gibb', written on a light blue background.

# HIGHLIGHTS 2024—2025



**The North Shields Ferry, North Shields Ferry Landing**

During 2024-2025, across the whole service we have:

- Advised **44,040 people** about **213,445 problems**, marking a significant increase on issues handled compared to last year
- Helped our clients claim **£25,645,313** worth of Benefits
- Achieved **£66,780,705** in debt write offs for our clients
- Towards the end of the financial year, we increased our capacity to deliver debt advice nationally, successfully bidding for the CEDA (Consumer Energy Debt Advice) project via National Citizens Advice
- Across the year we continued to deliver high quality advice across our projects whilst also keeping up with demand

**IN MARCH MARK ALMOND, OUR CHIEF EXECUTIVE ANNOUNCED HIS DECISION TO RETIRE AFTER 41 YEARS IN THE SERVICE AND 25 YEARS AT NORTH TYNESIDE CITIZENS ADVICE. WE WISH HIM ALL THE BEST**



**Killingworth Office 1984**



**North Tyneside Citizens Advice AGM 2001**



**Camden House, formal opening Mark and Mayor Norma Redfearn**



**North Shields Office, Camden House Mark Almond and Tony Best**

# Social Welfare Advice Team



## Debt Advice Services

In 2024-25 we continued to deliver debt advice services locally via our MAPS local contract and Nationally via the Debt Advice Hub and Debt Relief Order Hub. These contracts have been vital in our ability to provide high quality debt advice to more clients than ever before.

Our specialist debt advice funding allowed us to support 25,393 clients over the year with their debt issues and achieved £63,381,406 of debts written off.

## Key Statistics for the year 2024—2025 (whole service)

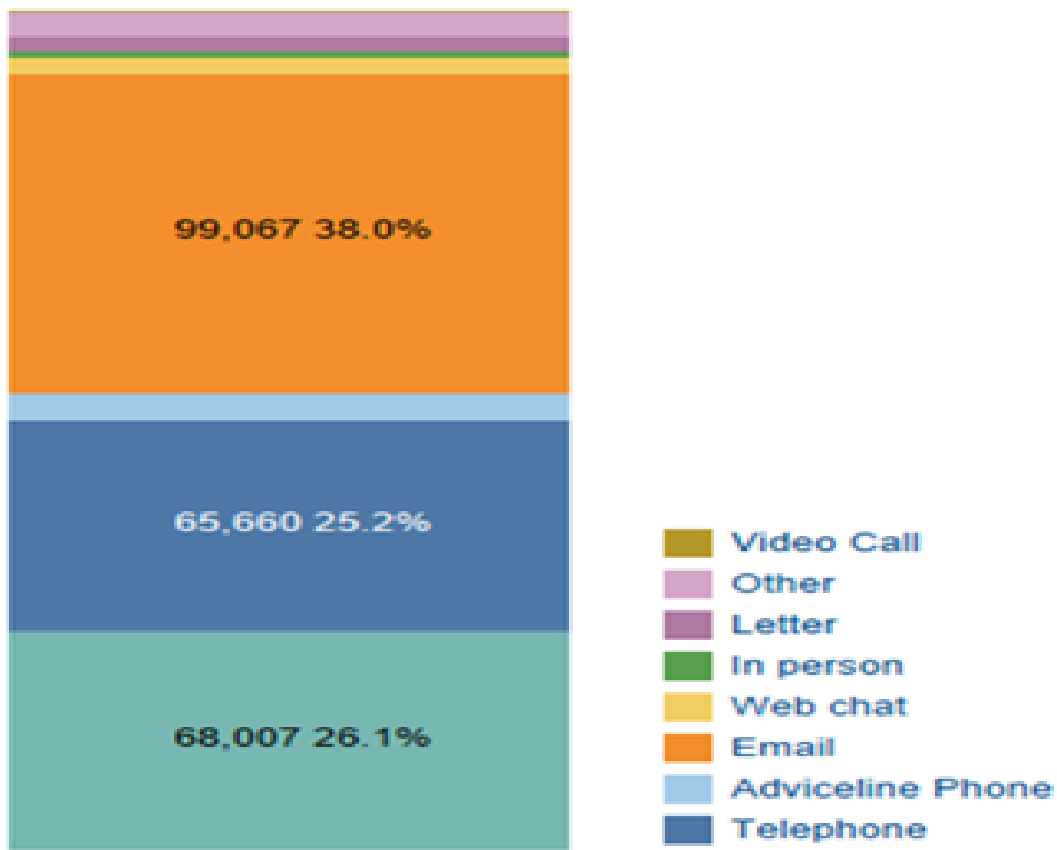
The report shows the number of clients we have helped, the type of issues they have contacted us about and the financial outcomes we have achieved.

<b>Clients</b>	<b>44,040</b>
<b>Quick client contacts</b>	<b>1,113</b>
<b>Issues</b>	<b>213,445</b>
<b>Activities</b>	<b>260,983</b>
<b>Cases</b>	<b>50,433</b>

### Outcomes

<b>Income gain</b>	<b>£25,645,313</b>
<b>Re-imburements, services, loans</b>	<b>£19,055</b>
<b>Debts written off</b>	<b>£66,780,705</b>
<b>Repayments rescheduled</b>	<b>£79,827</b>
<b>Other</b>	<b>£3,770,843</b>

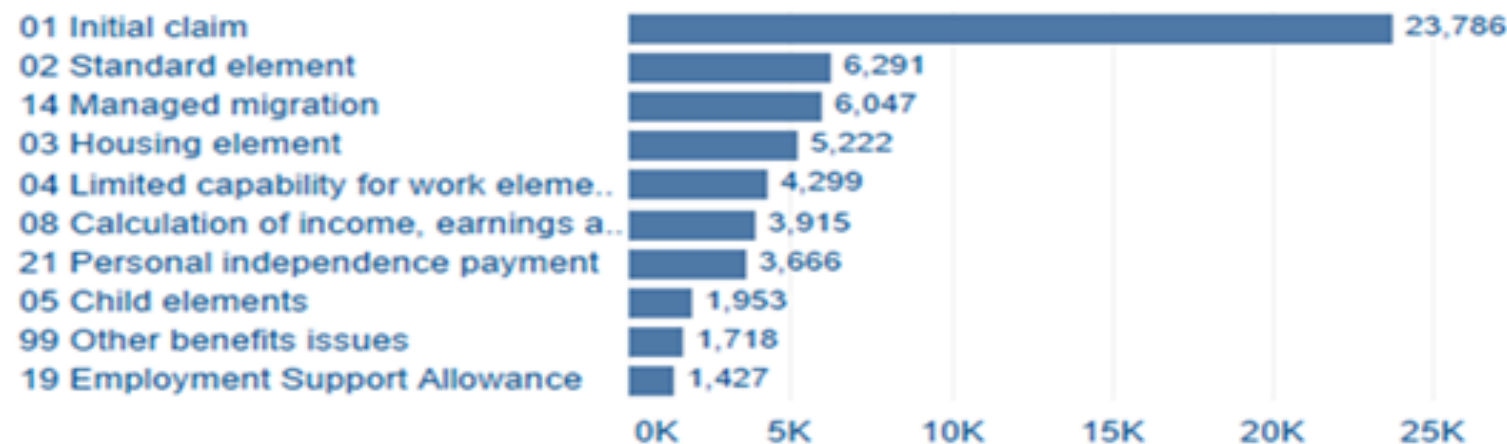
### Channel



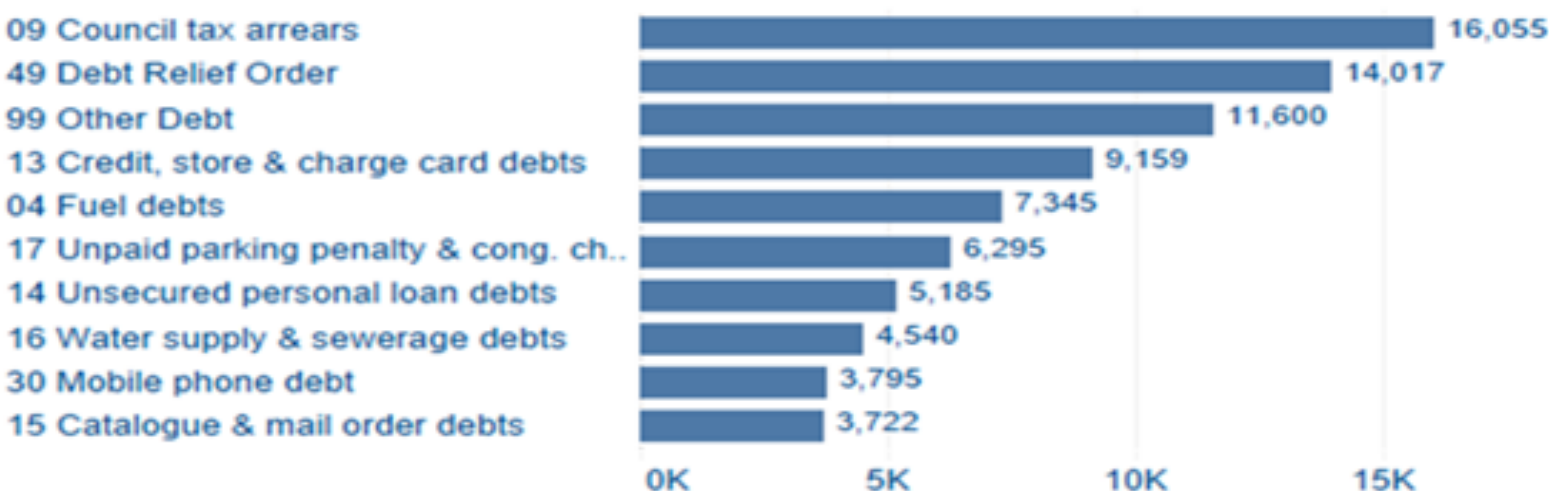
# Issues

	Issues	Clients
Benefits & tax credits	11,842	4,380
Benefits Universal Credit	55,549	7,400
Charitable Support & Food Ban..	3,166	1,653
Consumer goods & services	820	584
Debt	115,484	20,063
Education	139	97
Employment	1,431	810
Financial services & capability	10,427	6,493
GVA & Hate Crime	127	76
Health & community care	363	233
Housing	3,580	1,856
Immigration & asylum	428	259
Legal	1,703	1,164
Other	5,408	5,169
Relationships & family	1,576	981
Tax	371	298
Travel & transport	346	281
Utilities & communications	685	439
<b>Grand Total</b>	<b>213,445</b>	

## Top benefit issues



## Top debt issues



# Generalist Advice Team

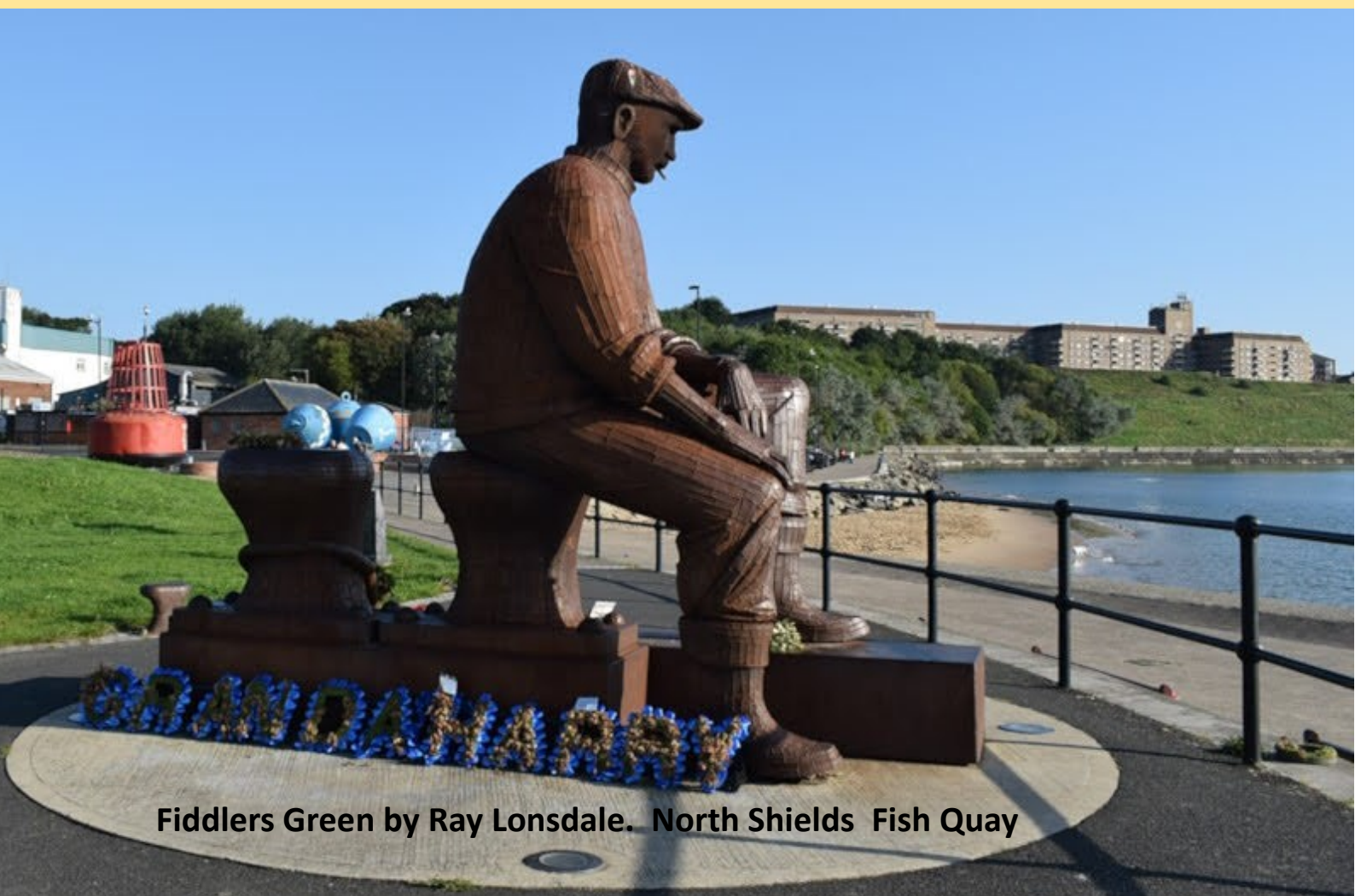
Our generalist advice consisting of paid staff and volunteers continued to deliver high quality, multi-channel advice throughout the year on a number of projects:

- Adviceline, Digital and Outreach—providing much needed advice to North Tyneside residents on a range of issues such as housing, welfare benefits and employment amongst others
- Welfare Rights Advice in Schools—providing advice to families in 15 schools across North Tyneside in a valuable project funded by the North East Combined Authority
- Help to Claim—we continued to provide telephone support to those clients claiming Universal Credit for the first time
- Benefit Appeals—we continued to provide our much-valued appeals
- Service supporting clients challenge the DWP on disability benefit decisions



## LOOKING AT THE YEAR AHEAD

2025/26 is going to be another challenging year as we look to continue to meet our performance targets on all our funded services. Our organisation has grown significantly in the last 3 years and we must ensure we stay focused and committed to delivering the best services possible for our clients and funders. We have been awarded a new contract—CEDA (Consumer Energy Debt Advice). This will be rolled out over the year supporting clients who face issues with energy debts. This new project will see us gain at least 15 new members of staff. Our clients may also face a challenging year. Changes to the Welfare Benefits system may see some of the most vulnerable in society face hardship. Rising energy costs and the general cost of living will also impact negatively on our clients. We must focus on Research and Campaigns work to give our clients a voice and impact policy and effect change.



**Fiddlers Green by Ray Lonsdale. North Shields Fish Quay**

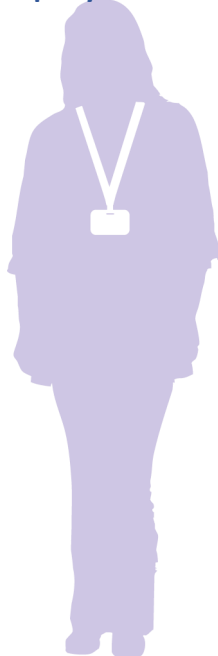
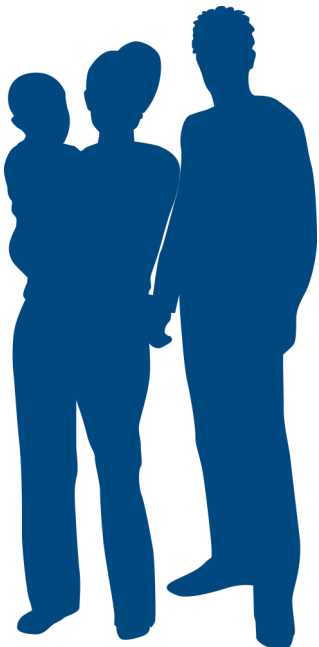
## WHAT OUR CLIENTS SAY



- “Over the moon, thank you so much for all your help I didn't have a clue about options or how to go about getting anything into action that would help and now I can finally take a deep breath, get organised and hopefully live instead of just survive”.
- “You're amazing! You don't know how much this means for me and my little family. Thank you so much, with your help, I think you've finally given us a chance of trying to rebuild as young parents to 3 children. Thanks again .”
- “Thank you for all your help and advice with this it is very much appreciated and I would like to convey my gratitude to all the team that have helped. Best wishes .”
- “I am writing to sincerely thank you for your hard work, guidance, and support in helping me with my Debt Relief Order (DRO) application. I truly appreciate the effort and dedication you put into my case. Your assistance has provided me with much-needed financial relief, and I am grateful for your patience and professionalism throughout the process. Once again, thank you for everything you have done. Your support has made a real difference in my life .”
- “Thank you for all your help this is allowing me to sleep peacefully again .”
- “To everyone who I spoke with at some point or other on the DRO team, I give you my heartfelt thanks in helping me through this difficult period - it was so helpful, and a great relief to have you on my side helping me through it. Your knowledge and help was invaluable. I really appreciate your time and effort on my behalf. I'll be forever grateful.”.
- “I appreciate you, and what you do, greatly. The same for the whole team. I can't express my gratitude enough. This fresh start will be life changing for me and I will not let it be a waste. Take care and all the best ”.
- “Thank you so much for all of your time and hard work that you put in to help us achieve a positive outcome with our appeal. Without organisations like Citizens Advice there would be a lot of people struggling to cope and wouldn't know where to turn to for the help that they desperately need. Our caseworker is a credit to your organisation. We applaud you and sincerely can't thank you enough”.

# CLIENT SATISFACTION SURVEY

- 91% Very Likely or Likely to recommend the service
- 91% rated their overall experience as positive
- 83% found it very easy or easy to access the service
- 86% found that they were able to find a way forward
- 81% stated that their problem was resolved to some degree (34 % stated their problem was urgent)
- 86% stated their problem could not have been solved without our help
- 80% stated they felt less stressed, depressed or anxious to some degree
- 37% stated the felt like their physical health has improved a lot or somewhat



# Julie's Story\*

Julie\* was referred to the North Tyneside Citizens Advice debt team for specialist support after contacting our local Adviceline service. Julie lived alone in a sheltered accommodation property rented from North Tyneside Council. Julie disclosed that she had health conditions, including COPD, high blood pressure, and depression.

Julie's conditions impacted her ability to work. As such, Julie is on a benefit only income.

Julie contacted Citizens Advice for support with her council tax arrears that were currently with an enforcement agent, Jacobs Enforcement. Julie wanted support with reaching an affordable payment plan.

With the support of her caseworker, the following was achieved:

- Julie completed a budget with the caseworker. Julie's caseworker contacted Jacobs Enforcement to negotiate an affordable offer of repayment to Jacobs, which was accepted. An affordable £90 per month payment was negotiated to help clear the client's £2880.82 of council tax debt.
- Julie was provided with further income maximisation advice to help her continue to effectively manage her situation, including:
  - ◇ Claiming Personal Independence Payment which if successful will increase her weekly income by £73.90.
  - ◇ Applying for the Northumbrian Water Support Plus scheme

Julie was also signposted to organisations that can provide specialist mental health support.

The support that Julie has received has enabled her to get herself into a position to stabilise her situation, has helped her mental health and manage her debts.


Quotes from Julie to her caseworker:

*" I want to thank you so very much for your help with Jacobs Enforcement, thank you so very much for all your help I really appreciate it"*

**\*Name has been changed.**



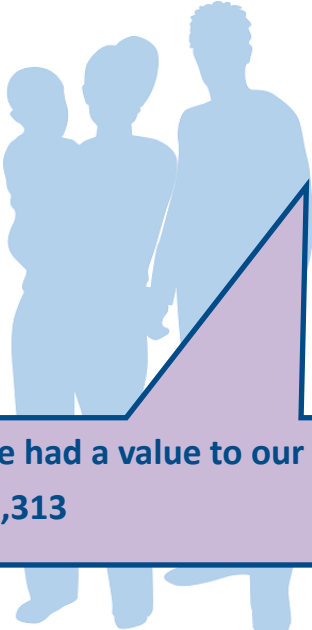
# The Impact of our Advice



We saved NHS funds by reducing use of health services and keeping people in work, providing **£3,457,493 in value**



We reduced Local Authority expenses by preventing Homelessness and Evictions, and use of Mental Health services, totalling **£4,557,976** and re-scheduled **£623,778** in Council Tax Arrears



Our Benefit advice had a value to our clients of **£25,645,313**



Value of debts written off **£66,780,705**

We reduced DWP costs by keeping people in work, saving **£2,996,336**

Value of fiscal benefit providing Debt advice to clients (national and local) **£21,554,479**



Public value of improving client's wellbeing **£121,118,754**



“These impacts are different from our locally reported outcomes as they represent an estimate of the impact value. They use the Treasury Model calculation formula and are produced by National Citizens Advice. Our locally reported outcomes are based on our specific local data”

# A Special Thank-You to Our Volunteers

North Tyneside Citizens Advice would like to extend a particular thank-you to our volunteers, whose tireless dedication allows us to remain open and provide advice.

Our team have rallied to ensure as many people as possible could be helped in the face of unprecedented demand.



Thanks to our volunteers we were able to help thousands of people this year—we couldn't have done it without you!

Interested in volunteering at North Tyneside Citizens Advice ?

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 VOLUNTEERS

Anuradha Aswatha\*  
Monica Balazs\*  
Julie Barton\*  
Sarah Bell  
Lorna Boyd  
Alistair Denness  
Amrit Bala Dewan  
Anne Doffegnies  
Lauren Forbes\*  
Suzanne Grant  
Athina Savva

Craig Mason  
Claire Scope  
Miriam Scott  
Ann Meehan\*  
Keith Mion  
Karen Moorhead  
Terry Kirkham  
Katie Latimer\*  
James Wylie\*  
Rita Musgrave

Liz Guest  
Farrah Nabi  
Faiza Rezai  
Janice Ridley  
Andrew Robson  
Layton Royal\*\*  
Jennifer Wade  
Neil Whittmore\*  
Julie Malone\*  
Sarah Holmes

Denotes left during this period \*

Denotes joined full time staff \*\*



# Jason's Story\*

Jason\* was referred to our National Debt Relief Order (DRO) Hub after falling into over five thousand pounds of debt. He had taken out credit to furnish his new council house, intending to pay it back in full, but quickly found this impossible. His only income was Universal Credit alongside Personal Independence Payment, which he receives for multiple health conditions including depression and a long-term injury from a car accident many years ago, which mean he's unable to work. Despite selling some of his belongings, the repayments and rising charges became overwhelming.

When Jason approached us in June, he was frightened about what might happen if the debts continued to spiral. Jason asked for help arranging a payment plan, but it became clear that repayment simply wasn't realistic. Jason was referred to our DRO Hub to apply for a debt relief order (DRO), which, if successful, would clear these debts and offer him a fresh start.

Over the following weeks, Jason worked with us to prepare his application. Jason was anxious throughout – worried that the debts would keep growing, that the application might fail, and that he might even lose the chance to visit his immediate family in Australia. Jason hadn't seen his family for 13 years; he began to seriously worry that his debt might put this at risk. We guided him carefully through each step, double-checking details and reassuring him that we were on the right track.

Jason's DRO application was approved in August, two weeks after he was referred to North Tyneside DRO Hub. Shortly afterwards, he sent us this message:

*"The DRO came through today. You won't believe how much stress has been lifted from me. It was slowly dragging me down day by day as you can't ever really escape it. I can go see my family now in Australia for the first time in 13 years and not have to worry about what I'm returning to. Brilliant. Thanks again. I really do appreciate it."*

Jason's debt may have been modest compared to others we see, but his case highlights the fact that, whether it's £5,000 or £50,000, debt can trap people, damage their wellbeing, and shut down their future. The work we do every day at North Tyneside to lift that burden is truly life changing.

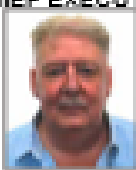
\* Name changed



# MEET THE TEAM 2024- 2025

## CHIEF EXECUTIVE'S OFFICE

CHIEF EXECUTIVE



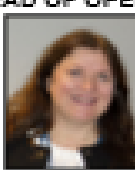
Mark Almond

DEPUTY CHIEF EXECUTIVE



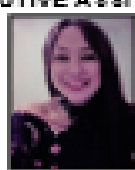
Stuart Gibb

HEAD OF OPERATIONS



Jacqui Ramsey

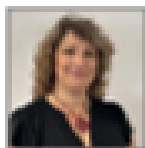
EXECUTIVE ASSISTANT



Tracy Mollwraith

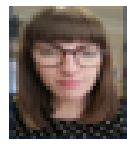
## GENERALIST TEAM

SENIOR GENERALIST ADVICE SUPERVISOR



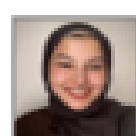
Julie Drummond

GENERALIST ADVICE MANAGER

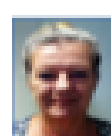


Kate Jackson

GENERALIST ADVISERS



Saffiya Nohar



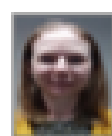
Allison Graham



Richard Urwin



James Dunn

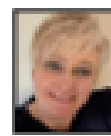


Lucy Thomas

Benefits Caseworker



Caren Thompson



Sarah Skipsey



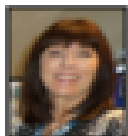
Bronwyn Houghton



Louise Snowden

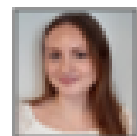


Michael Howcorth



Susan Blewins

TRAINEE ADVISERS



Laura McCluckey



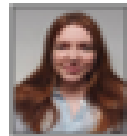
Jochus Smith



Olivia Forbes



Ella Finnigan



Rae Gatterson



Emily Iqbal



Adam Allinson-Marshall



Megan Clark

## ADMIN SUPPORT TEAM

Admin Support /social media/Campaigns



David Short (Pension Wise Admin)



Dan Johnson

North Shields Admin

0191 270 4480

Debt Support Officers



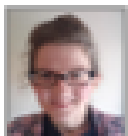
Katie Boyd



Samantha Jones



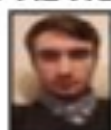
Rebecca Kinghorn



Rosie O'Clairigh

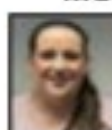
## SOCIAL WELFARE ADVICE TEAM

### MONEY ADVICE MANAGER



Kyle Howe

### MONEY ADVICE SUPERVISORS



Sophie Guinn



Laura Watson



Euan Stuart



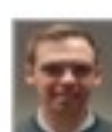
George Beaver



Amy McCadden



Alex Cottrell



Daniel Laskey

### SOCIAL WELFARE ADVISERS

#### DRO Hub Team



Clair Prince



Lucy Shepherd



Jon Devlin



Wilma Koranteng



Abi Carter



Felister Munene



Lucy Keay



Megan Leaver



Jodie Tuffin



Georgina Burke



Emily Davidson



Cat Robertson

#### Local MaPS Debt Advice Team



Rachel Gunter



Etienne Attala



Tom Office



Diane Tyler



Lucy Foster-Venters



James Southern

#### Debt Hub Team



Siobhan Savage



Sarah Curran



Pipacha Begum



Gabby Elderbrandt



Danni Gray



Matthew Crow



Lauryn Thamsrakagul-Wandless



Mariam Lydon



Niocolle Fox



Leigh White



Jessios Tuff



Frayne Bough



Harry Dixon



Joel Burns



Orlin Cleary



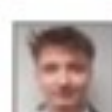
Malcie Cowburn-Bannister



Toni Knowles



Lois Andrews



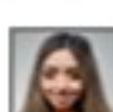
Sam Hodgson



Jane Palmer



Kenza Niakam



Amah Toor

## PENSION WISE TEAM:

### PENSION WISE TEAM LEADER



Lynne Calcley

### PENSION WISE GUIDERS



Lorraine Jewsbury



Graham Kerr



Ian Dalziel



Joe Clark



Keith Pufford

#### Staff left during the year

Suzanna Buckley; Jess Lunn; Samantha O'Brien; Nilo Chilton; Andrew McDonnell; Roberta Glover; Fiona Blackburn; Sam Mefoalfe; Chris Blackett; Malcy Thresher; Billie Tierney; Sally Davies; Emma Chisholm; John Smith; Naomi Dalton; Laura Harris; Alice Kershaw; Anna McNab; Linet Nakyejune; Paul Clark.

# Mary's Story\*



Mary\* (64) came to us in April 2024 as she had applied for Personal Independence Payment (PIP) in 2022 and was refused but did not challenge the decision. Mary applied again in September 2023 and scored 0 points at her medical assessment. She received her decision letter in December 2023. Mary had a longstanding physical and mental health issues. Her husband also had disabilities and claims Personal Independence Payment (PIP) as well as his State Retirement Pension (SRP).

Mary rang the Department for Work and Pensions (DWP) in December 2023 to request a Mandatory Reconsideration (MR) of the decision, and received her Mandatory Reconsideration Notice (MRN) from the DWP in February 2024 advising that the decision had not been changed. Mary asked for our advice and assistance in appealing against the decision, as she had received advice from us before.

We submitted an online appeal on Mary's behalf in March 2024 and provided a detailed submission for her appeal hearing outlining why we believe she met the legal tests, which was heard in January 2025, without Mary having to attend as the Tribunal felt there was enough information to decide her appeal without putting her through the hearing.

Mary was awarded the enhanced rate of PIP for both components from September 2023, despite having scored 0 points at her assessment, and now receives £187.45 a week ongoing and was awarded a backdated payment of £13,476.00.

Mary was very grateful for the assistance she has always received from the CAB.

**\* Name has been changed.**

# A thank you to our funders...



## **North Tyneside Council**

Our core grant to provide advice to those living and working within North Tyneside.

## **Money Advice and Pension Service**

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

## **MaPS/Citizens Advice National Debt Hub**

MAPS funding to provide Telephone Debt advice services countrywide

## **MaPS/Citizens Advice National DRO Hub**

Debt Relief Orders for clients.

## **Pension Wise**

Pension Wise is a project to provide pension guidance, funded by the Money and Pensions Service debt advice project in partnership with Citizens Advice. This covers North East England and Cumbria in partnership with Citizens Advice Allerdale.

## **Universal Credit Help to Claim**

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

## **North East Combined Authority**

To provide Welfare Rights Advice to families in 15 schools across North Tyneside.

# HOW TO ACCESS OUR SERVICE

## FOR ADVICE OVER THE PHONE, CALL:

Adviceline: 0808 278 7822

Help to Claim: 0800 144 8 444

Pensionwise: 0800 138 3944

All lines are open 9am to 5pm



## MEET US TO FIND OUT HOW TO ACCESS OUR SERVICES:

- Killingworth White Swan Centre; Monday 9.30—12.30
- Wallsend Customer First Centre: Tuesday & Thursday 09:30—12:30.
- Dudley, John Willie Sams Centre: Thursday 9.30-12.30
- North Shields Customer First Centre: Friday 09:30-12:30

Download our App by going onto the Google Play or Apple store and searching for 'Citizens Advice'  
(Ours is the App with the North Tyneside logo)



## 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

Registered Office: Camden House, Camden Street, North Shields, NE30 1ND  
Incorporated Charity Number: 1154666 Company Reference: 07949964