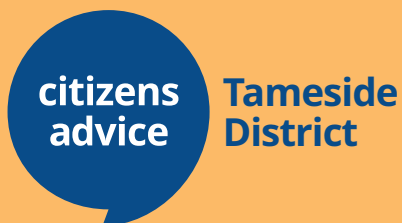


58th Annual Report 2023/24

Citizens Advice Tameside



Chairs Report

Once again it gives me great pleasure to write the forward to our 58th annual report, as always, it only seems like last week when I was writing my introduction to last year's report. As you will see from the Chief Officers report, we have yet again had a high volume of people access our services for help and advice. The numbers are formidable, but of course behind every statistic are real people, with real problems and real support needs. Month on month and year on year we are seeing clients with urgent and complex problems, in particular, we are seeing a rapid rise in the number of people who need emergency support such as food banks and fuel vouchers and it's an enormous credit to the efforts and skills of our staff in not only dealing with the emotional burden of advising clients in often desperate circumstances but also in updating their own knowledge and skills in order to give good, professional advice on a very wide spectrum of topics and issues and the Trustee Board acknowledge and thank every one of our team.

In October we hosted a ministerial meeting between our MP, The Rt. Hon. Jonathan Reynolds, Secretary of State for Business and Trade and President of the Board of Trade and Dame Clare Moriarty, Chief Executive of CA nationally. A number of managers, staff and volunteers attended the meeting and participated in a lively discussion and Q/A session with Clare and Jonathan, from which all participants gained further insight of typical issues and problems clients are seeking help and advice on. It was a very positive and constructive meeting, and both Clare and Jonathan expressed admiration and thanks for all the excellent work of our staff and volunteers.

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

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

Norman Mackie
Chair

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 new partnerships with Trussell Trust Tameside East, Tameside South and Droylsden, further expanding face to face outreach advice access across the borough in community based locations. Based upon the success of previous years delivery, the Yorkshire Building Society project increased capacity further. We are appreciative of the continued funding support of Jigsaw Homes and Jusaca Trust, which allowed us to maintain outreach advice and information sessions throughout the year; enabling us to provide our services across the whole of the borough. We were able to maintain our energy advice funding stream through successful local delivery of CA national projects and local funding schemes.

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 2023-24

Local Authority	115,985
MaPS - Local Provision	167,580
MaPS - DRO's	59
Action Together - Community Wellbeing Fund	14,971
CA - WHD EAP	15,960
TMBC - Winter Pressures Grant	9,438
Jigsaw	27,930
CA - YBS Referral Service	23,625
Trussell Trust - Tameside East	26,000
Trussell Trust - Tameside South	16,855
Jusaca Trust	6,000
NHS Healthy Hub Club	5,600
Action Together - Community Wellbeing Microgrants	2,000
TMBC - Inequalities Reference Group Debt Report	4,000
Healthy Start Project Delivery	3,800
TTTE - Funds for Fuel Vouchers	2,000
Other Income	2,314
Recycle Outlet	4,815
Public Donations	28
TOTAL	448,960

Chief Officers Report

Citizens Advice Tameside helps people find a way forward. We're committed to working holistically, seeing the whole range of people's problems and trying to treat them together, not in isolation. We provide free, confidential, impartial and independent advice to help people overcome their problems. We're rooted in our communities, a voice for our clients and consumers on the issues that matter to them. We value diversity, champion equality, and challenge discrimination and harassment. We're here for everyone.

2023 to 2024 has been a year in which the long-term effects of the cost-of-living crisis have continued to negatively impact the people we help. Though inflation has fallen from previous record highs, millions of people are still struggling with the burden of their debt. Others face eviction and possible homelessness. At its core, this ongoing hardship is rooted in the simple fact that millions of households have more money going out on essentials than coming in with negative budgets. A hallmark of the dual Covid and cost-of-living crises has been a rapid rise in the number of people who need emergency support, such as food banks and fuel vouchers to survive, through our services.



Over the last year we've had a real impact on people's lives, through our advice and campaign work. This is testament to all the staff and volunteers at Citizens Advice Tameside. Citizens Advice Tameside helps thousands of people every year and in 2023 to 2024 we helped **5,447** individual people one-to-one, by phone, email, webchat and in person, opening **7,211** cases,

and securing **£2.8m** financial gains for our clients.

People come to us with a range of different problems, from benefits to housing, and immigration to debt. Many people have more than one type of problem - for instance, a housing problem with a debt problem. They could also come with 2 different debts, or 2 different benefits. We recorded **18,919** Advice issues for people who aren't sure about their rights and needed help. The top issues we helped people with in 2023 to 2024 were Benefits and Universal Credit, Debt, Housing, Employment and Utilities. The top single issue - Personal Independence payment with **2,352** new issues.

Throughout 2023 to 2024, we offered local advice from our central office and 17 outreach locations across the borough. Along with our generalist advice services, we delivered a number of specialist services - Employment Advice, Debt Advice, Energy Advice and hosted local Housing advice specialists. Clients often come to us needing help with complicated inter-related 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 our clients by offering an integrated approach, with our core advice services able to draw on specialised support delivered locally and nationally, with Citizens Advice projects such as Help to Claim, Witness Service, Pensionwise, Consumer Service.

This included:

	25,101 recorded advice activities
	14,203 telephone contacts.
	7,573 email contacts
	2,199 in person contacts
	5 video call contacts

Our value to society

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

- **£4.89** fiscal value
- **£35.24** public value
- **£19.38** in value to the people we help

Nigel Morgan BEM and Susan Riley
Chief Officers

Research and Campaigns

Our advice provision gives us unique insights into the problems people face, with real-time data. We use this to advocate for evidence-based policy changes to deliver improvements in outcomes for Tameside residents. We've used our data to track the impact of key events such as the cost of living crisis - critical for helping us understand and address issues, and our advocacy looks to address the underlying problems.

The data we are able to capture through our advice service is a clear barometer of the type and scale of problems facing local people. This year it's been clear that the cost of living continues to bite, through the growing number of people contacting us because they can't afford to eat or need other financial assistance.

The most alarming trend over the last year has been the rise of households in negative budgets. In 2023, nationally over half the people Citizens Advice helped with debt were in a negative budget, where even after expert advice, their monthly income was not enough to cover their essential costs - up from less than 30% in 2019. Some groups, including single parents, disabled people, racially minoritised groups, private renters and, more recently, mortgage holders are especially deep in the red each month after paying for their essentials. To help policy makers understand the scale of this challenge beyond the doors of our service, in 2024, we used our unique data to estimate how many people across the country are trapped in a negative budget. Citizens Advice developed the National Red Index, which uses detailed data from the more than 300,000 people who come to us for debt advice, combined with national survey data on people's incomes and fixed costs. We found that 5 million people across Britain are in a negative budget, including 1.5 million children. Groups like low income private renters are particularly at risk; on average, private renters in a negative budget spend nearly three-quarters of their income on rent and energy alone. Locally, we have voiced the Tameside experience to research undertaken by Salford University on the local policy agenda to support deficit budget households.

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 Voluntary Sector Influencing Group
- Tameside Inequalities Reference Group
- Greater Manchester Research and Campaigns Group
- Tameside Health and Wellbeing Board Poverty Sub Group.

We've participated in research and campaigns activities:

- Debt Journey - commissioned by the Tameside Inequalities Reference Group capturing lived experience of accessing debt advice provision
- Debt Awareness Week - awareness raising campaign
- Gambling Harms - awareness raising campaign
- Scams Awareness Week - awareness raising campaign
- Developing a local policy agenda to support deficit budget households - Salford University Focus group - identifying better ways of supporting deficit budget households
- Healthy Start Scheme local take up - awareness raising campaign
- Tameside Money Advice Referral tool local working group
- Citizens Advice network Cost of Living Crisis Briefings & Data Insights
- Made by Mortals - 'Your Story' - vocal contributions around how local people can access help available.

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 Onward Homes Winter Wellbeing Event in January.

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.



















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 OISC Level 2 and above.

This year **7,900** individual users visited our website pages for information on rights and how to resolve issues, along with details of our projects and service and how to access our services and projects in Tameside, with **26,447** local page views.

Our Core advice service is free, provided via a dedicated phone line, e-mail, web chat and face to face. We helped **4,261** clients, **13,266** new issues from across all of our channels - Benefits, Housing and Debt being top issues. We recorded **£1,556,388.66** financial gains for our clients, through benefit gains, grants secured, income gains, reimbursements, debts written off and repayments rescheduled.

Our service is delivered by a committed team of volunteer and paid advice staff. Core service advisers receive dedicated training to develop subject knowledge and understanding of legislation, regulations and the local landscape in order to provide tailored advice for specific

Looking across different issues, the breakdown was:

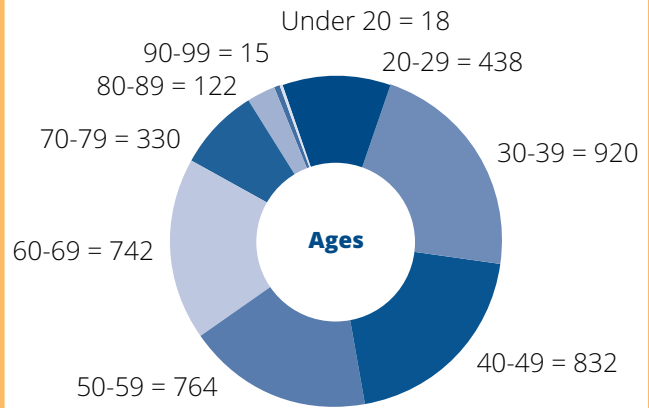
	Benefits & tax credits - 4,231
	Benefits Universal Credit - 907
	Charitable Support & Food Banks - 597
	Consumer goods & services - 398
	Debt - 1,225
	Education - 66
	Employment - 913
	Financial services & capability - 152
	GVA and Hate Crime - 57
	Health & community care - 240
	Housing - 1,720
	Immigration & asylum - 256
	Legal - 389
	Other - 119
	Relationships & family - 745
	Tax - 105
	Travel & transport - 182
	Utilities & communications - 964

problems based on the client’s individual circumstances through as many contacts as needed. In the year **27** volunteers contributed to service delivery, with **13** volunteers recruited and trained. Volunteers gave **2,106** hours of their time and skills to help local residents. We hold the AQS quality mark for our generalist advice, and for telephone advice.

We took **6,972** calls through our Adviceline. As well as providing direct support to clients, Adviceline plays a pivotal role in connecting clients to our other services. The Adviceline phone service gives clients the option to select our local advice and other Citizens Advice services, such as Consumer Service and Help to Claim, and as such, Adviceline is like our virtual ‘front door’ - connecting thousands of people to the support they need. However, the service also faces continued demand and people are coming to us in greater numbers and with more urgent and complex problems. This means it takes our advisers longer to help them. The result is that our virtual queues of people are getting longer. We know this is a key issue for our clients. It’s also challenging for advisers who support - understandably - frustrated clients. We held **878** face to face advice appointments, and **743** Tameside residents were helped by webchat.

Alongside our advice we issued **673** food bank voucher referrals to local food banks, and **179** emergency fuel vouchers through our energy advice for clients at immediate risk of self disconnection.

Who used our service?



Gender
57% Female,
42% Male,
 Prefer different term
1%



Long Term Health Condition - **42%**,
 Disabled **11%**,
 Not disabled, no health Problems - **47%**

Ethnicity - White **81%**, Asian **8%**, Black **7%**, Mixed **2%**, Other **2%**

Helping Hands

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

Debt Advice

Throughout 2023/24, in total Citizens Advice Tameside helped

-  **732** unique clients advised
-  **2,871** new issues
-  **6,077** activities recorded
-  **£837,862** financial outcomes secured

Delivered through funding from Money and Pensions Service - MaPS - through Citizens Advice, our specialist Debt advice team continues to help the people of Tameside facing issues with debt. Our Debt advice service is free, provided via telephone, e-mail and face to face. 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 our Debt Casework.

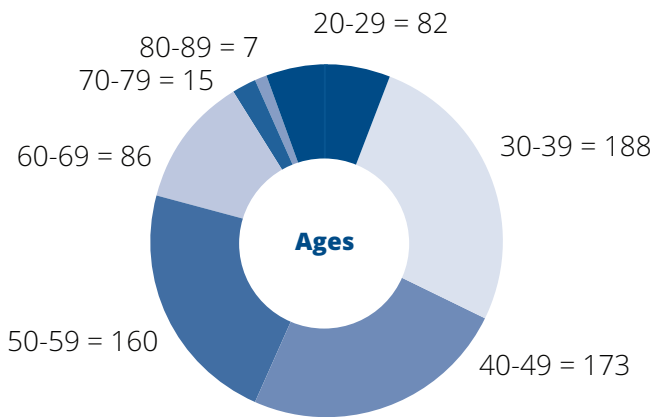
Alongside **2,817** new Debt issues, our team identified and advised upon **54** other advice issues: Benefits issues, potential entitlement, claims, Universal Credit, charitable support and foodbanks, financial services and capability, Health and Community Care, housing, Immigration and Asylum, other, utilities.

Multi-channel delivery allows flexibility for clients, and forms part of our aim to make the service as easy to access as possible: → **46%** of all contacts were via digital channels (webchat, webforms and email) in 2023/4, **40%** by phone, **1%** face to face.

Looking across enquiry issues, the breakdown was:

- Debt Assessment - **675**
- Debt Relief Order - **392**
- Council Tax Arrears - **283**
- Bankruptcy - **278**
- Breathing Space Moratorium - **275**
- Credit Store Charge Card Debts - **148**
- Water and Sewerage Debts - **80**
- Bank and Building Society Overdrafts - **72**
- Fuel Debts - **70**
- Unsecured Personal Loan Debts - **67**
- Other Debt - **58**
- UC Advance Payment/Budgeting Advance - **53**
- Mobile Phone Debt - **51**
- Rent Arrears Housing Association - **47**
- Catalogue Mail Order - **46**
- Overpayments of Benefits - **35**
- Unpaid Penalty Charge - **29**
- Rent Arrears Private Rents - **24**
- Magistrates Court - Fines, Arrears - **23**
- Hire Purchase/Conditional Sale - **21**
- Individual Voluntary Arrangement - **20**
- Telecomms Debt - **13**
- Payday Loan - **11**
- Social Fund Debts - **10**
- Child Maintenance arrears - **8**
- Buy Now Pay Later - **7**
- Mortgage and Secured Loan Arrears - **5**
- Arrears of Income Tax, NI, VAT - **4**
- Rent Arrears - LA/ALMO - **4**
- Other - **8** (includes HP, illegal money lenders/loan shark, debts to friends and family)

Who used our service?



Gender
59% female,
41% male



Long Term Health Condition **58%**,
 Disabled **5%**,
 not disabled/no health problems **37%**

Ethnicity - White **81%**, Asian **7%**, Black **7%**, Mixed **2%**, Other **3%**

Volunteering

Volunteers are at the heart of how Citizens Advice delivers services to our communities, and the impact of the wealth of knowledge, skills and experience they bring cannot be underestimated. Our volunteers continue to do first-rate work in extraordinarily difficult circumstances to make practical improvements to people's lives where people's problems are becoming more complex and harder to solve. Through information and advice giving roles, fundraising, research and campaigns, admin, trusteeship and more, volunteers add huge value and increased capacity to the service.

Over the year 34 volunteers gave 2,106 hours of their time to deliver and support the service. 13 volunteers joined us through the year.

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

This year our volunteers have been involved in:



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



Research & Campaigns - local and national



Value of Volunteering Research with Citizens Advice nationally



Championing volunteering, recruitment and support of other volunteers.

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

Outcomes and Impact

How our advice helped

Case Study 1:

Client telephoned our Adviceline for benefits advice around eligibility for disability benefits. The client is 68 years of age, a single person living alone in sheltered accommodation, and gets State Pension and Housing Benefit. The client suffers from physical health problems. We explored clients daily living needs and advised that upon the level of identified needs they could potentially claim Attendance Allowance. We advised the client how to initiate a claim, and held a face to face appointment with the client to help with form completion once received. We advised the client around the claiming process and entitlement criteria for the benefit. We additionally advised around other benefits that client may be eligible to claim, including Pension Credit. Client later advised their claim for Attendance Allowance was successful on claim, at Higher Rate - £101.75 per week, and a Pension Credit claim had been submitted - expected to increase clients income by a further £92 weekly.

Case Study 2:

Client was referred into our outreach service for advice, via scheduled telephone appointment. Client sought advice around any additional benefit entitlement he may have, due to low income. Adviser took details of household constitution and income, and details of existing benefit claims in payment. Benefit entitlement was checked, and additional entitlement was identified. Client was not currently claiming Council Tax Support to which he was entitled to in addition to the Universal Credit he was claiming, and which was correct. Adviser advised upon how to claim this additional benefit to maximise client's income. Client was advised on the local social welfare scheme - Tameside Household Support Fund - and was assisted by direct referral into the scheme for an application, with supporting information and evidence supplied. Client's family was recently bereaved, and Adviser identified potential for client to claim assistance with Funeral Costs through DWP Funeral Expenses Payment scheme. Client's income was maximised and additional local authority and DWP support identified and advised upon.

Case Study 3:

Client attended a drop in face to face advice session whilst using a community venue. Client had a spouse and children, and was living in private rented accommodation. Client was unable to work due to illness and client was unable to continue to afford the monthly rental payment due to a shortfall between the amount of benefit paid towards housing costs and the monthly rental liability. Client was advised and supported with practical assistance to claim Discretionary Housing Payments from local authority. The application was successful and the client was assisted financially with the shortfall to allow himself and his family to remain in their home.

Case Study 4:

Client is a lone parent of 3 children, one child with disability and client is a full time carer for them. Client has PTSD further to experiencing domestic violence. Client had £20,000 of debt which accrued during the period that she was in an abusive relationship, they could not see a way out of dealing with their debts. The client was provided with full debt advice on a range of options, and the client opted to proceed with a Debt Relief Order. As DRO Intermediaries we completed and submitted a DRO application for her and this was approved, meaning all her debts were written off and giving the client and her children a fresh start.

** Certain client details have been omitted or changed to preserve their anonymity.*

This year we recorded over 1,000 financial outcomes for our clients, totalling £2,865,836. This includes: Income gains from benefit claims, challenges and appeals, reinstatements, debts written off, repayments rescheduled, employment settlements and terms and conditions enforced.

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

Of our clients surveyed 2023/4:

- 3/10 people told us their problem was urgent
- We helped 7/10 people find a way forward
- We helped 6/10 solve their problem




- 8/10 people told us they would not have been able to sort out their problem without Citizens Advice
- 6/10 people told us as a result of the help they received from Citizens Advice they felt less stressed, anxious or depressed
- 4/10 people told us as a result of the help they received from Citizens Advice their physical health had improved.

Client Feedback:

- Agent sorted my query out very well.
- Amazing advice. Great people for helping those in bad vulnerable places.
- First class people.
- Great service from Tameside who responded quickly to my request for advice which helped me very much.
- I found the service very helpful. Thank you.
- I received an excellent service and am currently awaiting outcome. Staff were lovely.
- I was in need of some accurate advice and that is exactly what I received, the correct advice of which was greatly received. Thank you.
- I was seeking support to complete a DLA form for my son and received this support which I found very beneficial. The outcome was the application was successful and I am now in receipt of DLA for my son, thank you.
- My advisor was very knowledgeable and I am very grateful for the time she spent with me to explain what I needed to know.
- The adviser was very polite and helpful.
- The help I have received from your service has been vital for me to move forward. I can't express in words how much my Adviser has helped me.
- Understandable useful information and extra help and information. Very helpful.
- Yes, I'd like to say I'm really grateful for your help, thank you. I couldn't sort it by myself.
- I cannot fault the service, everyone I contacted was very helpful. I'm still in contact with my case worker and he's excellent, very supportive and patient even when I'm struggling. He has taken action to help me and reviews every month. When I need urgent help I email and he gets back to me at his earliest. There's a lot of support that I didn't know I could access. Thank you CAB you've been a life saver. I struggle with stress, anxiety and depression. Your service helps me a lot.
- Just to say thanks for the help and follow up phone call.
- The help I received was fantastic and I couldn't have done this without them.
- Would like to thank the Citizens Advice bureau for all their help. I don't think I could have been able to proceed without them assisting me.

Energy Advice

Throughout 2023/24, in total Citizens Advice Tameside helped


















-  **337** unique clients advised
-  **1,114** new issues
-  **£170,906** financial gains secured

This year the affordability crisis has continued to be the main issue facing energy consumers in Tameside. Although prices started to fall from their peak in mid-2023, the removal of key government support schemes means that people have continued to face prices around 50% higher than before the crisis began.

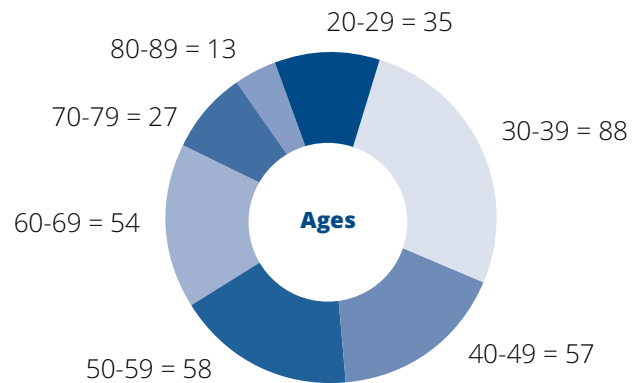
Through the year Tameside residents felt the effects of the removal of the Energy Bill Support Scheme and changes to related support for prepayment customers, alternative fuel users, and small businesses, the introduction of the Code of Conduct for the force-fitting of prepayment meters, and changes to the energy price cap, limiting the amount energy companies can charge customers who are on default tariffs, including standard variable tariffs, and customers who use prepayment meters.

Supported by funding from Citizens Advice and Tameside MBC, and with specially trained advisers we were able to continue to deliver local energy advice projects. Our Energy advice service is free, provided via telephone, e-mail and face to face.

Looking across energy issues, the breakdown was:

-  Switching supplier - **20**
-  Billing/meter reading - **51**
-  Methods of payment - **78**
-  Unable to/struggling to pay energy bills - **50**
-  Issues with supply - **10**
-  Contract terms & conditions - **4**
-  Fuel Voucher - **208**
-  Customer service - **8**
-  Price or tariff - gas or elec - **63**
-  Oil/LPG - cost or other issues - **1**
-  Warm Home discount - **140**
-  Priority Services Register - **116**
-  Carbon Monoxide - **59**
-  Complaints & redress - **12**
-  Smart Meter - **88**
-  Prepayment self-disconnection/ unable to top up - **39**
-  Other - **167**

Who used our service?



Gender
64% female,
36% male



Long Term Health Condition **50%**,
Disabled **12%**,
not disabled/no health problems **38%**

Ethnicity - White **88%**, Asian **5%**, Black **4%**, Mixed **2%** Other **1%**

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.

Signing up clients to appropriate schemes - such as the Priority Services Register referrals. Enabling 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, food vouchers etc.

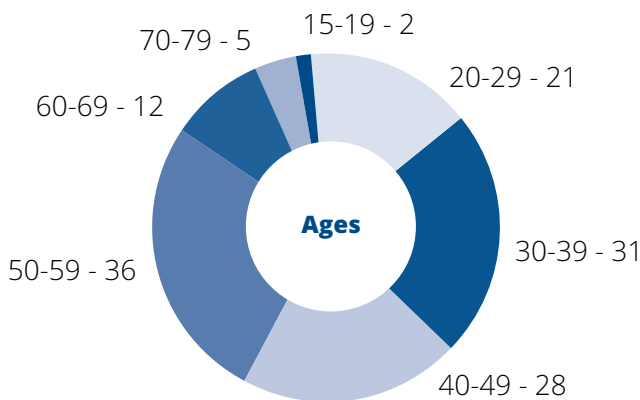
Employment Advice


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


We hold the AQS quality mark for our Employment Casework.

-  140 unique clients advised
-  800 new issues
-  2,451 activities recorded
-  £40,337 financial gains secured

Who used our service?











 Gender -
54% female,
46% male

 Long Term Health Condition **43%**,
 Disabled **2%**,
 not disabled/no health problems **55%**

Ethnicity - White **81%**, Asian **9%**,
 Black **5%**, Mixed **3%** Other **2%**

Looking across enquiry issues, the breakdown was:

-  Employment Appeals and Tribunals - **258**
-  Pay and Entitlements - **114**
-  Dismissal - **100**
-  Dispute Resolution - **98**
-  Discrimination - **55**
-  Terms and Conditions of Employment - **48**
-  Redundancy - **24**
-  Resignation - **17**
-  Parental and Carers Rights - **4**
-  Self Employment - **4**
-  Other - **60** (includes Insecure Workers, Harassment & Bullying, Health & Safety and others)

Alongside **782** new Employment issues, our team identified and advised upon 18 other advice issues: Benefits issues, potential entitlement, claims, Universal Credit, Charitable support and Foodbanks, Debt, Housing, Relationships, Tax, Utilities.

Multi-channel delivery allows flexibility for clients, and forms part of our aim to make the service as easy to access as possible: → **87%** of all contacts were via digital channels (webchat, webforms and email) in 2023/4, **11%** by phone, **2%** face to face.

Outreach Service

Throughout 2023/24, in total Citizens Advice Tameside helped

-  **1,235** unique clients advised
-  **3,441** new issues
-  **1,955** activities recorded
-  **£506,711** financial gains secured

Delivered through funding from Jigsaw, Jusaca Trust, Yorkshire Building Society, Action Together, NHS Healthy Hyde Team our Outreach advice team continues to help the people of Tameside facing issues delivered in the heart of their communities. Expanding service provision in local food banks this year through Trussell Trust Funded programmes, our Outreach advice service is free, provided via face to face in community based locations, telephone and e-mail.

Top Benefit issues
 Personal Independence Payment - **1,059** issues
 General Benefit Entitlement - **221**
 Attendance Allowance - **215**

Multi-channel delivery allows flexibility for clients, and forms part of our aim to make the service as easy to access as possible: → **72%** of all contacts were face to face, **23%** by phone, **5%** via digital channels (webchat, webforms and email) in 2023/4.

Who used our service?



















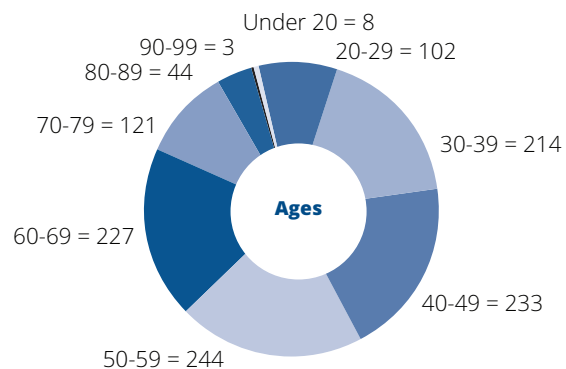
Gender
60% Female, **40%** Male

Long Term Health Condition **58%**, Disabled **8%**, Not Disabled/No Health Problems **34%**

Ethnicity - White **83%**, Asian **6%**, Black **6%**, Mixed **3%**, Other **2%**

Looking across enquiry issues, the breakdown was:

-  Benefits & Tax Credits - **1,893**
-  Benefits Universal Credit - **304**
-  Charitable Support & Food Banks - **77**
-  Consumer Goods & Services - **61**
-  Debt - **235**
-  Employment - **30**
-  Financial Services & Capability - **34**
-  GVA and Hate Crime - **8**
-  Health & Community Care - **15**
-  Housing - **250**
-  Immigration & Asylum - **46**
-  Legal - **57**
-  Other - **39**
-  Relationships & Family - **69**
-  Tax - **19**
-  Travel & Transport - **33**
-  Utilities & Communications - **257**



Trustee Board, Staff and Volunteers

as at 1 April 2023 to 31 March 2024

Membership of Trustee Board

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

STAFF

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

VOLUNTEERS

Advisers, Gateway Assessors, Trainees: Abid Abouhawas, Joanne Adair, Stephen Adams-Corbett, Anam Ahmed, Zara Akhlaq, George Bartley, Habiba Begum, Ayesha Butt, Alan Keith Davy, Victoria Golas, Trevor Hurdus-Warren, Raima Inayat, Diana Kelly, Barbara King, Annabel Lake, Derek Mack, Haleema Malik, Ela Mistry, Hemlata Mistry, Parag Parekh, Areena Pasha, Iqra Pasha, Katie Poole, Lucja Sztorc, Jane Wadsworth.

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:

Stephen Adams-Corbett, George Bartley, Habiba Begum, Victoria Golas, Trevor Hurdus-Warren, Raima Inayat, Annabel Lake, Haleema Malik, Parag Parekh, Areena Pasha, Iqra Pasha, Katie Poole, Lucja Sztorc, Jane Wadsworth.

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



Statement of Internal Control

Tameside 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.

FREE .. CONFIDENTIAL .. IMPARTIAL .. INDEPENDENT



Citizens Advice Tameside

Tameside One, Market Place, Ashton under Lyne, OL6 6BH
Telephone Adviceline: 0808 278 7805 (FREEPHONE)

citizens
advice

Information website at www.citizensadvice.org.uk
Citizens Advice Tameside website: www.tamesidecab.org.uk



ADVICELINE OPENING TIMES

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

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

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

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

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

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

Interested in VOLUNTEERING?

For a volunteer application pack or go to: www.citizensadvice.org.uk/about-us/support-us/volunteering
Using your postcode will ensure your details are forwarded to us.



EMPLOYMENT

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



DEBT ADVICE - MaPS

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

Citizens Advice Tameside is a Company Limited by Guarantee No: 02302696. Charity Reg.No: 701113.
Core funded by Tameside Metropolitan Borough Council
Authorised and regulated by the Financial Conduct Authority FRN: 617765 - Tameside District Citizens Advice Bureau