



*Dedicated to
Going Further*

ANNUAL REPORT

2023-24

23/24

year in review






£8.6m

Income generated
for clients






Our Aims

To ensure that individuals do not suffer through:

-  Lack of knowledge of their rights and responsibilities;
-  Lack of knowledge of the services available to them; or
-  An inability to express their needs effectively.

Our Values

Community Advice
Antrim & Newtownabbey is:

-  Committed to a socially just, tolerant and pluralist society;
-  Opposed to all forms of discrimination; and
-  An equal opportunities employer and welcomes the participation of all sections of our community at all levels of the organisation.

Community Advice Antrim & Newtownabbey exercises a responsible influence on the development of laws, policies and services locally



42,323

Client
Enquiries



1,860

Clients supported with
Disability Claim forms



49

Awareness Events
across the Borough



1,244

Clients supported with
Crisis Intervention



75%

of clients stated that
our advice improved
their wellbeing 'a lot'



93%

of clients were happy
with the service they
received



1,237

Digital
Enquiries



327

Households supported
with Social Supermarket



212

Clients supported
with appeals

Chairperson's Report

On behalf of the Board, I would like to firstly extend our thanks to our funding partners who enable us to deliver an invaluable service to many across our community. We are indebted to your support.

Secondly, our thanks to the team of staff and volunteers, who consistently represent the ethos and values of Community Advice Antrim & Newtownabbey. When presented with such high numbers of individuals and families requiring Crisis Intervention, we need a team that is responsive to that need; a team that delivers holistic advice and advocacy to meet immediate, short-term and longer-term needs.

The outcomes contained within this Annual Report show a team that puts people first, a team that goes above and beyond, a team *dedicated to going further*.

A special thank you must go to the Area Manager Lorraine Adamson who has now been with the organisation for 30 years. Her dedication to the organisation and helping empower others must be commended.

Finally, in this, my last year of being Chairperson of CAAN, I want to thank my fellow trustees for their dedication, commitment and skill in strategically leading CAAN through challenging times to be an advice service we all can be proud of.

Geraldine Haire



Money Matters

2023/2024 - 12 months

Reserves brought forward

2023
£305,728

Income for the year

Antrim and Newtownabbey Council	£322,551
ANBC Social Supermarket	£121,977
Public Health Agency (Northern Office)	£99,452
Macmillan Cancer Support	£74,390
ANBC Welfare Reform and Appeals	£85,170
ANBC Hardship Fund	£75,750
Advice NI – Money Advice	£46,628
Oasis Care	£13,211
Pensionwise	£4,350
The Enkalon Foundation	£12,000
Donations	£1,120
Investment Income	£239

Total **£856,838**

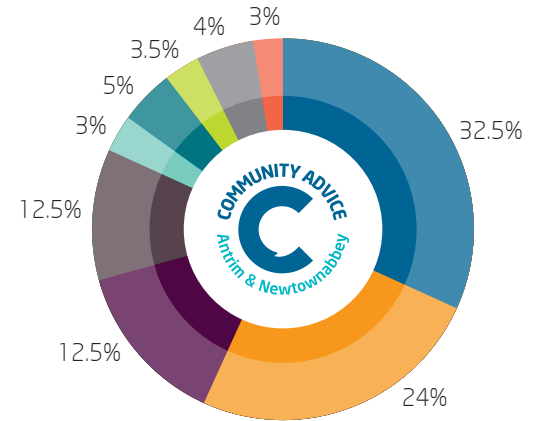
How funding was spent

Charitable Activities	£852,327
Governance Costs	£3,562

Total **£855,889**

Closing Reserves **£306,677**

Top Enquiries



Universal Credit	13753
Disability Benefits	10018
Other Welfare Benefits	5285
Crisis Intervention	5355
Employment	1218
Housing	2137
Consumer & Debt	1548
Miscellaneous	1838
Other*	1172

Total Enquiries = 42,323

**includes: Legal, Family, Education, Immigration*

Area Manager's Report

Thirty years working with CAAN across Antrim and Newtownabbey!

In the summer of 1994, it was my intention to volunteer as an adviser for three months. Newtownabbey CAB as it was then, had been advocating an issue that impacted adults with learning disabilities, my sister was one of them, and so I saw firsthand the positive outcomes that the service delivered for families like ours. When the opportunity to volunteer arose I grabbed it with both hands.

There was much change during that time, from post to email, paper records to electronic - we felt we were cutting edge when the first computer was installed; mergers; rebranding; impact of covid and much more. However, the one constant is CAAN - dedicated to going further, for all people across our community.

As I reflect on my thirty years with CAAN I can't help but feel proud to have been involved with this service for so long. I have had the privilege to work alongside individuals who have inspired me and others along the way; their endeavours to make lives better has left an indelible mark on CAAN which remains to this day. Their fabric is woven through every part of CAAN - trustees, staff and volunteers, partners past and present. I remember our clients, their stories and the trust they put in us to deliver for them.

As you can see from the highlights contained within this year's annual report, the dedication to going further is in the forefront of all CAAN has done in 2023-24. Long may it continue!

Lorraine Adamson



Charitable Support - Advice Plus

In response to the cost of living climate now more than ever we recognize the need of immediate support. In addition to the advice provision that supports the clients medium and longer term needs we have also been able to support clients with the following:



166 Households supported with Home Heating from our local partners



692 Adults and Children benefited from Social Supermarket



89 Families supported through Save the Children



Over 700 Clients supported with local foodbanks



Over 600 toys and books distributed to families with children



604 Households (1,347 Adults & Children) supported through DfC Hardship Fund

Crisis Intervention



Through our range of schemes and partners we have been able to help families and individuals with the wraparound advice we provide; Here are some examples of those we have helped to make life a little easier in their time of need:

Father, lone parent caring for his 2 children, receives basic Universal Credit, no money to save for presents at all. So grateful that with our support he would now have something under the Christmas tree.

Mum with 5 children, victims of domestic violence. Trying to survive on very low income as Tax Credits is limited to supporting only 2 children. Supported with wraparound advice, Social Supermarket and toys for Christmas

Nurse working full-time, has 2 children under 5. Struggling financially as they have no access to any other income. Their private rent is more than half of their salary leaving them with a very low disposable income.

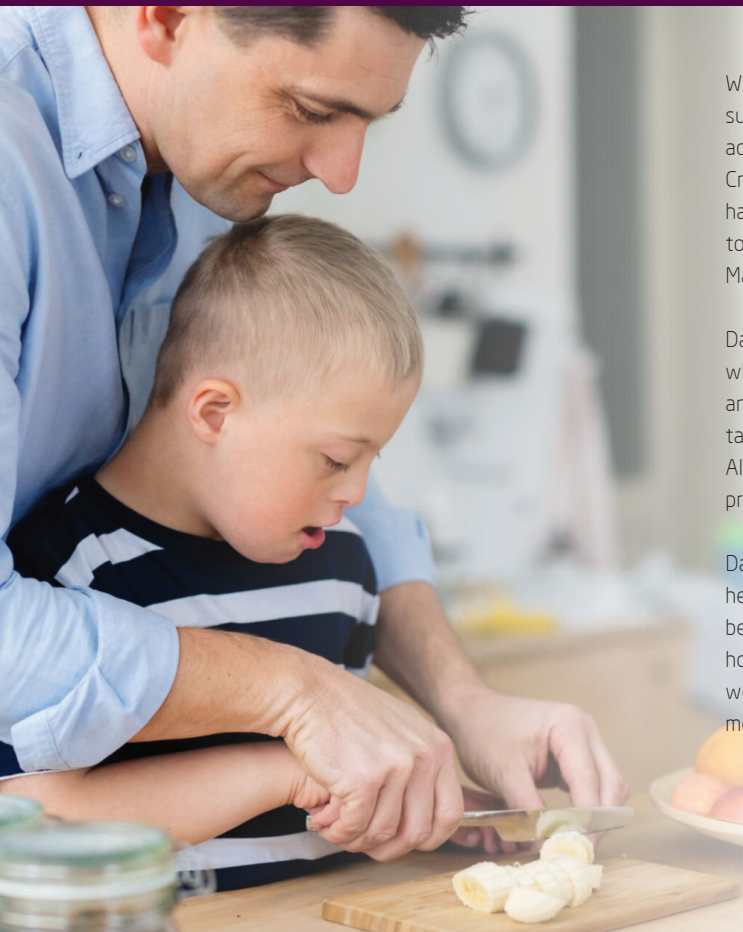
Family with 2 children lost their dad in recent months, coping with bereavement as well as financial struggles meant it was beyond their capacity to prepare for Christmas.

Couple with young children, low income, poor housing, no heat, mould on baby's cot. Helped with rehousing, additional income, heating and new baby items.

Single person, his relationship broke down, he moved into an apartment with no furniture other than a mattress, he literally had no money left after using his Statutory Sick Pay to pay his rent. He had debts which were manageable while working but could no longer repay. We provided full wraparound service, supported with a claim for Universal Credit, referred to CAAN's specialist debt service for debt resolution and budgeting support, linked in with charitable support to furnish his home and signed him up for the Social Supermarket Scheme.

Community Advice Antrim & Newtownabbey

Support in Time of Need



While attending his local Foodbank it was suggested to David that he speak with an adviser as he was worried about a Universal Credit Migration letter he received. David had been notified he needed to change to Universal Credit (UC) before the end of March 2024.

David is married and has 2 disabled children who he looks after; his wife works full time and they were receiving child benefit and tax credits. David didn't know about Carers Allowance and they were paying their full private rent without any additional support.

David didn't want to claim UC as he had heard a lot of negative opinions about the benefit, he was especially concerned about how they would manage changing from a weekly Tax Credits payment cycle to twice monthly.

We completed benefit check, including transitional protection. David was actually better off claiming UC and was entitled to full housing element and additional carers element for each child. It led to an increase of £770 a month.

We provided a detailed breakdown of UC for David and followed up with him to help apply for UC and also to support with budgeting as he moved between payment cycles. David advised he was worried and stressed about changing to UC, but expressed how smoothly the process was with the additional help and support. He also stated that he no longer needed to use foodbank as UC helped cover the cost of their rent.

Community Advice Antrim & Newtownabbey

Support in Time of Need

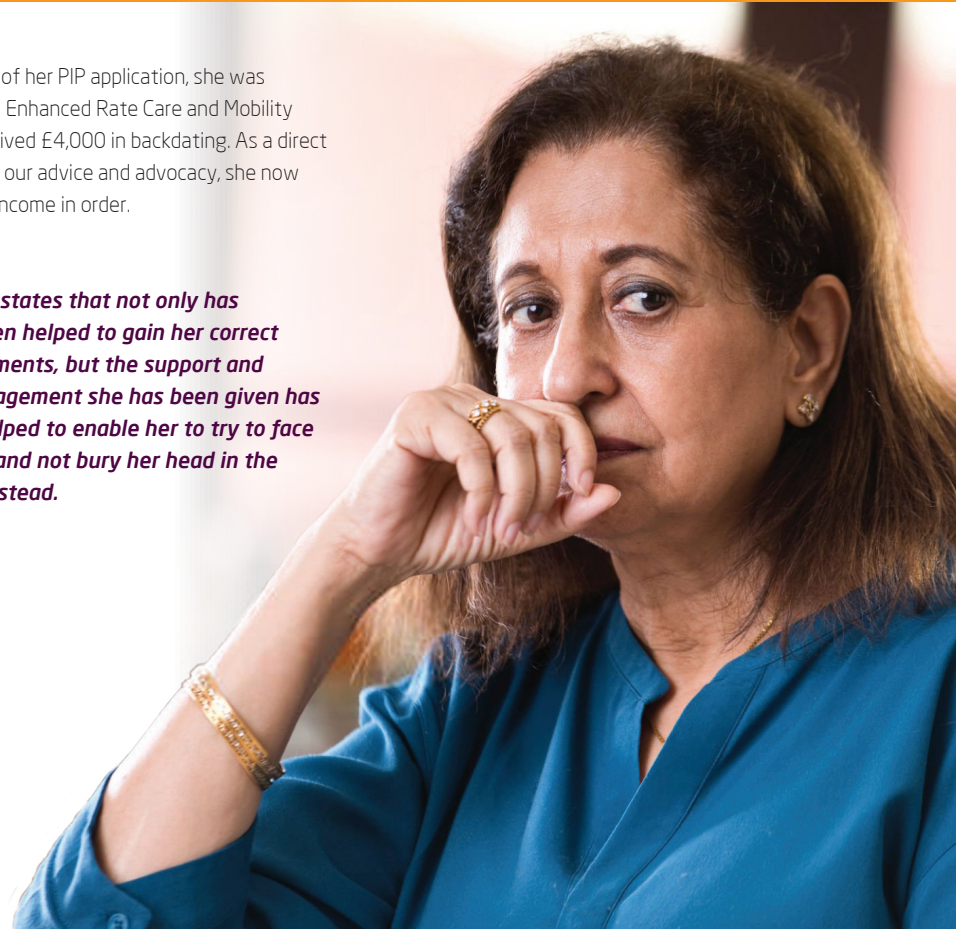
Shirley was referred to CAAN by the Community Mental Health Team. She had significant mental and physical health problems and needed help to complete her Personal Independence Payment (PIP) form. She could not cope with the stress of going through the renewal process alone.

We supported Shirley with her PIP claim form and because we take an holistic approach, we assessed her current income. We identified that she was moved from Incapacity Benefit to Employment and Support Allowance in 2012 but was not assessed for Income Related ESA even though her income was low.

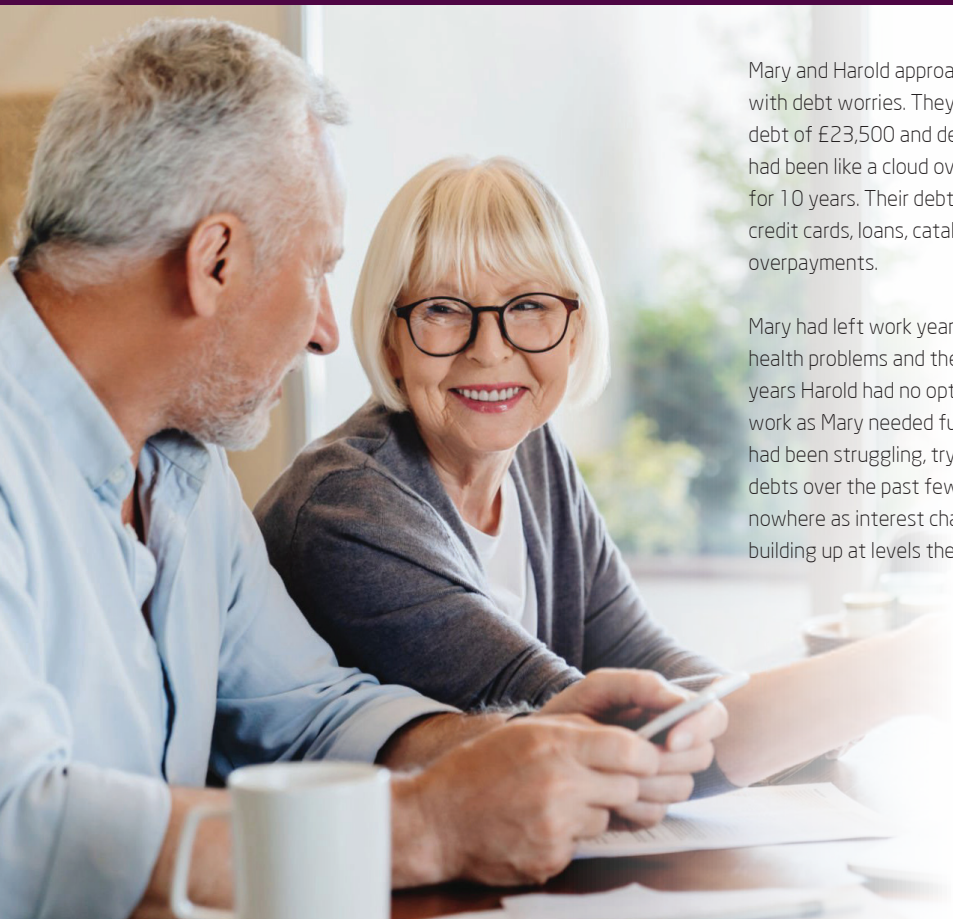
On her behalf, we followed up with the Benefit Agency to query and challenge this as she has been underpaid ESA from 2012 and financially struggling all this time. As a result of our advocacy, Shirley received over £30,000 backdating and was also passported to £1,550 Cost of Living payments which she had incorrectly missed out on.

In terms of her PIP application, she was awarded Enhanced Rate Care and Mobility and received £4,000 in backdating. As a direct result of our advice and advocacy, she now has her income in order.

Shirley states that not only has she been helped to gain her correct entitlements, but the support and encouragement she has been given has also helped to enable her to try to face things and not bury her head in the sand instead.



Support in Time of Need



Mary and Harold approached the service with debt worries. They had combined debt of £23,500 and described that it had been like a cloud over their heads for 10 years. Their debts consisted of credit cards, loans, catalogues and benefit overpayments.

Mary had left work years earlier due to health problems and then in more recent years Harold had no option but to leave work as Mary needed full-time care. They had been struggling, trying to pay the debts over the past few years but getting nowhere as interest charges were building up at levels they couldn't afford.

Harold reached state pension age, and they both realised they had no realistic way of paying back their debt; it took time for them to reach this stage but they now knew that they needed advice. We discussed with them their full circumstances, identified all debts and amounts owed, and drafted a financial statement which showed they had no means to repay debts.

As a specialist and regulated debt advice provider with a qualified Debt Relief Order Intermediary, we were able to make an application for a Debt Relief Order for both Mary and Harold. As a result, all their debts have been written off and they have a fresh start as they head into their pension years.

Support in Time of Need

Catherine had received notification of an overpayment of Welfare Supplementary Payment of £700. It arose due to a delay in the Appeal Service informing the WSP team that Personal Independence Payment had been awarded.

She was a cancer patient, treatment had stopped as it wasn't effective and sadly she was moving into the palliative stage. Catherine and her family were focused on coming to terms with this so when they received notification of the overpayment it caused additional anxiety that they simply did not need. Catherine didn't want her family to have this worry and so asked if we could help to sort it. Our Macmillan Benefits Advisers supported her and her family with other wraparound advice.

In terms of the overpayment, after exploring the reasons it occurred, it became clear there was no right of appeal against the decision to recover. We then explored

the option to request a Discretionary Waiver of the decision to recover the overpayment. Catherine wanted to proceed with this so we advocated for her and submitted a request to waive overpayment.

The request was successful meaning that no further action to recover would be taken. The outcome meant a lot to Catherine. CAAN exists to support people in their time of need.



Thank you to our partners



Core Funder

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*Case study photos are for representation purposes only