




# Advice NI: Overview of Projects & Service



**Zoe Parker, Money & Debt Service Manager**

**Family  
Friendly  
Employer  
Awards  
2019  
Winner**

**INVESTORS IN PEOPLE™**  
We invest in people Gold

OFFICE OF THE  
IMMIGRATION SERVICES  
COMMISSIONER 

   
**@AdviceNI**



# The Independent Advice Network, providing advice to those who need it most

## Who we are:

- Advice NI is a membership organisation that exists to provide leadership, representation and support for the Independent Advice Network in Northern Ireland. We support 70 members across NI, who provide advice on benefits, debt, housing, employment and consumer related issues.
- Advice NI also delivers a range of advice services to the public via a Freephone helpline which includes Debt & Money, Benefits, Tax Credits & HMRC products/services, EU Settlement Scheme (EUSS) and Business Debt.

# Impact & experience

Last year the Independent Advice Network dealt with **241,088** advice enquiries

**3,353** clients advised with debt issues

**£27.1mil** of Debt was dealt with

**109** businesses helped to deal with **£3.9 million** of debt

# Advice & Services

Advice NI deliver advice, services and representation on:

## Advice

- Welfare Reform/Benefits
- Personal and Business Debt
- Tax Credits & HMRC products/services
- EUSS & E Visa
- Housing
- Tribunal Representation

## Services

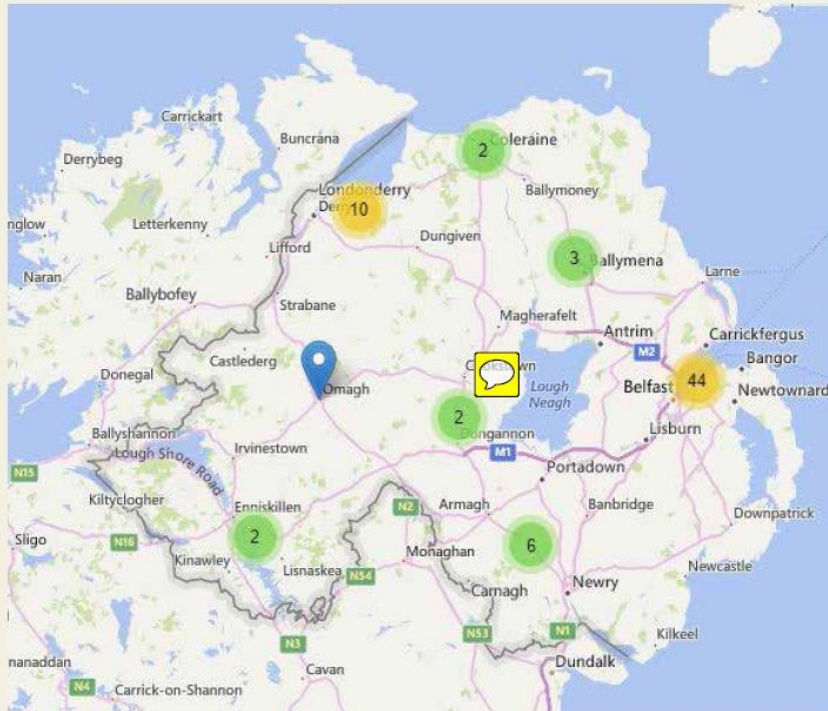
- Training
- Membership
- Quality
- Volunteering
- Policy



# Members

We support 70 members across NI, who provide advice on benefits, debt, housing, employment and consumer related issues.

## THE INDEPENDENT ADVICE NETWORK



- Action on Hearing Loss
- Advice North West
- Advice Space
- Age NI
- Apex Housing Association
- Ards
- Ballynateigh Community Development Association
- Ballysillan Community Forum Advice
- Belfast Unemployed Resource Centre
- Causeway Women's Aid
- Chinese Welfare Association
- Choice Housing Association
- Cithrah Foundation
- Clanmill Housing Association
- Community Advice Antrim and Newtownabbey
- Community Advice Ards and North Down
- Community Advice Armagh
- Community Advice Banbridge
- Community Advice Causeway
- Community Advice Craigavon
- Community Advice Fermanagh
- Community Advice Lisburn and Castlereagh
- Community Advice Newry, Mourne and Down
- Connswater Homes
- Compass Advisory Network
- Damask Community Outreach
- Disability Action
- Dove House Advice Services
- East Belfast Independent Advice Centre
- Employers for Childcare
- EPIC
- Falls Community Council
- Falls Women's Centre
- First Housing and Smartmove
- Fosterering Network NI
- Glenshane Community Development Ltd
- Habitat Housing Association
- Housing Rights
- LIASE
- Ligoniel Improvement Association
- Limavady Community Development Initiative
- Mid East Antrim Community Advice Services
- Mid Ulster Agewell
- Migrant Centre NI
- Mindwise New Vision
- Neighbourhood Development Association
- NIACRO
- North Antrim Community Network
- North West Life Long Learning
- North West Taxi Proprietors Ltd
- Omagh Independent Advice Services (OIAS)
- Queens Students' Union Advice Centre
- Radius Housing Association
- Resource Centre Derry
- Rosemount and District Welfare Rights Group
- Royal British Legion
- Rural Support
- SCA Ltd
- Shelter Northern Ireland
- Fosterering Network NI
- South East Fermanagh Foundation
- South Tyrone Empowerment Programme
- South City Resource and Development Centre
- Special Education Needs Advice Centre (SENAC)
- Tar Isteach
- Ulster University Student Support
- Upper Springfield Advice Services
- Vine Centre
- Wave Trauma
- Windsor Women's Centre



**69**  
MEMBERS

# Communication Channels - Offering Choice and Embracing Change

- **Face to face**
- **Freephone Helpline**
- **Webchat**
- **Email**
- **Digital Solutions and Services**
- **Interpretation/translation & language support**
- **Bi-lingual advisers**





# Do you need advice?

The Independent Advice Network provides free advice and information

FREEPHONE

# 0800 915 4604

Benefits



Debt & Money Advice



Business Debt



Tax Credits & HMRC Products



EU Settlement Scheme



Mobile Advice Service





# Benefits Advice



The Benefits Advice Helpline provides bespoke, independent expertise and support on a range of welfare reform issues including: -

- Disability Living Allowance
- Personal Independence Payment
- Employment & Support Allowance
- Changes to Housing Benefit
- Changes to Social Fund
- Universal Credit

In addition to the helpline, there are advisers available across Northern Ireland. These advisers provide face-to-face assistance to anyone impacted by the changes to the welfare system and can be contacted by calling the helpline or by dropping in or making an appointment at their local venue.



# HMRC Advice Service



The HMRC Advice Service is supported by HM Revenue and Customs (HMRC) and offers advice and support to members of the public and organisations across Northern Ireland who struggle with issues relating to HMRC products and services, including:

- Tax Credits
- Child Benefit
- Self-Assessment
- PAYE
- Taxes (direct/indirect)
- National Insurance Contributions
- National Minimum Wage

# Debt & Money Advice



Advice NI provide a Northern Ireland-wide Debt Advice Service. This provides help and support for those who are struggling to deal with debt.

Trained debt advisers across Northern Ireland can help people with a wide range of debt-related issues including credit cards, loans, mortgages and rent arrears. They can advise people on a range of solutions including debt management plans, bankruptcy, individual voluntary arrangements and debt relief orders.

Advisers can also help people draw up a budget and look at ways in which they can maximise their income and reduce expenditure. Local debt advice is available in each council area.

We can also speak to your creditors & negotiate on your behalf.

# Business Debt Advice



Advice NI's Business Debt Service offers tailored, independent and impartial advice for sole traders, partnerships and Limited Companies aimed at resolving any immediate business debt problems. Business owners can receive advice to ensure they are fully aware of their rights and responsibilities with regard to their trade, tax and personal liabilities.

There is also a detailed reference section on all aspects of business insolvency issues along with step-by-step support on budgeting, debt prioritisation and negotiating repayments with creditors in the Money Talks section of the Advice NI website.

# The Debt Advice Appointment

Whether over the phone, on email, or on a face to face basis, a full debt advice appointment will aim to:

- Assess income and ensure it is maximised, where relevant
- Assess expenditure and identify any possible savings to improve the financial situation
- Identify any emergencies or priorities that need to be dealt with immediately
- Deal with creditor contact, where necessary
- Offer assistance in dealing with complaints or legal action
- Signpost or refer to other organisations that may offer specialist advice
- Suggest and fully advise on formal or informal debt options
- Assist with the completion of forms or applications on a client's behalf

# Debt Advice – What We’re Seeing

- Cost of living issues continue to affect all income levels
- A sharp increase in mortgage affordability problems
- A rise in mental health issues intertwined with debt problem
- Credit cards and personal loans ‘most popular’ debt
- Car finance affordability concerns
- Creditors starting to take more legal action
- A shift in the preferred medium for debt advice post-pandemic
- More clients concerned about credit file damage
- Rise in scams and fraudulent debt

# Top 10 Money Management Tips



1. Track your spending (use a spending diary)
2. Go through your statements
3. Break any bad habits
4. Cancel old subscriptions
5. Maximise savings on other monthly bills (food shop, TV/broadband, insurances etc.)
6. Look at maximising your income where possible
7. Shop around for large purchases
8. Check your credit report
9. Get help with unmanageable debts
10. Manage expectations during the festive period



# Contacts & Social Streams

Helpline – 0800 915 4604

Email – [advice@adviceni.net](mailto:advice@adviceni.net)

Website – [www.adviceni.net](http://www.adviceni.net)



Follow us on Twitter [@AdviceNI](https://twitter.com/AdviceNI)



Like us on Facebook [@AdviceNI](https://www.facebook.com/AdviceNI)