



CLEVELAND HOUSING ADVICE CENTRE
(CHAC)

CHARITABLE INCORPORATED ORGANISATION NUMBER: 1152785
16 Borough Road, Middlesbrough, Cleveland. TS1 5DW
Financial Conduct Authority Number-FRN 627715



Annual Report
&
Accounts
Year Ended
31/12/2023



MIDDLESBROUGH
ADVICE
PARTNERSHIP



advice UK

Serving the community since 1992

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Mission & Aims

The relief of poverty of the inhabitants of Middlesbrough, Stockton-on-Tees, Hartlepool, and Redcar & Cleveland (Teesside, Old County of Cleveland) by: -

-Ensuring that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively.

-Combating urban deprivation, unemployment, discrimination, and social exclusion.

Equality and Diversity Policy

CHAC Equality and Diversity Policy applies to all beneficiaries, employees, funding bodies, host employers, partner organisations, sub-contractors, executive members, and volunteers.

CHAC aims to ensure that its services are equally available to all people, regardless of their race, sexuality, gender, or disability. The centre is accessible for wheelchairs, with ground floor interviewing and disabled facilities, interpreters available on request, easy parking, near the main bus and train stations. Telephone, internet, and home visit advice services are available.

The executive members and all staff have a responsibility and commitment to be pro-active in promoting and celebrating diversity, and tackling unlawful discrimination through a wide-ranging plan of action and by working hard to secure a truly inclusive environment, creating better working relationships in an atmosphere of inclusion by all, for all.

Main office and all hubs are accessible for wheelchairs, ground floor interviewing. Interpreters on request and disabled facilities.

Environmental Strategy

All Partners, Agencies, and Beneficiaries are actively encouraged to be committed to environmental sustainability and the prudent use of natural resources. All those participating in CHAC's services adhere to CHAC recycling policies of all waste such as paper, glass, plastic, and ICT related items. Volunteers and trainees are encouraged and paid for using public transport. The Charity has achieved 99% of its paperless target.

Access to Services

All services free of charge including representations.

| | |
|------------------|---|
| Telephone: | 01642 254544 |
| Hub appointments | 01642 802303 |
| Email: | advice@chac92.co.uk |
| Website: | http://www.chac92.co.uk |
| Facebook: | https://www.facebook.com/groups/2506018839709053 |
| Twitter: | https://twitter.com/AdviceCleveland |
| YouTube: | https://www.youtube.com/watch?v=0BCT-b9jGa8 |

| | | |
|-----------------|---|-------------|
| Opening Times: | Monday – Friday | 09.00-17.00 |
| | 16 Borough Road, Middlesbrough, TS1 5DW. | |
| Drop-in service | Mondays | 13:30-16:30 |
| | Thursdays | 09:30-12:30 |

During 2023 CHAC delivered face to face welfare advice in the following local community hubs by appointments only: -

Middlesbrough Hubs

- Breckon Hill Community Centre TS4 2DS
- Easterside Hub, Broughton Avenue, Middlesbrough, TS4 3PZ
- Grove Hill, Bishopton Road, Middlesbrough, TS4 2RP
- Hemlington Library, Cross Cliff, TS8 9JJ
- Hope Foundation, 1 Grange Road, Middlesbrough, TS1 5BA
- Middlesbrough House, Elm Street, Middlesbrough, TS1 2DA
- Newport Settlement, St Paul's Road, Middlesbrough, TS1 5NQ
- North Ormesby Community Hub, Derwent Street, North Ormesby, TS3 6JB
- Streets Ahead, 109-111 Parliament Road, Middlesbrough, TS1 4JE
- The Live Well Centre, Dundas Shopping Centre, Middlesbrough, TS1 1HR
- Thorntree, Birkhall Road, Middlesbrough, TS3 9JW

Redcar and Cleveland Hubs

- Tees Valley Women's Centre, Upper Albion Street, South Bank TS6 6XG, however the service ceased here on 31 October 2023 and on 6 November 2023 moved to two new hubs below:
- Skelton Library, Coniston Road Skelton-in-Cleveland, TS12 2HP
- South Bank Library, 248 Normanby Road, TS6 6TD.

Essential Information

| | |
|-----------------------------|--|
| Working Name: | CHAC |
| Organisation type: | Charitable Incorporated Organisation (CIO) |
| CIO No: | 1152785 |
| Date of Registration as CIO | 09 July 2013 |
| Governing Document: | CIO-Constitution registered - 09 July 2013 |
| Year-end /accounts: | 31 December |
| Charity Correspondent: | Miss Naomi Smith Secretary 16 Borough Road Middlesbrough Cleveland TS1 5DW Tel: 01642 254544 E-mail: naomi@chac92.co.uk |

Other information

| | |
|-------------------------------|-------------|
| Date of starting as a charity | 05/11/1990 |
| First Registered as a Charity | 25/10/1993 |
| Converted to a CIO | 09/07/2013. |

Trustees

Our Board of Trustees is responsible for the overall governance and strategic direction of us as a charity. The Board accepts ultimate responsibility for the sound professional, legal, and financial management of CHAC. The Board agrees our vision and values, sets overall strategy and policies for all key activities, oversees its implementation, and monitors progress. The trustees identify and review the risks to which the charity is exposed, and ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The trustees meet on a quarterly basis to discuss issues of importance such as organisation performance, administrative issues, budgeting issues, quality assurance, staffing levels, financial targets, and any other matters. The trustees also meet twice yearly in extended meetings for policy reviews and equal opportunity audits. Staff meetings take place every week and focus on current issues and staff welfare. The minutes of staff meetings are sent to the trustees for reviews and actions, also minutes of trustees' meetings and actions to be taken are circulated to all staff, and therefore there is continuous feedback between staff and trustees. If the charity is not working as expected, the Centre Managers will call the trustees for an extraordinary meeting where such problems will be discussed, studied, and a recommended course of action agreed upon.

Members of the trustee board

Mr Malcolm Bateman BA Hons, PGCE (Chair).



Appointed as Chair on 25/01/2017. Started as a Civil Servant then following graduation moved into tutoring and lecturing, from pre-entry to undergraduate level, in a variety of subject areas, including working within the charitable sector. Employed by Middlesbrough Council since 2006, with experience in Housing and Council Tax Benefit (IRRV Level 3 qualification), six years as a Welfare Rights Officer, before moving into Complaints and Corporate Support within Democratic Services. E-mail: malcolm@chac92.co.uk

Ms Naomi Smith BA Hons, MA (In education -trauma informed practice).



Started her career volunteering at CHAC providing Welfare Rights advice, through a scheme set up by the local job centre as a young single mum of one. Naomi then returned to education and completed an access course at a local college followed by BA degree in Social Work at Teesside University. Elected as a trustee in 2006. In 2021 she made the change from working in domestic abuse support to working as a social worker in North Yorkshire. She supports vulnerable families from a whole range of backgrounds who require social work interventions to remain safe and happy, working with those in need. E-mail: naomi@chac92.co.uk

Mr Bernard Brydon



Started his career volunteering at CHAC in 1992. Appointed as a trustee in 1999. Has 30 years' experience helping and advising vulnerable and elderly people in the housing sector who have a variety of needs; including homelessness, substance abuse, mental health, domestic violence and ex-offenders. Currently a floating officer with Stockton on Tees Borough Council, assisting homeless and vulnerable clients in securing permanent accommodation and making it a home. E-mail: bernie@chac92.co.uk

Mr Graham Williamson BA English



Started his career as a welfare rights advisor at Hartlepool CAB in 2007. Graham has an extensive experience working with vulnerable people in the Charitable Care and Health Sectors. Focusing on effective patient care, with special interest in technological advances and changes in healthcare regulations. Graham was appointed as a trustee on 15/03/2017. E-mail: graham@chac92.co.uk

Joint Centre Managers

The day to day running of CHAC is shared between Mahmoud Shehata and Leona Gellatly and all the decisions are made collectively. This job sharing is working well and is cost effective, it brings 23 years' experience of working together as well as complementing each other's varied experience. Every other week the Joint Centre Managers hold a staff meeting whereby all staff give their feedback, and final decisions are made.

Mr Mahmoud Shehata B.Sc. Hons, DMS, MBA, MBIM, (Joint Centre Manager).



Strategic management and fundraising pedigree with strong national exposure, 41 years' business management experiences, an active member in various local and national consultation groups. Joined CHAC in 2001 as an independent fundraiser, and through the years he teamed up with the late Mick Cunningham, the founder of CHAC, and jointly developed CHAC to what it is now. After the retirement of Mick Cunningham in 2014, Mahmoud was appointed by the trustees as the Charity's acting CEO until the end of 2016, and Joint Centre Manager in Jan 2017. Mahmoud manages the charity resources, including fundraising, maintaining the charity's seamless service and its commitment to quality and meeting clients' needs throughout Tees Valley. E-mail: mahmoud@chac92.co.uk

Miss Leona Gellatly



Level 5 Diploma in Leadership in Health and Social Care, (Joint Centre Manager). Started her career with CHAC in 2000 and moved up the charity management ladder to become a Welfare Advisor in 2003 while studying Social Security Policy & Practice at Teesside University, a Senior Supervisor/Caseworker in 2006, and the Centre Manager in 2014. In October 2015 Leona took maternity leave and returned back in Aug 2016 on a part-time basis as a Joint Centre Manager maintaining access to services, the charity accreditations, staff management, commitment to quality, and meeting client. needs. From November 2021 Leona returned on a full-time basis.

E-mail: leona@chac92.co.uk



Staff during 2023

| | |
|----------------------------|--------------------------------------|
| Full time paid staff: | 8 (total combined hours worked 296) |
| Part time paid staff: | 2 (total combined hours worked 42.5) |
| full-time equivalent | 9.2 |
| Volunteers | 14 (Placements and regular) |
| Health & Safety Consultant | 1 |
| IT Consultant | 1 |
| Average income: | £23,175 |

Senior staff and volunteers

| | |
|-----------------------------|----------------------------|
| Lucas Ainsworth- BA(Hons) | Senior Adviser/Supervisor |
| Margaret Foster-LLB (Hons) | Senior Adviser/Caseworker |
| Ian Wilson-BA | Senior Administrator |
| Alexander Bateman | Adviser/Caseworker |
| Tahira Selby | Adviser/Caseworker |
| Shelly Morte | Adviser/Caseworker |
| Shazana Arshad Ali –(UCACE) | Adviser/Caseworker |
| Yvonne Knight | (Passed away 2/12/2023) |
| Denis Bennison | Receptionist / Volunteer |
| Akram El Gabry | IT Consultant / Tutor |
| Val Yare | Health & Safety Consultant |
| Nina Marizia Furmanek B.A., | Media Consultant |

Independent examiner

Mr Craig Davies, ACA
Davies Tracey & Co
Chartered Accountants and Business Advisers
Swan House, West Point Road, Teesdale Business Park
Stockton-On-Tees, TS17 6BP
Tel: 01642 606003, Email: hello@daviestracey.co.uk

External quality auditors (AQS)

Recognising Excellence Limited
Unit 3, Twigworth Court Business Centre,
Tewkesbury Road, Twigworth, Nr. Gloucester
GL2 9PG.
Tel: 01452 733510 Email: info@recognisingexcellence.co.uk

Bank

Virgin Money
7 Linthorpe Road, Middlesbrough
TS1 1RF. Sort Code: 05 06 01

Legal Advisors

Avensure Limited
South Central, 11 Peter Street, Manchester M2 QR

Area of benefit

Tees Valley, which includes the following unitary authorities:- Middlesbrough, Redcar & Cleveland, Stockton-on-Tees, Hartlepool and Darlington, in which Middlesbrough represents 70% of beneficiaries, Redcar & Cleveland 20%. Stockton-on-Tees 8%, Hartlepool, and Darlington 2%. CHAC training program for the hard-to-reach adult attracts beneficiaries from all over the Northeast.

Who benefits.

General public, young people, elderly, people with disabilities, housebound, people with mental health problems, disadvantaged/disaffected people, young unemployed, ex-offenders, prisoners, Probation services, and special needs training services.

Number of clients

For year ending 31 December 2023, the charity was contacted 36,9615 times resulting in 3,960 people receiving one to one advice /support, 484 signposted to other providers, and 32,517 people receiving general advice. The majority came from the most deprived wards in the area. (Please see stats page 51 for full analysis.)

Membership

CHAC is a member of several national and local organisations in particular: -

Advice UK

Child Poverty Action Group (CPAG)

NCVO (National Council for Voluntary Organisations)

Middlesbrough Voluntary Development Agency (MVDA)

National Association of Welfare Rights Advisers (NAWRA)

National Homelessness Advice Service (NHAS)

Middlesbrough Financial Inclusion Group (MFIG)

RightsNet

Middlesbrough Advice Partnership (MAP)

CHAC is a founder partner of MAP, formed in 2010 and made up of the Middlesbrough Citizen Advice Bureau (CAB), Actes, Age UK Teesside, Middlesbrough Council Welfare Rights Unit,

Middlesbrough Council, and Middlesbrough Council Public Health. The partnership creates referral routes, shares best practice, and develops joint projects.

CHAC Community Money Advice (Debt Centre)

In September 2023 CHAC concluded an affiliation agreement with Community Money Advice Network (CMA), giving CHAC access to their resources, including training to provide a more comprehensive debt and money management advice in our local community, in particular areas of high deprivation, through a dedicated Debt Advice Centre based in CHAC's main town office. For more Information about CMA Network please visit: <https://www.communitymoneyadvice.com/>.

Meetings, Conferences, and External Audits during the year

| | |
|-----------------------------------|----|
| Trustees' meetings | 4 |
| Trustees' policy reviews | 2 |
| Staff (CHAC) | 12 |
| External Audits (CHAC) | 4* |
| Middlesbrough Financial Inclusion | 4 |
| Middlesbrough Advice Partnership | 4 |
| Conferences | 6 |
| Fund Providers | 12 |

* External audit (Health & Safety, Safeguarding, Advice quality standard and accounts)

External organisations involved during the year.

- Middlesbrough CAB
- Actes (Achieving Change Through Enterprising Solutions)
- Middlesbrough Council Welfare Rights Unit
- Age UK Teesside
- Middlesbrough Council
- Tees Valley Women's Centre Limited (TVWC)
- Middlesbrough & Stockton Mind
- Job Centre Plus
- Hartlepool Council (ESF)
- Community Money Advice (CMA)
- Watson Woodhouse Solicitors (Housing Advice)

The charity is regulated by the Financial Conduct Authority.

Advice Quality Standard (AQS)

Awarded by the Recognising Excellence Ltd, for general help with casework in welfare benefits on the 31/07/2014 and retained on 31/07/2022 for a further 2 years. The Advice Quality Standard comprises of a set of standards designed to ensure a service is well run and has its own quality control mechanisms. Meeting the AQS evidence criteria means that the service has demonstrated the minimum level good practice required to meet the standard and sets a benchmark for the advice service to build upon.

Quality assurance

CHAC has 33 years' experience in delivering these services in the local community and the quality of its advice is assured in several ways. Firstly, as a member of Advice UK, CHAC is subject to policies and procedures as set down by Advice UK. Secondly, through CHAC's Advice Quality Standard (AQS) awarded by Recognizing Excellence Ltd for general help with casework in welfare benefits on the 31/07/14, which the charity retained on 31/7/22 through external audits. Thirdly, by the provision of training and quality of advice assessments developed between all the local advice providers, which ensure uniformity and consistency throughout the local advice work sector, and finally the charity debt advice is regulated by the Financial Conduct Authority (FCA). CHAC is well connected into the service environment in Middlesbrough and has strong links into agencies such as Job Centre Plus and housing providers.



Policies and Procedures

The Charity has an office manual and employee handbook, which contain all procedures and policies in line with its advice quality standard for the manual and employment laws for the employee handbook. All policies and procedures are updated regularly, in particular:

- Equal Opportunities
- Environment
- Health & Safety
- Conflict of Interest
- Safeguarding Children and Vulnerable Adults
- Data Protection & Confidentiality
- Risk Assessment
- Complaints Procedure

General Data Protection Regulations

The charity is GDPR compliant and registered with the ICO (Information Commissioner's Office)

Insurance policies in place

Professional Indemnity
Employer's Liability
Public & Products Liability
Office

For further information contact

Senior administrator email ian@chac92.co.uk or call 01642 254544.

Yvonne Knight (6.2.1959-2.12.2023)



What can we say about the sudden loss of Yvonne Knight but how sad we all are. Yvonne's job title was Receptionist at CHAC, but in fact she was so, so much more. She was one of the first people to either hear from, or to greet clients. "The human face of CHAC". She strove to ensure that clients had the best possible care during their time with us and many confirm this by their letters and cards of thanks. Yvonne loved her job and made sure she left no stone unturned when helping clients, or staff. Her relationship with staff was wonderful. She was the "Mother Hen" to them all. She certainly kept them in check and provided great support to them. Her death has shocked us all and it really will be hard to fill her shoes. She will be missed so very much.



Area Description

The context to the work of CHAC is its location in Middlesbrough, an urban area of high deprivation. Middlesbrough has a 'rank of average score' of 5 (an increase of one, from 6 in 2015). This means it's the fifth most deprived local authority area in England, and that it has become more deprived since 2015. Seven of its wards rank in the 100 most deprived in England. Figures from the ONS show unemployment at 14.4% (second worst in the UK after Nottingham at 14.8%) and compared to a national average of 7.8%; for those in employment. It is a multi-race community with a recent high influx of refugees. Asylum seekers and refugees increased from 1 in 220 in 2015, to 1 in 145 of the local population in 2023, the largest in the UK. The area has the highest crime rate in England and Wales (with a crime rate of 129 per 1,000 people, 2022/23 stats), much of which is linked to drug and alcohol related issues. There are proportionately more women in employment than men, most of that is zero-hour contracts and part-time. Many people are caught in the credit and loan culture, which has led to the increase of personal debt amongst local people.

The need to Level Up. The Tees Valley is a prime case for levelling up

The Tees Valley has a population of 670,000, which is 1% of the UK total, but it only accounts for 0.75% of UK Gross Value Added. This is an output gap of 25% or £4.3bn per annum. Prior to COVID-19, Tees Valley Gross Domestic Product (GDP) stood at £16.1billion, the smallest economy of any city region or combined authority. In terms of GDP per capita, Tees Valley stood at £23,815 in 2019, around 72.4% of the UK rate of £32,876, which was the third lowest city region / combined authority area.

The output gap between the Tees Valley economy and other parts of England has been growing wider for several years and since the closure of the SSI steelworks at Redcar in 2015, the widening of this gap has accelerated. In real terms, Tees Valley GDP shrank by 1.5% between 2016 and 2019, the only city region/combined authority area to see a declining economy over this time.



The key socio-economic challenges facing the region can be summarised as:

- Gross weekly earnings are lower than the national average across the Tees Valley and three of the local authority areas have a high level of disadvantage for this metric.
- The Tees Valley is one of the most income deprived areas in England and income inequality across the TVCA area is amongst the highest in the country.
- The employment/unemployment rates across the Tees Valley are worse than the national average and all local authorities are in the highest deciles of disadvantage for this metric.
- The proportion educated to degree level or equivalent is below the national average across Tees Valley and four of the local authority areas are in the highest deciles of disadvantage for this metric.
- The deprivation rankings for all local authorities are in the highest deciles of disadvantage, with two local authorities in the top ten most deprived nationally. 121 or 29% of Tees Valley's 417 Lower Layer Super Output Areas (LSOAs) are in the 10% most deprived nationally, almost three times the national rate.

Office for National Statistics mid-year 2021 Estimation.

| Source: Office of National Statistics (Mid 2021) | Middlesbrough | Stockton On-Tees | Redcar & Cleveland | Hartlepool | Totals |
|--|---------------|------------------|--------------------|------------|----------------|
| Estimated residents | 141,300 | 197,400 | 137,200 | 93,800 | 569,700 |
| Number of households | 58,164 | 83,953 | 55,441 | 43,120 | 240,678 |
| Residents describing their health as good | 60% | 61% | 59% | 62% | |
| 16-74 years old having no qualifications | 36% | 30% | 35% | 37% | |
| Unemployment rate for economically active | 6.2% | 5% | 5.2% | 5.5% | |
| Indices of deprivation 2019, score of 317 local Authorities in England, (updated mid 2021) | 5 | 73 | 40 | 10 | |



What does the project do to achieve its purpose?

It provides one to one advice on statutory rights to anyone in need of assistance with a focus on people who have mental or physical health conditions, are threatened with homelessness, or are living in poor conditions. The advice covers all range of welfare benefits available, all aspects of housing rights and debt related issues.

It assists clients to complete claim forms, and it carries out benefit checks with all relevant clients to identify unclaimed benefits to maximise their income and ensure security of tenure, mental wellbeing, and to reduce social exclusion.

It provides free representation in person at appeal tribunals and before county courts, which includes all required preparations and submissions.

It negotiates and liaises on behalf of clients with landlords (social and private), and Local Authorities, covering a wide range of issues, including homelessness, disrepair, rent arrears, and illegal eviction.

It negotiates on behalf of clients with creditors to agree a workable solution for debt repayment, reduction, or getting the debt totally written off when possible.

It refers clients to other qualified suitable providers in the event that CHAC cannot help them.

It provides outreach advisers to make home visits and carry out neighbourhood advice sessions to people with mobility needs, mental health problems, minority ethnic people unable to access advice because of cultural restrictions, sick or disabled, older people, and those who have problems of a personal or potentially embarrassing nature.

It provides training placements and support for prisoners during their resettlement programs to remove their barriers to employment and help them to settle back in the community.

It provides training placements and support for young unemployed at risk of offending, and residents who are both socially and economically excluded to move them closer to the labour market.

What does the project do to sustain its purpose?

It will continue to make sure, through direct and indirect media, that all the people in the community are aware of and will make use of its free advice, representations, and training provisions when they need it, and that its service is equally accessible to all of them.

It will continue to work with national parliamentary groups on Homelessness and Housing needs to improve urban living and introduce affordable housing in areas of high need.

It will continue to work with local and national partners in developing preventative strategies for vulnerable groups, such as those in debt or living in poor conditions, creates referral routes, shares best practice, develops joint projects, makes good use of partners combined resources and provides an electronic forum for the public and users to voice their views on how we can improve our services and provisions.

It will continue to improve its human, physical, and financial resources to meet its clients' needs and changes in social and economic policies. The shape of work (e.g., outreach) will change to meet and address new circumstances as these arise.

It will continue to improve its quality of services by monitoring and maintaining its Advice Quality Standard (AQS) procedures, staff training, clients' feedback, and consultation with other providers.

It will continue to develop strategies with, for, and among partner professionals who are dealing with prisoners' rehabilitations and young people at risk of offending and aims to convince the statutory sector that it is more cost efficient to provide this type of on-the-job training and employment support rather than traditional day care or medical models of intervention, using the excellent outcomes achieved in previous years. On average, each person excluded from the labour market costs the health and social care sector over £30,000, a cost which could be alleviated if programmes were in place that allowed and supported residents who are socially excluded from the labour market to gain employment.

It will continue its diversifications of its sources of income and rely on long-term service contracts.



Priorities Last Year – Next Year

In last year's Annual Report 2022, we aimed to develop and maintain our services in a number of ways for 2023:

- Maintain all the charity accreditations and provisions. (achieved)
- Continue to provide advance training for our staff and volunteers. (achieved)
- Increase our capacity to deal with complex casework by employing a debt/housing advisor. (Debt case worker started on 3/10/2023) (achieved)
- To improve the CHAC website. (moved to 2024)
- Continue to expand CHAC services into Redcar and Cleveland two new hubs in Southbank Library and Skelton Library (achieved)
- Investigate possibilities to have a mobile advice unit. (moved to 2024)
- Update IT system by early 2023 (achieved)
- Complete the short film about CHAC's services by early 2023
Please see short film on
<https://www.youtube.com/watch?v=0BCT-b9jGa8> (achieved)

In the next 12 months (2024), we will seek to develop our services in the following ways (challenges ahead and prioritise for the next 12 months).

- Maintain all the charity accreditations and provisions
- Continue to provide advance training for our staff and volunteers
- Increase our capacity to deal with complex casework by increasing number of hours delivering complex casework
- Reduce waiting times by providing drop in services
- Continue to expand CHAC services into Redcar and Cleveland by increasing our services in East Cleveland and South Bank to address service gaps in areas with reduced availability.
- Investigate possibilities to have a mobile advice unit.
- Improve the CHAC website
- Improve our debt advice services by providing more debt training to our staff and to provide a more comprehensive debt and money management advice in our local community in particular areas of high deprivation
- Collaborating with Local Health Authorities, providing support and referral route to their patients' Waiting Well programmes.



Chair's Report

I am now into my 7th year as Chair of Trustees at CHAC and am always pleased to see the exceptional service and dedication offered by all involved.

2023 has been no different and again we have grown and continue to support many vulnerable people. The year has, however, been marred by the sad loss of our colleague Yvonne who will be sadly missed.

It is wonderful to see that CHAC continues to be such an important, and indeed necessary, source of support for those people facing difficulties for many reasons. We have now seen the addition of a specialist debt worker which supports the community even more as CHAC provides a service in Middlesbrough and beyond.

The offices are looking even better than before and with the friendly reception staff always welcoming, CHAC is, as ever, a welcoming environment for what is often a very difficult time for those who benefit from our services.

All staff, volunteers included, and trustees continue to be dedicated and proud of what we do which is undoubtedly reflected in the level of success. Indeed, CHAC has emerged post COVID stronger and more determined than ever.

It was also wonderful to see all the effort and time put into the production of the video about CHAC come to fruition and receive such positive feedback. I would strongly encourage everyone to view the video to gain an insight and feeling for what we continue to achieve which can be found at chac92.co.uk, under the about section, or by using this link [CHAC - Serving the community since 1992 - YouTube](#)

In continually difficult times, for many, the cost-of-living crisis, continuing challenges to benefits, rising housing costs, spiralling debt, and an uncertain year ahead, to know there is support available from such dedicated staff is in itself very rewarding.

I hope the year ahead proves to be as successful and more, that CHAC continues to help even more people and that our support can reach a wider community beyond the immediate locality, help is needed everywhere.

Malcolm Bateman Chair
E-mail: malcolm@chac92.co.uk

During 2023, welfare benefits remained the largest advice area we delivered and represented 92% of our workload. This gives us some of the clearest insights into the way in which the system works and the challenges it poses. Also, it contributes to Middlesbrough Council targets to tackle Child Poverty and Financial Inclusion by helping those on low incomes.

Our specialist welfare benefits advice was delivered to the general public, which includes vulnerable people with complex needs and members of minority ethnic communities. Our specialist advice covers the full range of advice topics including in person representation at First Tier Tribunal and assistance with preparing and presenting cases at the Upper Tribunal.

CHAC conducts necessary research on legal matters, prepares submissions, advises clients on the applicability of the law to their case and then makes arguments to the relevant Tribunal or to the relevant Government department (primarily Department for Work and Pensions or local authorities).

We can't emphasise enough the importance of maintaining an up-to-date training program in an everchanging political and economic environment; to that effect during 2023, we provided advanced training for our staff and volunteers to extend their skills to cover a wider range of welfare, debt, and housing issues and increased their capacity to deal with complex casework as well as deal with the increased number of new clients resulting from the economic downturn.

We further enhanced their capabilities by concluding an affiliation agreement in September 2023 with Community Money Advice Network (CMA) giving CHAC access to their resources, including training to provide a more comprehensive debt and money management advice service in our local community, in particular in areas of high deprivation.

CHAC's On-The-Job Training Project is deeply committed to providing comprehensive training opportunities for Tees Valley residents. This project is particularly tailored to address the unique struggles of individuals navigating through major life transitions. The primary aim is to assist those lacking essential support to seamlessly integrate into the labour market. Key challenges addressed include homelessness, mental health issues, abuse, substance misuse, offending, and poverty, coupled with secondary disadvantages like debt, learning disabilities, and a lack of employability skills.

This project didn't only reduce offending but to date helped 1950 beneficiaries to gain sustainable employment and improve their quality of life. This program makes up more than 50% of CHAC's volunteers and will continue to do so during 2024.

During 2023, 3,960 people benefited directly from our services and 3,864 people benefited indirectly as part of the claim e.g. (spouse/partner/children), we also responded to 32,517 general enquiries and signposted 484 people to other services and helped 12 hard to reach adults through our training program.

39% of our clients said that our services reduced their social exclusion, 31% said it improved their quality of life, 30% said it improved their mental health, 98% were satisfied about the advice quality, 88% satisfied about the outcomes of their issues, and 97% will recommend CHAC.

CHAC's impact is significant to both the individual client, their families and dependants, and to the wider community. We have helped secure £6.9M in unclaimed entitlements for our clients. This has resulted in a significant reduction of worry and fear, an improved standard of living for the recipient and a substantial impact on their community i.e. bills being paid, rent being paid, homes being maintained, revenue to local shops etc. The overall effect of this results in jobs being created which in turn benefits both the beneficiary and the local community. This money would have remained unclaimed and therefore lost to the community.

The charity also puts significant commitment of time and resources to measure the outcomes of its provisions and tracks its performance over time and monitor specific indicators to make sure that our provisions stay on course. (Please see pages 27-28 and 51-61 for full stats for outcomes and impacts.)

We are pleased to report that the charity complied with its Advice Quality Standard (AQS) accreditation during 2023 by demonstrating that we are easily accessible, effectively managed, and employ staff with the skills and knowledge to meet the needs of our clients. The provision of an assured quality service does mean a significant investment in staff time, resources, and employment of outside consultants to carry out internal audits, not just at the application stage, but also on an on-going basis. We consider this investment worthwhile, as it means the people of Tees Valley are receiving a high-quality service, inspected, and approved by an external agency.

For the 14th year running, CHAC and partners (Middlesbrough Citizens Advice Bureau, Age UK Teesside, and Middlesbrough Council Welfare Rights) jointly delivered welfare advice in 11 local hubs, created referral routes, shared best practice, developed joint projects, made use of combined resources, and provided an electronic forum for the

public and users to voice their views on how we can improve our services and provisions.

The Charity continued during 2023 to adapt to the evolving digital landscape to remain competitive and engage with its donors. For IT training and development please see page 36.

The support received from our Trustees during the year was invaluable, not just by providing organisational support but also by engaging with our partner organisations to prevent homelessness and isolation, and making sure that our policies are updated and ensuring the wellbeing of everyone involved with the delivery of our services.

Our staff and volunteers have become a lifeline for many people, and we are very grateful to them for all their hard work during this challenging and unpredictable times. We may not be able to predict what further challenges are ahead, but I am confident that our staff and volunteers will continue to deliver high quality, free, impartial, and independent advice to the community of Tees Valley and help alleviate some of the burdens.

Volunteer recruitment and retention was increasingly difficult in 2023. This is partly due to demographic shifts, as the traditional pool of older volunteers is shrinking. Additionally, the changing nature of work and the rise of remote employment have made it more challenging for people to commit to regular volunteering.

For 2024 we will continue working with local partners on the design and delivery of services to meet rising demands, look for opportunities to develop our services and maintain our accreditations, provide the right environment for our services, make the best use of digital tools and approaches, empower clients to self-help and address problems before they become serious issues.

Mahmoud Shehata & Leona Gellatly
Joint Centre Managers

E-mail: mahmoud@chac92.co.uk, E-mail: leona@chac92.co.uk



All our provisions support people's wellbeing with particular emphasis on maintaining independence, reducing isolation, and improving their quality of life. We help them to take control or keep control of their finances during this difficult period and help to keep them secure in their homes and allow them to focus on other issues such as their own health or that of their family members. Our service also takes care to target older people who are often vulnerable and may have fixed incomes if they are retired.

The Charity works closely with Middlesbrough and Redcar & Cleveland NHS Social Prescribing teams, receiving many referrals through their Waiting Well Programme. Patients are more likely to recover well and may even make longer term changes that improve their health and wellbeing by reducing social and financial isolation in particular patients living in deprived wards. CHAC helps by providing welfare, housing, and debt advice to these vulnerable individuals at an important point in their treatment.

Staff wellbeing has also been a focus. All our staff work from home when possible and have the flexibility to make this decision by themselves. Happy, healthy staff mean that they can be more productive and help to improve the quality of service we provide to clients.

For the second year running we received a generous grant from the Tudor Trust earlier in the year, allowing CHAC to fund a wellbeing grant to all staff and volunteers for up to £300 each to be spent on something that would improve their wellbeing as a reward for their hard work during the Covid 19 pandemic.

CHAC fosters a supportive culture where staff feel safe discussing mental health, and equipping them with tools for self-education and coping strategies to reduce depression risk.

Health and Safety

The Charity employs the help of an external health, safety, and wellbeing expert on an ongoing basis to:

- Assess current wellbeing strategies and provisions available to employees.
- Map out, plan, and implement an effective health and wellbeing strategy.
- Improve attendance, productivity, and retention.
- Review staff feedback.
- Provide the training necessary for trustees, staff, and managers.

The Charity Health, Safety & Welfare audit took place in Sept 2023, after which the Charity implemented all its recommendations, and the training took place on November 2023.

Safeguarding

Safeguarding underpins all the work that we do. CHAC follows recognised procedures set by its Advice Quality Standard when dealing with vulnerable members of the community. CHAC provides the appropriate training and supervision for its staff and volunteers to ensure this safeguarding, and all its staff are DBS checked.

CHAC's strict safeguarding policies for children and vulnerable adults are reviewed annually. However, if changes are identified in the interim because of amendments to legislation or similar, updates will be made as soon as possible.

Training and review

CHAC ensures that appropriate safeguarding training and refresher courses are available to all staff and volunteers. The training covers directions on how to listen, react, and record any allegations/concerns.

In 2023 the safeguarding training was delivered by Naomi Smith, an experienced safeguarding practitioner, on the 29 November 2023. This covered the legislative basis for safeguarding, the signs of something that would give rise to a safeguarding concern, how to report it, and how to record any concerns or allegations. The policy was reviewed also on 29 November 2023.

Environment

CHAC supports the development of sustainable local communities, mainly in the area of raising awareness and understanding of the need to conserve natural resources and the environment. Beneficiaries access opportunities to activities which support the framework of local agenda 21 and the local council's environmental sustainability strategy.

Graham Williamson, Trustee
Email: graham@chac92.co.uk

CHAC is driven by its ambition to make things better for people, individually and collectively, the power of good advice to help people solve their problems and to change the underlying causes of problems. Our preventative strategies are to make sure that:

1. Our advice is fit for the future not just for current issues.
2. We are there for people when they need us to make the biggest impact.
3. We close the gap in service delivery to reach the maximum number of people who require our support.
4. We take early action to prevent people reaching crisis by addressing problems as soon as they occur.

The above strategies influence the ways we design, deliver and where we operate our services in a way that puts people's needs first. We also know advice is at its best when it gives people the knowledge and confidence to help themselves and others. We recognise inequalities are entrenched in our society, so we work to remove barriers and design approaches that are inclusive and meet the needs of marginalised groups.

Our outreach and home visiting services are a key strength. This is how we reach people across different communities and develop new ideas and ways of working. It also means that we have a wide experience across our service, lots of opportunities to learn from each other, and the ability to work together to have a huge impact.

We're rooted in the community and strengthened by trustees, staff, and volunteers who lived and brought up their families within the community, extending our reach and impact beyond the advice we give individuals.

At our heart, we're about people helping people and from our earliest days this has included volunteers working alongside paid colleagues. A key element of how we'll always operate is by the amazing power of volunteering. We'll continue to develop our volunteering models to maintain this contribution to our service, and the connection this provides to our communities.

When we help people, we see the whole picture rather than one isolated problem. We see how people's issues interconnect and work hard to find a way forward that's right for them. We're proud that people trust and recommend us. We invest in this expertise and trust and use it to shape our advice work.

We're good partners. We know we can only make the biggest difference for people we support when we work alongside others. We work in partnership across our network as one service, in each community, and with others who want to shape a society where people face far fewer problems. We know that some of the tough challenges that people face can't be solved by one adviser or one organisation. This is why we continue to forge links with organisations across the Tees Valley to address complex challenges or deep-rooted issues.

Our 14 years long-standing partnership with Age UK, Middlesbrough Welfare Rights, Actes, and Middlesbrough Citizens Advice continues under the Middlesbrough Advice Partnership (MAP). This service provides advice to residents of Middlesbrough on their entitlement to benefits (by completing benefit checks, filling forms, and similar). This is usually in community settings such as Community Hubs and Libraries but also other venues throughout the Middlesbrough area. The work of MAP helps to ensure that people avoid hardship and debt by making sure that their income is maximised.

Likewise, our recent affiliation agreement with Community Money Advice Network (CMA) which gives CHAC access to their resources, including training to provide a more comprehensive debt and money management advice in our local community in particular areas of high deprivation.

CHAC is also an active member of the Middlesbrough Financial Inclusion Group (FIG) who meet quarterly to discuss wider financial issues throughout Middlesbrough and includes a huge range of organisations, from other small charities to Middlesbrough Council, large Housing Associations, and the Department for Work and Pensions. Involvement in FIG helps us to make sure that our voice is heard by a wider range of organisations and help to advocate for solutions to improve people's lives and wellbeing.

We have also attended meetings in Hartlepool and Redcar & Cleveland, where similar FIG groups have been established over the last few years.

As well as FIG and MAP we have also made closer links with other local charities on a one-to-one basis, exploring ways that we can help their clients and how they can access our services, either delivered in house or at their venue. For instance, our highly successful hubs based at South Bank and Skelton made our services more accessible to clients from Redcar & Cleveland.

CHAC also participated in several national and local conferences. The objectives of these conferences and meetings are varied, for example helping people to get a better financial deal from their local banks and other credit providers, aiming to reduce financial exclusion in the Northeast, raising awareness and understanding among

members about local and national issues, and increasing access to activities which support the framework and objectives of our national and local alliances.

We work together as a service to scan the horizon and our constant radar keeps us alert to immediate and longer-term shifts. We use this to identify ways to respond and create better ways to support people and advocate for change. The power of our partnership means we come together to respond collectively, at scale, and with more impact.

Our continuous investment in up-to-date technology, didn't just help us to provide our services during the Covid 19 lockdown without loss of quality and to increase our staff capacity to meet the demand on our service but also helped identifying areas of need (including hidden need), targeting resources more effectively, ensuring that resources reach their targets quickly, efficiently and in ways that work best for our beneficiaries.

CHAC continued to develop its training programme for staff and volunteers using e-learning, webinars, and external tutors to deliver essential training such as safeguarding, health & safety and wellbeing, and data protection, and to develop staff skills when delivering our provisions.

The above is a brief overview of the actions taken by CHAC and working partners over the past year which, when taken together, means that we help to prevent social exclusion, improve quality of life, and promote mental wellbeing.

Clients' care and feedback

As part of our commitment to improving the service, we ask our clients from time to time to complete the client feedback questionnaire form to provide our clients with the opportunity to participate in the development of CHAC service. The questionnaires are analysed annually to identify the trends. During 2023 the charity received 85 feedback questionnaires, several thank you cards, and many thank you gifts (biscuit tins, tea bags... etc.) from its clients in appreciation for the help received by CHAC staff. The table below analyses the responses received.

| | | | |
|--|-----|--|-----|
| How long did you wait for your initial appointment? | | How were you treated by Reception staff? | |
| Less than 1 week | 57% | Well | 98% |
| 1-2 Weeks | 37% | Poorly | 0% |
| 3-4 Weeks | 5% | Not Answered | 2% |
| Over 4 Weeks | 1% | How satisfied were you with the level of Follow up & update | |
| Not Answered | 0% | Well | 94% |
| How well did the advice received address your issues | | Poorly | 3% |
| Well | 99% | Not Answered | 3% |
| Poor | 0% | Would you recommend us to someone else if they needed help and advice | |
| Not Answered | 1% | Yes | 97% |
| How well did we listen to what you had to say? | | Not Answered | 0% |
| Well | 98% | Not Answered | 3% |
| Poorly | 0% | Clients Feedback 2023 | |
| Not Answered | 2% | | |
| Are you satisfied with the outcome of your case? | | Reasons for non-satisfaction | |
| Yes | 78% | DWP Refusal | 85% |
| No | 13% | Taking too long for appeal | 5% |
| Not Answered | 10% | Not Answered | 10% |
| Do you have any further questions or suggestions that may help us improve our level of service? | | | |
| Carry on the way you are | 34% | Reduce waiting time | 17% |
| Expand to Redcar and Cleveland | 37% | Bigger office please | 12% |

Testimonials

The Charity have a strict policy not to accept any gifts such as money, all types of alcohol, tobacco, and cigarettes, or any gifts which exceeds more than £15.00 in value. The Charity through the year received tea, coffee, and chocolate gifts as well as hundreds of thank you cards. Below is a section of them:

To Tahira and Staff.

I just wanted to say how grateful I am for all your help and support during the most difficult time of my life. You have all been very kind to me and Tahira dealt with my case with compassion and did not give up until I received the apology I needed. I hope my case and its resolution can help others in the same circumstances, so again a big thank you.

From

To the Receptionist Staff.

Thankyou so much for your help + support. you have made me feel safe and heard. you all are very friendly and very helpful. Thankyou for your kindness.

Lots of love

xxx




To Shelly and her 'gold' team,

The very best of wishes and a big thankyou to you all - from:-

To the staff,

Just to express my thanks for your help + support throughout the last quarter. I've successfully been



secured LCWRA  & the DWP decision is a huge relief. It is without question down to your input + firm filling assistance. Thank you. In addition I'll receive the outcome after my recent PIP Assessment in approx 2 months time. I'll keep you informed. With gratitude

Equal opportunity monitoring during 2023

| Staff and Executive members | Male | Female | Trans Gender | White | Ethnic | Disabled | Age 60+ |
|------------------------------------|------------|------------|--------------|------------|------------|------------|------------|
| Executive Members | 3 | 1 | 0 | 4 | 0 | 0 | 1 |
| Paid Staff | 4 | 6 | 0 | 8 | 2 | 1 | 3 |
| Volunteers | 7 | 7 | 0 | 9 | 5 | 3 | 5 |
| External Tutors | 1 | 2 | 0 | 2 | 1 | 1 | 1 |
| Totals | 15 | 16 | 0 | 23 | 8 | 5 | 10 |
| % | 48% | 52% | 0 | 74% | 26% | 16% | 32% |

| Clients | Male | Female | Trans Gender | White | Ethnic | Disabled | Age 55+ |
|---|--------------|--------------|--------------|------------|------------|------------|------------|
| Clients Total Directly and Indirectly Benefited | 3278 | 4499 | 17 | 6494 | 1330 | 883 | 3912 |
| % | 41.9% | 57.9% | 0.2% | 83% | 17% | 11% | 50% |

| Training programme 2021/2023. Results for 100 trainees | Male | Female | Trans Gender | White | Ethnic | Disabled | (18-25) | (26 & over) |
|---|------|--------|--------------|-------|--------|----------|---------|-------------|
| Beneficiaries Total | 54 | 46 | 0 | 70 | 30 | 8 | 58 | 42 |

(Also see beneficiary numbers, outcomes, and equal opportunity monitoring pages 51-61.)

Bernard Brydon -Trustee
 Email: bernard@chac92.co.uk



Staff Training and IT Development

Essential Training

| Type | Cycle | Date completed | Provider |
|-------------------------------|-----------------|---|---|
| Safeguarding | Annual | 29/11/2023 | Naomi Smith BA (Hons), MA. Social worker with Middlesbrough Council |
| Data Protection | Every Two Years | Due by 25/8/2024 | MOORE ClearComm. Data Privacy and Cyber Security Consultant |
| Health & Safety and Wellbeing | Annual | 19/1/2023 16/2/2023 2/3/2023 9/11/2023 | Ms Val Yare Consultant, Expert in Health & Safety, and wellbeing |
| Emergency First Aid | As required | All nominated First Aiders training is up to date | Red Cross and St. John's Ambulance |

Aims

- Ensure clear understanding of duties and responsibilities among all staff.
- Maintain 100% compliance with mandatory legislation and associated training.

Objectives

- Establish Risk Assessments for all identified spaces, work activities, and equipment with significant risk. Implement a mental health plan within the people strategy, promoting awareness and enhancing wellbeing support for staff. Ensure Equality Impact Assessments are in place for new policies where necessary.
- Equip staff to recognise signs of abuse, respond to suspected or alleged abuse, understand methods to reduce the likelihood of abuse, and know how to recognise and report unsafe practices.
- Safeguard data from malicious or accidental damage, promptly restoring data in case of loss or damage. Ensure data accessibility only to authorised personnel.

- Provide first aid training to prevent worsening injuries, aid recovery, relieve pain, and protect the unconscious until medical experts arrive.

Development Training Section

Aims

Our primary goal is to equip all advisors and caseworkers with the essential tools required for precise guidance on various benefit entitlements. Training opportunities enable them to evaluate case studies, navigate scenarios, and acquire valuable insights and strategies to effectively assist clients through the intricacies of the welfare benefits system.

Objectives

- Enhance the accuracy of advice, minimise repetitive processes, and expedite the attainment of correct entitlements for clients.
- Increase individual staff capacity and self-development, particularly in areas such as advising individuals with dementia.
- Identify and share best practices, promoting an anti-discriminatory approach.
- Address recommendations from performance appraisals.
- Evaluate the effectiveness of a new performance management system.
- Define clearer performance expectations (outcomes).
- Invest in staff development.
- Improve IT and computer skills to boost efficiency, support remote work, reduce waste, and contribute to CHAC's goal of becoming 99% paperless.

How CHAC identifies staff training needs

CHAC's training needs analysis is a systematic process aimed at identifying required training and providing details related to its implementation. This process identifies the skills, knowledge, and attitudes that CHAC staff need to enhance performance.

Identification occurs through: -

- Discussions with staff during annual appraisals, one-to-one meetings, and staff meetings, leading to relevant training for up-to-date knowledge and skill development.
- Monitoring changes or updates in legislation related to benefit entitlements advised by the Charity.
- Managerial recognition of the need for refresher training for staff and volunteers to reduce errors and foster a culture of continuous learning.

- Networking with relevant local or national organisations to exchange ideas, implement best practices, and advocate for changes in government policies.
- Staff-initiated requests for attending webinars, online courses, conferences, or purchasing law books to enhance advice-giving abilities, mental health, and overall wellbeing.

Training Accomplished in 2023

Throughout 2023, our dedicated staff engaged in a variety of internal and external training courses, enriching their knowledge and skills in key areas. The training sessions included:

- Sexual Violence Awareness: Explored abuse awareness, various forms of abuse, understanding sexual violence laws, and identifying abusive behaviour.
- CPAG Managed Migration: This webinar looked in detail at the process by which claimants will be migrated from legacy benefits to UC and the rules regarding transitional protection to ensure that claimants are not worse off.
- Dementia Awareness: Covered the nature of dementia, perspectives of individuals with dementia, and strategies to support them effectively.
- Migration to UC Training: Provided insights into transitional protection, migration procedures, and different rules related to Universal Credit.
- Money Guidance: Included 6 modules addressing diverse types of debt, offering guidance on effective advising and outlining relevant procedures.
 - Introduction to Foundation Modules
 - What is Money Guidance
 - My Role in Money Guidance
 - Personal and Professional Boundaries
 - Who is Money Guidance for
 - Signposting and Sources of Information for Money Guidance
 - Continuing my Money Guidance Journey
 - Foundation Assessment practice
 - Foundation Assessment
- Our Trainee Debt caseworker has completed City and Guilds Qualification in Money Guiding
- Charitylog Excel Reporting Template: This course focuses on creating efficient report templates for routine needs. Advanced template creation, data summarisation, and enhanced analysis using countifs. The course aims to empower participants to adeptly utilise Excel within Charitylog for customised and data-driven reporting.
- Charitylog: Internal Training: This included how to work with Charitylog and explanation of the tabs etc and where to record certain elements of advice.

- Charitylog: Managing Staff & Volunteers Designed for Charitylog users familiar with System Administration, this course covers key areas in managing staff and volunteers. Topics include webforms, recruitment projects, additional fields for key dates, and management projects.
- CPAG Benefits for Non-EEA Nationals: Covered laws, eligibility criteria, and available public funds for non-EEA nationals.
- Wiser Advisor
 - Introduction to Debt Advice
 - Basic Banking Rights Module
 - Credit Referencing: The Essentials
 - Introduction to Income Maximisation
 - Standard Financial Statement (SFS)
 - Introduction to Welfare Benefits
 - Advising Clients with Gas and Electric Debt
 - Introduction to Breathing Space
- CPAG Benefits for EEA Nations: Explored laws, eligibility criteria, and available public funds for EEA nationals.
- Severe Mental Illness Awareness Training: Covered managing mental health at work, supporting individuals with mental health challenges, and customer support related to mental health.
- NAWRA Conference: An overview of the managed migration process and how transitional protection works, with a look at some early experiences of how it can go wrong from Bristol.
- Loan Shark & Illegal Money Lending Awareness: Raised awareness of illegal money lending, addressing topics such as identifying loan sharks, the role of the Illegal Money Lending Team, signs of illegal lending, supporting victims, reporting procedures, and community involvement.
- Fuel Poverty: Delivered by the Yorkshire Energy Doctor, covering the cost of energy bills, tips for managing bills, advice for handling payment difficulties, available schemes and grants, energy-efficient practices, and ensuring energy suppliers are aware of customer vulnerabilities.

Training Providers

- Wiser Adviser www.wiseradviser.org
- National Homelessness Advice Services (NHAS) www.nhas.org.uk
- Child Poverty Action Group (CPAG) cpag.org.uk
- Shelter england.shelter.org.uk

This diverse training portfolio reflects our commitment to continuous learning, enabling our staff to stay informed and offer the highest quality support to our community.

Training Focus for 2024/2025

In the upcoming year, CHAC's primary training objectives for 2024/2025 revolve around empowering all staff with essential skills and knowledge. This comprehensive training, whether conducted in-house or online, aligns with the charity's core objectives. Key priorities include staying current with legal changes impacting the primary service of delivering welfare advice to the public and fostering continuous improvement of individual skills through self-development initiatives.

Essential Training:

To ensure compliance with legal requirements and maintain a high standard of service, the following essential training sessions are planned: Health and Safety Awareness

- Emergency First Aid at Work (arranged before expiry in 2024 & 2025)
- Safeguarding Refresher (scheduled for September 2024)
- GDPR Refresher (scheduled for August 2024)

While certain training sessions were initially planned, unforeseen circumstances led to their postponement. These sessions are now anticipated to be completed in 2024, allowing staff to participate and enhance their knowledge and skill sets.

Wellbeing Training

- **Personal Safety & Lone Working:** This course addresses risks associated with lone working, providing tools to minimise risks and increase confidence in managing personal safety and conflict situations.
- **Mental Health Awareness Client Support:** Training focuses on understanding mental health's impact on both staff and clients, offering skills to maintain mental health at work, respond to and support clients, and cope with challenging situations.
- **Loss & Bereavement Awareness:** This training deepens staff understanding of how bereavement impacts individuals, addressing factors influencing grief, identifying needed support, and overcoming barriers to discussing loss and grief.



Confirmed and Booked Training

- In addition to the above, CHAC has confirmed and booked the following training sessions:
- Part 1 Generalist Debt Advice: Covers causes and effects of debt, vulnerability, debt, and mental health, the debt advice process, and more.
- Part 2 Generalist Debt Advice: Focuses on financial case studies, debt resolution options, priority and non-priority debts, and post-judgment options.
- Part 3 Generalist Debt Advice: Covers tackling problem cases, negotiating with difficult creditors, enforcement agents (bailiffs), and debt relief orders.
- Part 4 Casework/Specialist Debt Advice: Includes credit reports, options, and strategies for dealing with debt, debt respite scheme (Breathing Space), and illegal money lending.
- Part 5 Casework/Specialist Debt Advice: Covers file reviews, business debts, repossessions, council tax, advocacy, and the court system.



- Part 6 Casework/Specialist Debt Advice (Insolvency): The final training day explores insolvency options, administration orders, bankruptcy, debt relief orders, and individual voluntary arrangements.

- These training initiatives reflect

CHAC's commitment to continuous improvement, ensuring staff are well-equipped to meet the diverse needs of the community and provide exceptional services.

Development Training Managers

- Financial Management Aspects
- Funding Strategies

Leona Gellatly

Joint Centre Managers

E-mail: leona@chac92.co.uk

Picture above for Leona Gellatly, Mayor of Middlesbrough Chris Cooke (middle), and Lucas Ainsworth, Supervisor (Becoming Dementia Friendly campaign 2023)

IT Training and Development

2023 was a year in which we were able to make some significant improvements to our IT infrastructure. Whilst the refit to our existing fleet of laptops that was successfully carried out a few years previously allowed us to continue using them, by 2023 it was clear that they needed replacement. We therefore were able to procure new laptops and also replace the reception desktops. This has improved reliability with fewer connectivity issues and fewer instances of advisers or reception staff having no access to our cloud-based systems.

We have also taken the opportunity to significantly improve on cyber security. Whilst we've always ensured that access to sensitive data is controlled with passwords, timed lockouts, and similar measures, we've upgraded our devices to Windows 11 to take advantage of Microsoft's latest security features. We've also rolled out Bitlocker Encryption to all hard drives and the ability to remotely wipe any lost or stolen devices.

Whilst confidential client data has always been cloud based and protected via passwords to login into those cloud services, therefore loss or theft of a device wouldn't risk a data breach, this extra level of security just adds additional assurance. As in previous years we've continued to participate in various conferences and meetings via Zoom and Teams. We've even been able to take part in a Tribunal hearing for a client remotely via video link.

For the coming year we intend to upgrade our printing and scanning abilities as our existing printer has become life expired and the volume of materials that require scanning and uploading for applications has increased. In addition this will aid in reducing the amount of paperwork that we need to store and deal with (with the environmental and security implications that come with that).

We also intend to refresh all our staff on Data Protection issues to ensure that they are always aware of their responsibilities and to help ensure that we are fully compliant with any changes that may occur within Data Protection law. Following Brexit, it is now possible for the UK to diverge from the original EU GDPR that was established in 2018.

Lucas Ainsworth, Supervisor
lucas@chac92.co.uk

Core Services -The work we do

Navigating the evolving benefits system can be challenging, but it's crucial to recognize that assistance may be available based on individual circumstances.

Our primary focus is on providing practical help and financial support to various groups, including the unemployed, those with low earnings, disabilities, children, retirees, caregivers, and individuals dealing with illness.

We also provide intensive support to those people who need it, including people who have a mental health issue, dementia, adults with learning disabilities, older people, and people for whom English isn't their first language.

These services take place by telephone, video link, email, face to face appointments, or home visits. The face-to-face appointments take place at CHAC office in Middlesbrough Town Centre or at any of the 11 local hubs covering the 19 Council wards in Middlesbrough. Also, our services are available in South Bank and Skelton Libraries, covering clients coming from the Redcar & Cleveland area.

In 2023, CHAC assisted 3,960 individuals with comprehensive welfare advice. Our Help to Claim service supported clients in applying for benefits, covering key areas like Universal Credit, Jobseeker's Allowance, Employment and Support Allowance, Pension Credit, Housing Benefit, Discretionary Housing Payments, Council Tax Support, Personal Independence Payment, Disability Living Allowance, Attendance Allowance, and Carer's Allowance.

Categorization of Welfare Advice

- **Simple Advice:** Advisors work with clients through confidential interviews, phone calls, emails, or letters. This includes situational assessments, benefit entitlement reviews, addressing changes of circumstances, and direct support with forms, letters, or calls.
- **Complex Advice:** Caseworkers provide intricate support by aiding clients in preparing and submitting necessary documentation. This involves a thorough review of clients' extensive medical notes and Tribunal documentation prepared by the DWP. The detailed scrutiny enables the caseworkers to construct a clear and comprehensive understanding of the issues the client faces, allowing for the inclusion of essential facts within the submissions they prepare. Additionally, caseworkers actively participate in face-to-face appeal Tribunals, particularly for cases involving benefit refusals or terminations. Due to delays in the Tribunal

Service listing hearings, cases may be open for more than six months. When the case is initially opened, the demanding nature of preparing for a Tribunal hearing will require the caseworker to carry out six or seven weeks' worth of work preparing that individual case so it is ready for a hearing. Once the extensive preparatory work is completed the caseworker will, at a lower intensity, continue to review the case and remain in contact with the client for the many months it will take waiting for a hearing to be listed. Our steadfast commitment is to empower communities through the provision of accessible and comprehensive welfare rights assistance.

Personalized Assistance

1:1 assistance ensures individuals receive support across various welfare system aspects. Key offerings include:

Information and Guidance

- Furnishing information on available welfare benefits and eligibility criteria.
- Providing guidance to navigate the complex welfare system.

Benefits Assessment

- Conducting personalized assessments based on individual or family circumstances.
- Analysing income, living expenses, and relevant factors to pinpoint suitable benefits.

Application Support

- Helping in completing application forms.
- Providing support in preparing for interviews or assessments.

Appeals and Advocacy

- Assisting individuals in filing appeals and providing advocacy during appeal hearings.
- Extending support to resolve issues related to benefit delays or incorrect payments.

Financial Planning

- Helping in financial planning during transitions between welfare benefits or changing circumstances.

Referrals to Other Services

- Collaborating with community organizations for holistic support.
- Making referrals to mental health services, healthcare, or educational programs.

Drop-in service (New)

In November 2023, we started a drop-in service dedicated to Welfare Benefits Advice, available on Mondays (1:30 PM - 4:30 PM) and Thursdays (9:30 AM - 12:30 PM). This service addresses the growing demand for assistance and reflects our commitment to identifying and meeting specific client needs through personalized appointments. The drop-in service may expand based on demand, further enhancing our responsiveness to evolving needs.

Appeals at Welfare Benefits Tribunals

In 2023, individuals sought assistance primarily for disability benefit appeals, particularly related to Personal Independence Payment (PIP), where the Department for Work and Pensions (DWP) had denied awards. The challenges also extended to appeals concerning Work Capability Assessments for Universal Credit and Employment and Support Allowance.

Throughout 2023, CHAC's Tribunal Representation service remained a vital resource in the local area, providing representation for those appealing welfare benefit decisions to HM Courts and Tribunals Service.

This consistent demand underscored the essential role the service played in ensuring fair representation and due process.

In 2023, face-to-face sessions continue to be the predominant format for Tribunals at our local hearing centre, providing some clients with a more accessible means of communication with the Tribunal panel members, having a CHAC representative present proved beneficial for clients in navigating paperwork. However, this format posed challenges for some clients, particularly those dealing with social anxiety.

CHAC continues to play a vital role in the local community, distinguishing itself as one of the few organisations with the capacity to advocate at Tribunals, while other agencies either scaled back their services or diminished their capacity to represent. Our dedication to delivering specialised services remained unwavering.

In 2024, as part of our ongoing efforts to enhance capabilities, we project that certain staff members, who have not yet undergone First Tier Tribunal Representation training through CPAG, will participate in the program. Upon completion, they will apply their newfound knowledge to relevant cases, thereby strengthening our ability to navigate the complexities of welfare benefit appeals. Our commitment to ensuring fair representation and supporting individuals throughout the Tribunal process remains unyielding as we continue to evolve and adapt.

Housing Advice

In 2023, CHAC expanded its capacity and capabilities to address housing-related issues. We would like to highlight our approach to advocating and supporting clients facing many challenges in the housing sector, which involves actively engaging with landlords (both social and private) and Local Authorities to tackle homelessness, disrepair, rent arrears, and illegal eviction on behalf of clients.

As part of our commitment to providing support, CHAC refers clients to qualified providers when our direct assistance is not feasible. Collaborating closely with a local solicitor, we facilitate fortnightly sessions within CHAC's main office, creating a secure and comfortable environment for clients to receive more complex legal advice for free.

Our focus extends to addressing issues related to rent arrears, rent increases, and providing guidance on tenancy matters. Throughout 2023, CHAC has identified key areas of emphasis, including:

- Homelessness and re-housing (particularly accessing social housing)
- Possession and repossession matters.
- Representation and support related to Housing Benefit.
- Cases involving disrepair and substandard living conditions.

Furthermore, CHAC provides essential assistance with Housing Benefit, Local Housing Allowance, and support for rent charges within Universal Credit and Council Tax Support.

Despite ongoing challenges, CHAC continues to encounter cases of homelessness and individuals at imminent risk, including those served with notices to quit, possession summons, and possession orders. The root causes of homelessness vary widely, encompassing issues such as rent or mortgage arrears, relationship breakdowns, domestic violence, eviction by family or friends, the end of assured shorthold tenancy, landlord selling, affordability concerns, leaving care or prison. CHAC remains steadfast in its dedication to addressing these challenges and positively impacting the lives of those we serve.

Debt Advice

In response to the escalating demand for debt services throughout 2023, CHAC experienced a significant increase in inquiries from beneficiaries seeking guidance on suitable organisations to assist them on navigating more complex debt issues compared to previous years. As we anticipate a continued surge in demand, our strategic focus for the upcoming year is on enhancing our teams' capabilities and expanding their capacity to handle more complex debt matters.

Looking forward to 2024, CHAC is dedicated to advancing the training of both staff and volunteers, aiming to cover a broader spectrum of debt issues.

The affiliation with Community Money Advice (CMA) and the recruitment of a full-time trainee debt caseworker in 2023 have laid the foundation for an advanced training program, strengthening our ability to address complex debt casework.

As we prepare to launch our Debt Centre in early 2024, our affiliation with CMA will further support us in regulatory compliance, training, and access to online resources.

Aligned with other organisations providing debt advice, CHAC will continue to operate under the regulatory framework of the Financial Conduct Authority (FCA). Adhering to FCA rules necessitates specific processes, ensuring that we maintain compliance in our operations.

To uphold a high standard of service, our caseworkers will undergo rigorous training and engage in continuous professional development regularly. Our commitment is to provide clients with the best possible service, ensuring they receive expert guidance in managing their financial challenges.

Welfare Advice in the Community on behalf of Middlesbrough Council

In the face of escalating demand and imminent funding reductions, our collaborative partnership continues to work seamlessly to address unprecedented challenges in a rapidly evolving environment.

To effectively navigate these hurdles, we prioritise adaptation, heightened efficiency, collaboration, and the integration of technological solutions.

Initially supported by the Big Lottery from 2010 to 2015, the Middlesbrough Advice Partnership (MAP) still receives support from Middlesbrough Council. This enduring collaboration empowers key providers to test innovative delivery models, extending advice services into communities with urgent needs.

Our promotional efforts span various channels, including displayed posters, leaflets, and Facebook pages. The service, widely recognised within the community, thrives on word-of-mouth promotion. A shared online booking system (DaySmart) optimises appointment scheduling, aimed at fostering seamless coordination among frontline staff and advice workers.

Throughout 2023, clients accessed the service through a dedicated phone line managed by CHAC, email, or partner referrals. Swift assessments led to appointments at one of the 11 hubs, with information on alternative services provided when more suitable. Urgent situations are promptly addressed.

For specialised assistance, clients are directed to CHAC or internal advisors, ensuring a personalised response to individual needs. The Welfare Advice in the Community service exemplifies adaptability and collaboration, playing a pivotal role in fulfilling Middlesbrough Council's broader objectives.

In 2023, CHAC engaged in discussions with Middlesbrough Council's Strategic Business Manager and Operations Manager to explore the benefits and potential support that could be provided to CHAC. The focus was on assisting residents approaching CHAC with debt problems. The realisation of such support is contingent upon the Household Support Fund continuing into 2024. We hope to delve deeper into these possibilities and seize any potential opportunities that could benefit the town overall.

We extend a warm invitation to other organisations to join our collaborative efforts, bolstering our collective capacity to meet diverse community needs. Through open partnerships, we aspire to amplify the impact of our service, fostering a more inclusive and responsive support network. Our doors are open to organisations sharing our commitment to making a positive difference in our community.

CHAC's delivery in Redcar & Cleveland

As from the 6 November 2023 CHAC's Welfare Advice and Community Money Advice extended its service delivery to include South Bank Library and Skelton Library to meet increasing demand for welfare advice.

Our services have gradually expanded in Redcar & Cleveland since 2021; supported by referrals from both Redcar & Cleveland Council Welfare Rights Unit and Redcar & Cleveland Social Prescribing Team.

Throughout 2023, 192 cases were dealt with, we supported 289 people and a total of £714,307.94 was awarded in both one-off and recurring awards of benefits gained for our clients.

NHS Waiting Well (Prepare Well) program

The NHS Waiting Well program aims to address the financial and cost-of-living issues experienced by patients who are awaiting planned surgery. This pilot project focuses on improving an individual's preparation while waiting for surgery to optimise their wellbeing in the hope of aiding a quicker/better recovery. CHAC supports the programme to reduce those financial and housing burdens.

For example, patients awaiting surgery worry about paying their bills whilst they are unable to work. They may also be living in substandard or inadequate housing which could impact significantly on their recovery. Reducing their worries impacts positively on their mental wellbeing and better prepares them to deal with the treatment they are about to undertake.

The Durham and Tees Valley Funding for this program is managed by County Durham Community Foundation (CDCF) on behalf of the NHS local Waiting Well Practitioners.

Because CHAC already receives many patients' referrals on this program from the Social Prescribing Team in Redcar & Cleveland, CHAC was invited to take part in a funded study to provide specific data to monitor the success and speed of their recovery following the help and advice given such as budgeting, managing money and claiming benefits.

To demonstrate the success of the programme CHAC then provides the following data to the Waiting Well programme:

- Success of each referral pathway
- Number of patient referrals received and a summary of their circumstances.

- Patient progress and outcomes
- Any unmet needs

Face-to-Face Outreach and Home Visiting Services

CHAC's face-to-face outreach and home visiting services are dedicated to enhancing access to free advice, free representations, and offering practical assistance and support. These services are specifically tailored for individuals with additional support needs such as physical or mental illness, injury, dementia (with all advice delivery staff being dementia-trained), older people, those dealing with sensitive or potentially embarrassing issues, individuals experiencing rural isolation. CHAC also extends support and advice to their caregivers and partners.

The demand for these services is steadily increasing. Without our intervention, there is a risk of social isolation for older individuals. The consequences could include a growing number falling into debt due to rising energy bills and changes in benefit legislation. Additionally, more and more older people might curtail recreational activities to meet the increasing demands of their basic needs, leading to a potential increase in housebound individuals due to the high cost of transportation.

Our face-to-face outreach and home visiting services play a crucial role in addressing these challenges and preventing adverse outcomes in the community.

On-the-Job Training Project Empowering Transitions

CHAC's on the job training program continued to achieve excellent pre-engagement and engagement outcomes during 2023, bringing people on the periphery into the labour market.

The program involves prisoners on license, former offenders and people going through difficult life transitions in activities that involve them as mentors and peer supporters. This project didn't only reduce offending but to date helped 1950 beneficiaries to gain sustainable employment and improve their quality of life. This program makes up more than 50% of CHAC's volunteers.

This project provides an alternative setting which is more suitable for certain people than what is on offer from other volunteering or employment related opportunities. The nature of the support provided by both staff and other volunteers is highly appreciated by the beneficiaries, as is the atmosphere and general working environment.

The project is unique amongst other similar providers in that it provides all trainees with the opportunity to engage with members of the public as part of their training, building their experience, knowledge, skills, abilities, qualities, attitudes and above all maintaining confidentiality, equal opportunities principles, and empathy to service users in a real pressurised environment which is continually changing.

In fact, because of their training many beneficiaries find work opportunities with social services, Jobcentres, service industries, other main providers, and local authorities.

The support delivered by CHAC is specially made to beneficiaries' individual needs, tailored to their wants and barriers faced, with the aim of enabling them to compete for the wide range of paid employment vacancies that the project makes available through its partners .

We ascribe our success to targeting the service to a hard-to-reach client group through empathy and perseverance in building up the confidences and abilities of our beneficiaries in a non-threatening environment, removing barriers to training and employment, overcoming any literacy and numeracy problems, subsidizing unaffordable cost such as transport and childcare and Helping with any debt, housing and other welfare problems. Design and management of the project through detailed consultation and involvement of all our partners and the private sector participation in offering employment.

The project receive referral from probation services, Stockton STEPS, Triage, Jobcentre Plus, and prison services. The project meets long-term regional objectives for reduction of crime in the community and building confidence and skills of young people, protect and promote employment, and combat discrimination and social exclusion by extending opportunities to all those who can benefit.

Please see case studies in relation to this program page 50.



Case studies

The case studies in this section are true, and good for describing and understanding the different aspects of our work and in presenting them in this section we have made sure that people featured in these case studies cannot be identified for data protection compliance. For example, age, gender, ethnicity, marital status, and detailed medical conditions only stated if relevant to the case outcome. Also, this year we have not linked each case to a specific caseworker, to make sure clients cannot be identified: -

Severe learning disabilities – Personal Independence Payment (PIP)

The client required help to complete their work capability assessment and PIP assessment forms. The client has severe learning difficulties and as such is not able to read nor write, despite people trying to teach them. The client's partner must complete their UC Journal for them each month as a result of this. The caseworker managed to get the DWP to agree the client Limited Capability for Work and Work-Related Activity in Universal Credit (so no longer needing to search for work). The DWP prior to an appeal hearing agreed with the caseworker that the client is not able to do anything safely and independently and have awarded the client Enhanced Rate for Daily Living and Enhanced Rate for Mobility, which results in a back payment of around £6,263.35 and will then receive £691.00 every four weeks going forward. Hopefully both the Client and partner will be able to continue without the added worry of completing forms and without worry of being penalised for not completing job search journals.

Mental health (extreme anxiety) - PIP

The client first came to our organisation very anxious and having no trust in the benefit system, in particular no trust in the DWP. Client suffers from extreme anxiety and brain damage; client had tried to claim PIP in the past a couple of times but unfortunately was unsuccessful. The caseworker supported the client to initially make the claim via phoning the DWP for a form, they then filled the form out with the client and supported them through a lengthy telephone assessment. The caseworker had many talks reassuring and calming the client when their anxiety was heightened. They were awarded £71 per week Enhanced Mobility and £68.10 per week Standard Daily Living with a back payment of £1946. Without our help client would not have been able to navigate the application process and would have missed out on entitlement.

Statutory Sick Pay and New Style Employment Support Allowance for immigrants

The Client came in for a benefits check. The client had stopped work due to injury. They have no access to public funds and are in a mixed tenancy with a housemate who does have access to public funds. The caseworker assisted the client by explaining how income related benefits counted as public funds, but contribution-based benefits (such as Statutory Sick Pay and New Style Employment Support Allowance) did not. They also explained to the client what they could and could not claim due to their immigration status. This resulted in the client being £109.40 a week better off.

Severe health disability-income & homelessness

Client works thirty hours a week and is currently awaiting a major organ transplant. Following a Section 21 no-fault eviction they are homeless and sofa surfing. Due to all these factors, the client wished to cut back working hours due to fatigue. The caseworker assisted the client by working through the process of claiming Universal Credit, looking at various cut off points and the effects these would have on their income. The aim being to cut hours to a level the client could manage without suffering further financial distress. The caseworker discussed Disability Benefits, including PIP, ESA, and SSP as well as discussing helping the client with their housing issues. The caseworker put the client in touch with other inhouse caseworkers for further support with this issue. The Client gained £140 a week in Universal Credit which allowed them to reduce their hours at work and we were successfully able to help the client to a suitable accommodation.

Serious health and mental Condition - PIP

Client lives alone in a private two bedroom rented property. They are in receipt of Universal Credit along with PIP at the Standard Rates of both components. The client had requested a Mandatory Reconsideration against a decision refusing an award of the Enhanced Rates of PIP. Their health conditions including PTSD, Emotional Dysregulation Disorder and Hypervigilance have all been diagnosed by a psychiatrist working with the client because of a recent mental health crisis. The caseworker forwarded further supporting evidence from the psychiatrist and GP which also referred to the decision notice which states that the client has a serious Health Condition which affects their ability to function on a daily basis and undertake any journeys familiar or unfamiliar. The client's award was increased to the Enhanced Rate Daily Living Component and Enhanced Rate Mobility Component of Personal Independence Payment.

Severe health and mental health conditions - Home Visit - PIP

The caseworker attended a home visit to assist in filling in a PIP form, as client had recently been discharged from hospital after spending several weeks in Intensive Care. The client was not able to leave the house as they were still severely unwell. They had many health conditions along with a substantial amount of medical evidence. The client did not want to talk to an assessor about their health and became terribly upset at the thought of it. Despite the clear medical evidence and the clients severe health and mental health conditions the DWP still decided they had to participate in a telephone medical assessment which the client found too intimidating and stressful. However with our help during the assessment, the client was awarded £101.75 per week Enhanced Daily Living and £71 per week Enhanced Mobility with a back payment of £2073.



Allegation of fraud. Ensuring DWP decision followed the correct legal process.

Client previously claimed PIP but had had their claim terminated following allegation of fraud. The client disclosed no savings and had a significant overpayment of PIP which currently repaying. The client had, in the past, been under treatment for serious physical and mental health conditions which caused them to claim PIP. The client had been subject to surveillance by the DWP following the allegation and attended an interview under caution. Following this the DWP terminated the client's claim all the way back to when started more than five years previously. The client had challenged the decision via Mandatory reconsideration (MR) and then appealed to the First Tier Tribunal. Client brought a bundle of documents and DVDs containing hours of surveillance footage and looking for help in challenging the decision. The caseworker spent considerable time going over all the allegations' documents and consulted with colleagues inhouse. Whilst the caseworker was unable to find a way for the client to avoid the overpayment as the DWPs evidence was strong they did ensure that the DWP decision followed the correct legal process and ensured that the client understood the process that was being applied with a clear understanding of what was going to happen.

Mental and physical health issues. Illegal eviction due to rent arrears.

The client was referred for housing support, whilst they were dealing with mental and physical health issues following a traumatic incident two years ago. The client faced challenges in temporary accommodation, including a recent house fire, security issues, and pressure to return to an inadequately repaired property. Additionally, the client confronted threats of eviction due to rent arrears not lawfully due under the main tenancy agreement. CHAC's intervention featured a comprehensive assessment, risk evaluation, property review, and collaboration with the housing provider for repairs. Efforts included emergency heating support, resolution of rent arrears, and referrals for occupational therapy, social work support, and the 'Changing Futures' program. Client feedback highlighted trust in CHAC and collaborative efforts, showcasing the effectiveness of a holistic approach in improving living conditions and well-being amidst complex challenges.

Council Tax Arrears-Neither client speaks English. Use of Language Line

Client attended a hub venue with partner for advice regarding an outstanding balance on a Court Summons for Non-Payment of Council Tax Arrears for the sum of £1,110.00 including Court Fee. A hearing date had been set for the clients to attend if the balance was not paid immediately. Neither client spoke English, so the caseworker contacted Language Line for interpretation and discussed the outstanding balance on the account in a five-way conversation with both clients, interpreter, Council Tax adviser and caseworker. The appointment lasted for 2 hours 30 minutes to discuss a solution agreeable to clients to avoid Court Attendance and reach a payment plan. Information provided by Universal Credit was checked thoroughly, the Housing Element was disregarded but all other elements were included in the assessment which allowed for a 36% Discount of their Council Tax bill. All details and calculations remained correct, and the clients agreed to a payment plan which if the client made all payments on time would ensure the balance is cleared before next bill was due.



Significant difficulties with managing daily life - Universal Credit & PIP

Client lives with their partner and a non-dependent child in a housing association property. The client claims Universal Credit with a current active claim for PIP. The client struggles with many health conditions which cause significant difficulties with managing daily life. Previously they had been on the Enhanced Rate in both components but following a review this had been reduced to Standard Rate in both components. The caseworker assisted the client to prepare a Mandatory Reconsideration of the decision including completing the form and preparing supportive medical evidence. This was submitted and following the Mandatory Reconsideration the client was successful in increasing their award to the Enhanced Rate in both components. This secured them additional income of £691 every four weeks for an indefinite period.

DWP Tribunal conducted via video link by CHAC request.

The client came to us seeking help with tribunal representation in a case against D.W.P. Their adult child suffered from extreme chronic fatigue syndrome. This was to the extent that they were not able to leave their bed most of the time, were not able to sit upright, and certainly not able to travel to court for their hearing. Because of this the Tribunal had to be conducted via video link. The Tribunal Panel agreed with our Submission and awarded the client the Enhanced Rate for both Components of PIP. The client received £4,000+ in back payments and an ongoing income of £691 every four weeks.

Challenging DWP wrong Tribunal decision

The client came to seek help with claiming PIP. They had previously lost their Tribunal Hearing and had wanted to make a new claim. The caseworker sat with the client and their teenage child who acted as interpreter. The client suffered from an array of physical health conditions. The result was that following our assistance in completing a new claim form an outright award of Enhanced Rate for both Components was made. The client received more than £8,000 in back payments and gained an ongoing income of £691 every four weeks.

Mental health - Debt

The client separated from their partner and was living rent free with their parents. The client was very distressed and agitated, and has a chronic physical condition, anxiety, stress, and depression for which they receive PIP and Employment and Support Allowance. The client had a debt to a creditor for which they were jointly liable with their ex-partner. The client had contacted the creditor and offered half of the outstanding debt to try and settle the matter, but this was refused. The client was unaware that, as they had jointly taken on the debt, they were liable for the whole debt if creditors cannot get in contact with the other debtor. The caseworker obtained all the information about the client's health conditions and impact of the debt on the client's health. The client was referred to a debt adviser by telephone who agreed to investigate and negotiate with the creditor to pursue the client's partner for balance. The client, in meantime, will pay the minimum payment for the debt negotiated by the caseworker. The client was now less anxious and depressed after the referral to pursue partner for the balance. The client feels that their mental health will improve because of support received.

Training project case studies – Permission was given to publish the following case studies by each participant.

Ex-offenders – Prisoners- Breaking the offending cycle.

I am a serving prisoner in HMP Kirklevington. As part of my pre-release programme, I was placed on a six-month work placement. This was intended to prepare me for life outside. The prison had arranged a placement at CHAC. I took the train from the prison to CHAC four days a week. When I first arrived my confidence was really low from being in prison. CHAC was welcoming and supportive and just what was needed as a transition into a working environment. After two months working in administration, I started working on case files. The problems I worked on gave me a sense of worth and wellbeing, further increasing my sense of self-esteem. "Hearing what people were going through, made me feel lucky, that I had a roof over my head and food to eat. You got really involved in people's lives, you saw how little they had, how desperate it was, and you were helping and fighting for them ... it's like it gave you a purpose in life, like no matter how bad you felt you had it, they had it worse, and you were helping them. After working for six months, I got an interview for a paid job in telesales, thanks to my experience at CHAC. "They got me back up, got my confidence up, it was so low, and you think you're worthless, but CHAC helped me get into the world of work again.

Young People at Risk- Removing barriers to training and employment.

L had no previous employment history but had attended college. She came to us with a troubled family history that led to her being rebellious at college, causing disruption to her education that led to eventual expulsion. Following on from this she became reclusive, depressed, and lacking in any self-worth and confidence. Her goals were simple yet difficult, she needed a sense of routine to conform to so that she could enter the employment market. Her level of confidence was very low and needed to know if she could face the outside world. Before interacting with clients, L learned how to file and store data, she learned the importance of data storage and the protection of client information. Once settled in and interacting well with the team, L greeted clients and assisted with basic paperwork. From there she moved on to taking calls, collecting, and recording customer feedback and making client appointments. The daily interaction with the team and members of the public started to reflect in her confidence. During her time with us she attended all our agreed days for attendance and L learned how to manage her time effectively and was excellent at retaining the knowledge she gained from various members of staff. Her newfound confidence gave her the motivation to look for jobs relating to administration. She accepted a position with an Insulation firm that has not only put her newly acquired office skills to good use but her new knowledge of benefits. She has not only reached her goal but risen high above it, happily going to work daily, enjoying helping others and enjoying a newfound self-confidence. The biggest benefit L found from our support was that she started to realise she could do whatever she set her mind to. Finally, she can hold her head high and is proud of herself, her mental health has greatly improved, she now enjoys waking up and facing the world and whatever it may throw at her. L is continuing training at her place of employment but has expressed a desire to return to us as a volunteer in the future. 46

Leona Gellatly - Joint Centre Manager

Email: Leona@chac92.co.uk

Statistics (Data analysis, monitoring, evaluation, outcomes, and impacts)

There are two key online packages that the staff use daily; Quick Benefit Calculator, with the ability to work out any unclaimed benefits, and CharityLog to record all contacts with clients, what took place, and outcomes. Also, referrals can be made to other providers.

Our stats show that for every one claimant we help, the outcome of the help and advice given will benefit two or three people directly involved as part of the claim (Spouse/Partner/Children).

Workload

The total workload for the year is measured by number of clients seen.

- Face to Face at:
 - Main office at Middlesbrough Town Centre
 - Office at South Bank (Redcar & Cleveland)
 - Community Hubs (total of 11 hubs)
 - Unclaimed Benefit Take Up Campaign
- Repeats (number of clients seen face to face for same issues)
- Number of clients signposted or referred.
- Number of clients received advice by telephone, email, text, Whatsapp, or other social media.
- Total number of issues dealt with
- Number of clients received intensive support (their case took more than five weeks to resolve).
- Number of hard-to-reach adults joined CHAC on the job training program.

Monitoring

We use a licenced cloud database system nationally known as CharityLog which enables the teams and supervisors to monitor the work that is in place, enabling continuity of service and a comprehensive database should the original caseworker be unavailable.

Details from a client's first contact are recorded, including name, contact number, nature of the call, and type of help required. When the client arrives for the interview further information will be taken in line with GDPR, such as, age, ethnicity, household composition, employment status, presenting problem, method of future contact, completion of authorisation letters on the client's behalf and anything additional pertinent to the case.

The caseworkers throughout the lifetime of the client's case will build up histories and case notes, keeping a log of their required actions and those of which they are dependent on third parties.

To monitor success, we also track the outcome of the client cases such as homelessness prevented, money awarded to the client, if the appeal was successful or failed (and any supporting rationale), client feedback, and so on.

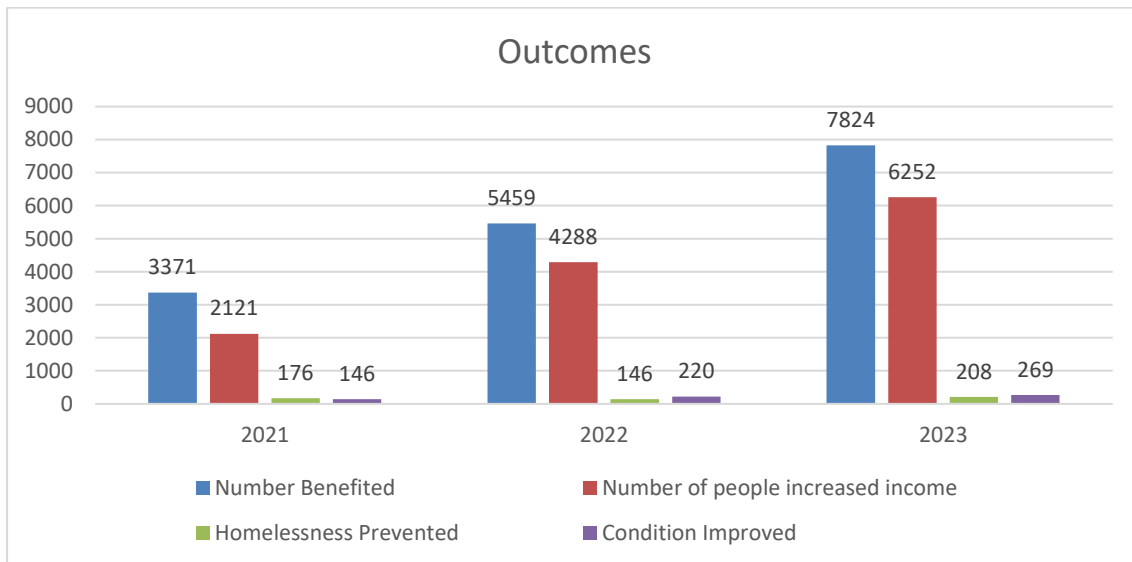
The system also maintains a database of all communications carried out between the client and any member of CHAC's staff whether by text, telephone, email, or post. (Please note that clients provide consent to use their information in line with GDPR and provide consent for third party audits during our client on-boarding approach.)

Outcomes

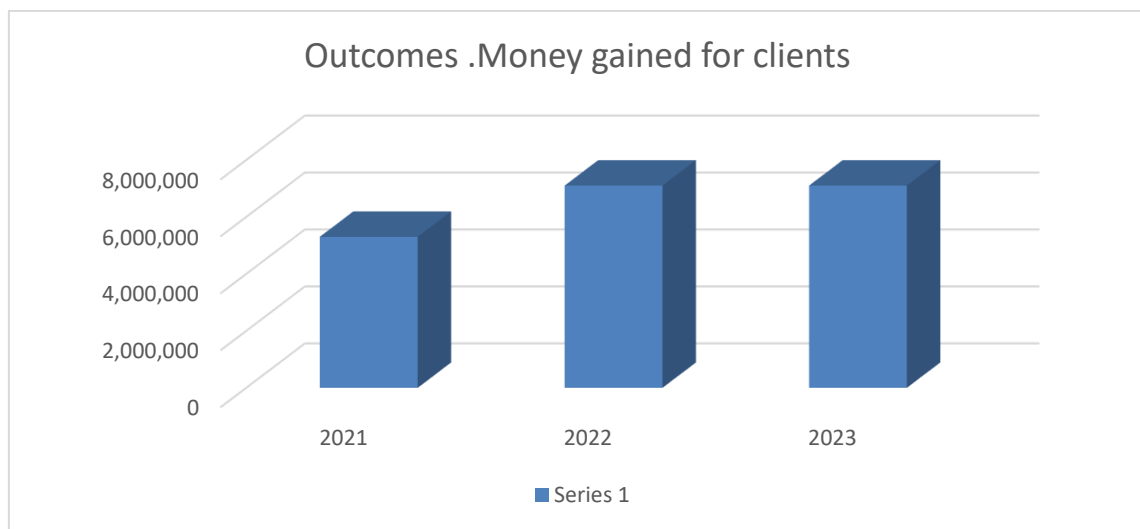
We measure the success by: -

- Number of clients benefited from the service directly.
- Number of clients benefited from the service indirectly.
- Money gained for clients (unclaimed benefits, successful representation at Tribunals).
- Conditions improved (successfully negotiated claims for disrepair, needs and occupancy).
- Homelessness prevented (appealing against illegal evictions, repossessions, harassment and debt reduction).
- Reducing social exclusion (elderly people benefited from increased mobility income, winter fuel allowance, social assistance funding to supplement their income in the absence of retirement savings).
- Number of ex-offenders and disadvantaged /disaffected residents gaining sustainable employment or moving to other positive destinations.
- Percentage reductions in repeat enquiries from previous year (this is an indication that the service preventative measures for advice are working).

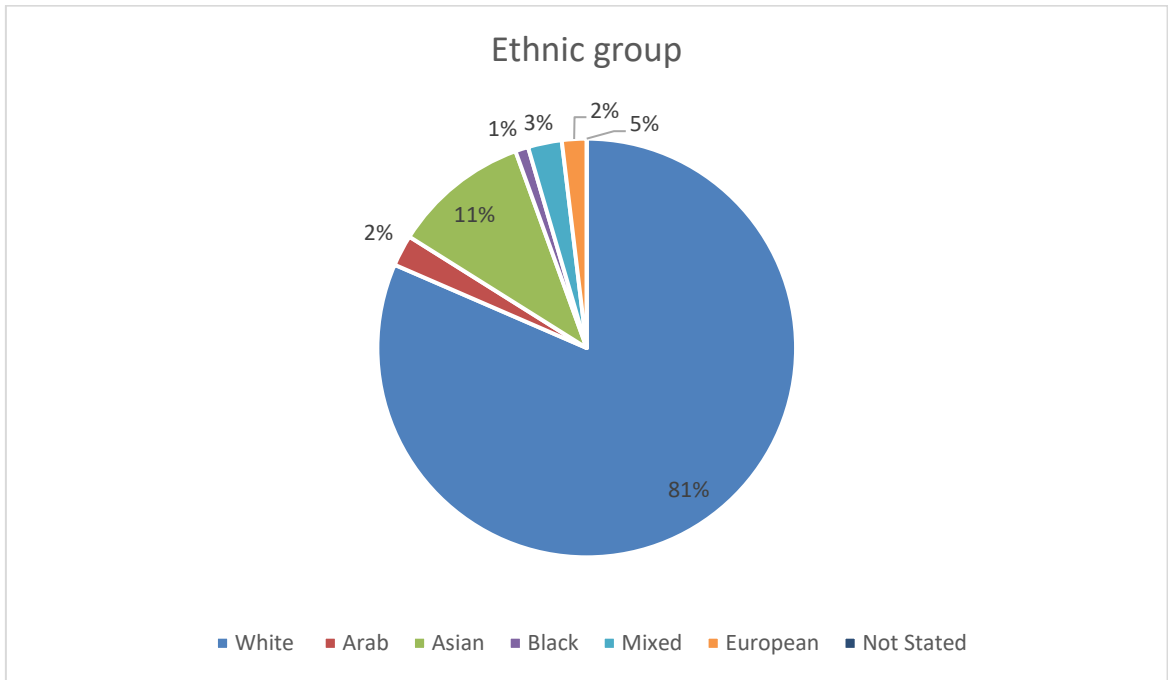
Welfare advice services are effective in addressing the problems associated with benefits and tax credits. A literature review commissioned by the National Association of Welfare Rights Advisors found that advice services are successful in improving take-up of benefits and delivering significant financial gains for clients.



The extra money that clients gain helps to improve living standards because it enables additional spending on fuel, food, education, recreation and transport. This in turn may contribute to the reduction of social exclusion. Clients may also experience better mental health after receiving welfare rights advice.

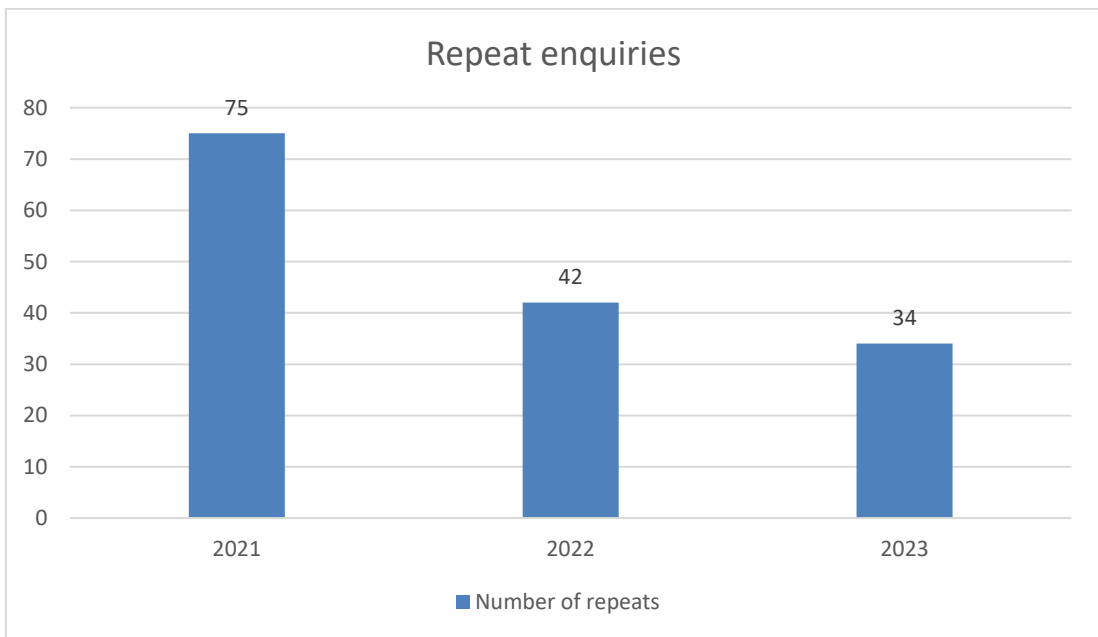


Local economies benefit from claimants who spend their money locally. In fact, research by Sheffield Hallam University shows that an estimated £19 billion loss of benefits through welfare reform could depress the economy by as much as £30.4 billion a year. There is also growing evidence that delivering welfare rights advice is cost effective. For example, a study by the Office of Public Management (OPM) on the impact of Macmillan’s welfare rights service concluded that for every £1 spent on delivering the service there as a £20.80 return in benefit claims, compensation and financial rewards.



Navigating through the welfare system can be difficult and stressful even at the best of times. Yet for those who have a serious mental illness, the anxieties can be even greater and the risk to their health and wellbeing far more pressing.

Sadly, financial problems and mental health are a marriage made in hell. Each ride off the back of the other. The net result is that a hugely disproportionate number of people with mental health problems face severe debt crisis. Not just because poor money management, impulse and emotional control are often symptoms of mental health problems but because these health issues hit income too.

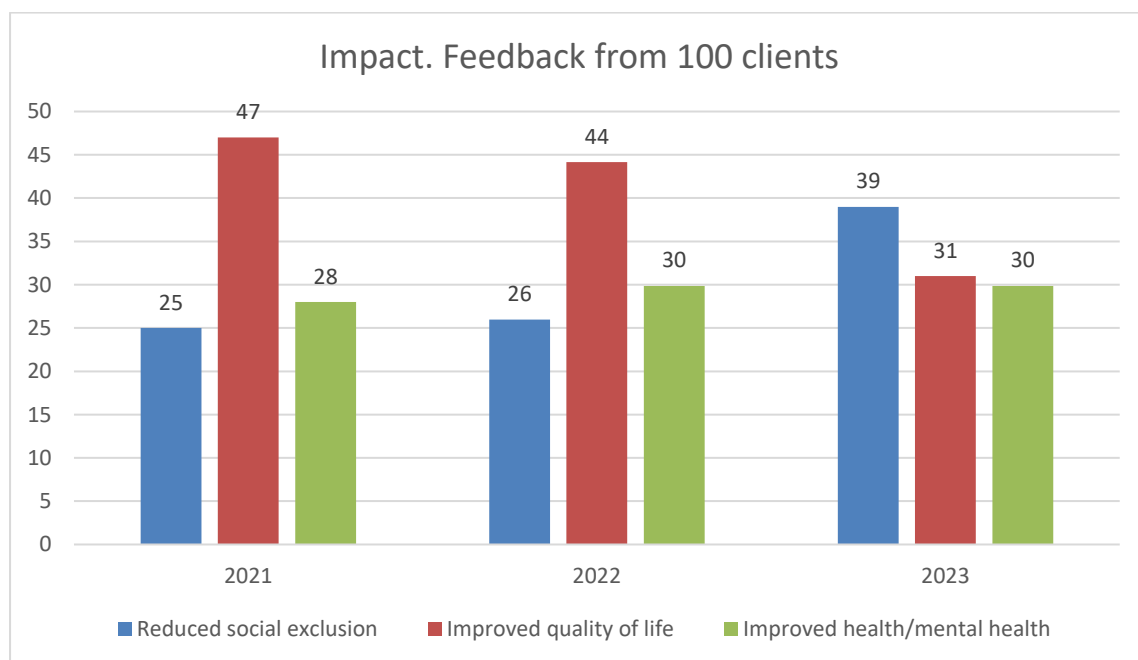


For too many people, mental illness and debt come together in a spiral of distress that can carry a heavy cost. Therefore, it is crucial we examine all elements to ensure that someone with temporary mental health problems doesn't experience permanent financial distress. That's why access to the right advice and support is critical when people are struggling to deal with life itself. We aim to provide clients with the correct information they came for at the first interview to avoid additional stress from repeat attendance for the same issue.

Impact

We measure our service impact directly from information received from clients' feedback questionnaires, which were completed by clients when files are closed by ticking one box only and asking, "which had the most impact".

- Reduced social exclusion
- Improved quality of life
- Improved health/mental health



Internal audits & assessments

Every month, cases are randomly selected from the CharityLog for audit and assessment by the Centre Manager/ Supervisor. These audits look at quality of advice, equal opportunity monitoring, consistency in quality, compliance with regulations and policies, client feedback, timelines for communications and outcomes of cases. This enables the Manager/Supervisor to provide recommendations for improvements that are shared in team meetings and reports through a 'no-blame' approach ensuring the full team still feel supported and that feedback is constructive and useful.

External audits & assessments

Bi-annually, an external partner organisation undertakes a similar exercise reviewing a randomly selected number of cases. These reviews are undertaken to ensure uniformity and consistency throughout the local advice work sector. Furthermore, every two years the Charity is audited externally by Recognising Excellence Ltd assessors to retain its advice quality mark, during which clients' files are randomly selected and audited for quality, equal opportunity, data protection procedures and safeguarding.

Employee and volunteer performance reviews

Throughout the year our team undertake regular performance reviews, which enable line-management to provide feedback to further develop our service, this includes:

- Measurement against objectives
- Outcomes by period
- Quality control and health and safety issues
- Trainee and staff satisfaction
- Complaints and their outcomes
- Management accounts

In addition to this, CHAC has its own comprehensive internal and external evaluation policy in line with its Advice Quality Standard (AQS) and office manuals, which ensure monitoring will occur in relation to the following:

Coherence with policies, aims, and objectives.

Measurable achievement of activities, effectiveness and quality measured against the defined targets set at the outset within an annual self-assessment plan in line with legal service commission quality mark containing key attention area of:

User feedback on services via satisfaction questionnaires.

Placement provider's satisfaction.

Trainee progression within and on leaving the project.

Management effectiveness.

Administrative systems operation.

The Centre Managers provide the trustees quarterly with progress and statistical analysis reports, which include:

Measurement against objectives.

Placements and outcomes by period.

Quality control.

Trainee's satisfaction

Beneficiary Numbers, Outcomes, and Impact 2023

| | |
|---|---------------|
| Town centre office (face to face) | 1075 |
| Hubs & benefit campaigns (face to face) | 2567 |
| Redcar & Cleveland (face to face) | 192 |
| Appeals at welfare benefits Tribunals | 16 |
| Home visits | 12 |
| Telephone and video (one to one) appointments | 66 |
| Repeats | 32 |
| Total one to one & directly benefited | 3960 |
| Indirectly benefited as part of the claim | 3864 |
| Total people benefited directly and indirectly | 7824 |
| Received intensive support | 287 |
| Sign posted to other services | 484 |
| Advice Topics / issues dealt with | 4549 |
| General enquiries (Tel, text, email, social media) | 32517 |
| Average weekly enquiries | 626 |
| Average weekly clients (working weeks) | 80 |
| Average daily clients based on 252 working days/Yr. | 16 |
| Cost per client directly benefited | £85.27 |
| Cost per client benefited directly and indirectly | £42.94 |
| Average number of enquiries per day | 140 |

Organisations benefited from our work

| | |
|--------------------|-----------|
| Working partners | 8 |
| Local Authorities | 5 |
| Social services | 2 |
| Social prescribers | 2 |
| Job Centres | 1 |
| | 18 |

Outcomes

| | |
|---|--------------|
| Money gained for clients (Offices and Hubs) | 6.9 M |
| Homelessness prevented | 208 |
| Conditions improved | 269 |
| Increased income | 6252 |
| Reductions in repeat enquiries from previous year | 20% |

Impact

| | |
|-------------------------------|------------|
| Reduced Social exclusion | 39% |
| Improved quality of life | 31% |
| Improved health/mental health | 30% |

Advice Topics dealt with during 2023

| | |
|----------|------|
| Benefits | 4167 |
| Housing | 175 |

Notes

Town Centre office
Middlesbrough, 14 Local hubs
Southbank and Skelton hubs
In person
Covering Tees Valley

Same issues
Required complex advice
E.g. (Spouse/Partner/Children)

Supported 3 weeks and over

See individual analysis
Received general advice

Received one to one advice
Received one to one advice

Unclaimed benefits
Illegal evictions / debt reduction
Disrepair, needs and occupancy
Received correct entitlement
Indication that preventative
measures are working.

Clients' feedback questionnaires
ticking one box only which had
most impact.

| | |
|---------------------------------|-------------|
| Debt | 33 |
| Other | 174 |
| Total Issues Dealt With: | 4549 |

Benefits Issues Breakdown

Personal Independence Payment

| | Issues | Other Benefits | Issues |
|-----------------------------|-------------|----------------------|-------------|
| MR & Appeals | 432 | ESA | 451 |
| Making and Managing a Claim | 252 | AA | 333 |
| Eligibility | 189 | CTR | 175 |
| Form Filling & Checking | 169 | DLA | 172 |
| Renewals & reviews | 104 | PC | 154 |
| Medical Assessment | 93 | CA | 151 |
| Claiming Process | 90 | HB | 129 |
| Revision & Supersession | 49 | SRP | 49 |
| Poor Administration | 6 | WTC/CTC | 29 |
| Poor Administration | 4 | CB | 25 |
| Alleged Fraud | 4 | NI | 7 |
| Payment | 2 | IS | 3 |
| Backdating | 1 | LSF | 2 |
| Transfer from DLA to PIP | 1 | Other Benefit Issues | 258 |
| Complaints | 1 | | |
| Other | 39 | | |
| Total | 1436 | Total | 1938 |

Universal Credit

| | Issues | Other Related Issues | Issues |
|--|------------|-----------------------------|-------------|
| Eligibility, entitlement & Calculation | 161 | General Benefit Entitlement | 130 |
| Work Capability Assessment | 81 | Other | 74 |
| MR & Appeals | 65 | Food Voucher | 17 |
| Claiming Process | 59 | Blue Badge | 9 |
| Other | 50 | Disability Bus Pass | 6 |
| Form Filling & Checking | 43 | Bereavement Benefits | 5 |
| Housing Costs Element | 20 | Fuel Voucher | 4 |
| Poor Administration | 10 | Statutory Sick Pay | 3 |
| Making & managing a claim | 9 | Maternity Allowance | 3 |
| Transfer from Legacy Benefits | 8 | Appointees | 3 |
| Complaints | 6 | Industrial Injuries Benefit | 2 |
| Sanctions and Hardship Payments | 5 | Household Support Fund | 1 |
| Discretionary Housing Payment | 5 | Winter Fuel Payment | 1 |
| Rent Restrictions - Social Housing | 3 | Total | 258 |
| Waiting Times for Payments | 3 | | |
| Bedroom Tax | 3 | Total Benefit Issues | 4167 |
| Rent Restrictions - Private Housing | 2 | | |
| Budgeting Advance | 2 | | |
| Total | 535 | | |

Equal opportunity monitoring

Gender

| | |
|--------------|-------|
| Male | 41.5% |
| Female | 56.0% |
| Trans Gender | 0.2% |
| Non-Binary | 0.0% |
| Intersex | 0.0% |
| Unknown | 2.4% |

Age Range

| | |
|-----------|-------|
| 0 To 15 | 0.0% |
| 16 To 24 | 2.9% |
| 25 To 34 | 12.4% |
| 35 To 44 | 16.1% |
| 45 To 54 | 18.7% |
| 55 To 64 | 27.8% |
| 65 To 74 | 13.3% |
| 75 To 84 | 6.7% |
| 85 To 94 | 1.6% |
| 95 To 105 | 0.5% |

Ethnic Group

| | |
|------------------------------------|-------|
| Arab Or Arab British | 2.4% |
| Asian Or Asian British | 10.5% |
| Black Or Black British - African | 2.0% |
| Black Or Black British - Caribbean | 1.0% |
| Mixed - Other Mixed Background | 0.7% |
| Mixed - White and Asian | 0.5% |
| Mixed - White and Black African | 0.3% |
| Mixed - White and Black Caribbean | 0.9% |
| Any Other Ethnic Group | 1.2% |
| White - UK | 80.3% |
| White - Other European | 1.9% |
| White - Irish | 0.5% |
| White - Gypsy Or Irish Traveller | 0.3% |
| White - Any Other White Background | 0.3% |

Accommodation Type

| | |
|-----------------------------------|-------|
| Council House | 1.0% |
| Homeless | 0.5% |
| Housing Association | 24.0% |
| Owned Outright | 18.7% |
| Owned With Mortgage | 10.4% |
| Private Rental | 23.5% |
| Residential Care | 0.5% |
| Shared Ownership | 0.9% |
| Sheltered/Supported Accommodation | 1.7% |
| Sofa Surfing | 2.1% |
| Staying With Friends/family | 5.5% |
| Temporary Accommodation | 0.2% |
| Thirteen Group | 9.3% |

Marital Status

| | |
|---------------------------|-------|
| Co-Habiting | 4.7% |
| Divorced | 7.6% |
| Married/Civil Partnership | 28.5% |
| Other | 0.0% |
| Separated | 5.2% |
| Single | 46.3% |
| Widowed | 5.5% |
| Unknown | 2.2% |

Living Arrangements

| | |
|--------------------------------------|-------|
| Couple With Children | 16.1% |
| Couple Without Children | 16.1% |
| Others Sharing | 3.1% |
| Single Female No Children | 16.8% |
| Single Female With Children/pregnant | 20.0% |
| Single Male No Children | 20.7% |
| Single Male with Children | 5.2% |
| Unknown | 2.1% |

Employment Status

| | |
|---------------------------|-------|
| Carer | 3.5% |
| Full Time | 5.4% |
| Part Time | 8.5% |
| Self-Employed | 2.2% |
| House Person | 1.7% |
| Long Term Sick | 43.9% |
| Maternity/Paternity Leave | 0.0% |
| Retired | 15.7% |
| Student | 0.5% |
| Temporary Sick | 2.2% |
| Unemployed | 15.2% |
| Unknown | 1.2% |

Local Authorities

| | |
|--------------------|-------|
| Middlesbrough | 70.2% |
| Redcar & Cleveland | 20.0% |
| Stockton | 7.6% |
| Hartlepool | 0.7% |
| Darlington | 0.5% |
| County Durham | 0.5% |
| Hambleton | 0.5% |

Disabilities

| | |
|-----------------------------|-----|
| Registered disabled | 489 |
| Self-identified as disabled | 395 |

Clients Accessing Service By Ward

| | | | |
|-----------------------------|-------|-------------------------------------|------|
| Acklam | 1.2% | Newcomen | 0.9% |
| Aycliffe West | 0.2% | Newport | 9.8% |
| Ayresome | 2.1% | Newtown | 0.3% |
| Belmont | 0.7% | Normanby | 1.7% |
| Berwick Hills And Pallister | 2.6% | North Ormesby | 3.3% |
| Billingham | 1.4% | Northern Parishes | 0.3% |
| Brambles And Thorntree | 3.5% | Norton South | 0.6% |
| Brinkburn And Faverdale | 0.2% | Nunthorpe | 0.3% |
| Brotton | 0.5% | Ormesby | 0.3% |
| Central (Middlesbrough) | 14.1% | Park | 4.2% |
| Coatham | 1.9% | Park End And Beckfield and Oxbridge | 4.3% |
| Coulby Newham | 1.6% | Roseworth | 0.3% |
| Coxhoe | 0.2% | Saltburn | 0.7% |
| Dormanstown | 0.5% | Skelton East | 3.2% |
| Eaglescliffe | 0.5% | South Bank | 3.4% |
| Eastbourne | 0.2% | St Germain`s | 0.9% |
| Eston | 2.4% | Stainsby Hill | 0.5% |
| Grangetown | 1.6% | Stainton And Thornton | 0.3% |
| Great Ayton | 0.2% | Stephenson | 0.0% |
| Guisborough | 5.5% | Stockton Town Centre | 0.3% |
| Hardwick | 0.3% | Stokesley | 0.3% |
| Hartburn | 0.5% | Teesville | 3.1% |
| Headland & Harbour | 0.5% | Trimdon | 0.5% |
| Hemlington | 2.6% | Unknown | 0.7% |
| Hutton | 1.2% | Victoria | 0.2% |
| Ingleby Barwick | 0.2% | Village | 0.3% |
| Kader | 0.5% | West | |
| Kirkleatham | 1.4% | Dyke | 1.9% |
| Ladgate | 1.2% | Wheatlands | 0.7% |
| Linthorpe | 1.4% | Yarm | 0.5% |
| Loftus | 1.0% | Zetland | 0.7% |
| Longbeck | 1.4% | | |
| Longlands And Beechwood | 3.8% | | |
| Lumley | 0.2% | | |
| Mandale And Victoria | 1.0% | | |
| Marton | 0.8% | | |



Where did you hear about us?

| | | | |
|-----------------------------------|-------|-----------------------------|------|
| Accent Housing | 1.0% | STAMP | 1.9% |
| AgeUK | 0.2% | Step Forward Tees Valley | 0.7% |
| CHAC Poster, Website and Facebook | 0.8% | Stockton Council | 1.2% |
| Citizens Advice | 2.2% | Thirteen Group | 0.2% |
| Firm Foundations | 0.7% | Thumhara Centre | 0.3% |
| Friends or Family | 45.5% | Together In a Crisis (TIAC) | 0.5% |
| FROG | 0.2% | Triage | 0.3% |
| GP Surgery and Social Prescriber | 16.1% | Tribunal Service & DWP | 0.2% |
| Harbour | 0.3% | TVWC | 0.5% |
| Hope Foundation | 0.3% | | |
| Impact on Teesside | 0.3% | | |
| Internal Referral | 0.2% | | |
| Jobcentre Plus | 1.9% | | |
| Legal Advisers / Solicitors | 0.4% | | |
| Middlesbrough Council | 2.8% | | |
| Middlesbrough FIG (Hubs/UCB/etc) | 7.1% | | |
| Middlesbrough Welfare Rights | 1.2% | | |
| MIND and NHS Mental health | 4.0% | | |
| Probation Service | 0.5% | | |
| Redcar & Cleveland Council | 8.1% | | |
| Shelter | 0.2% | | |

Sources of information

Cleveland Housing Advice Centre CharityLog
Middlesbrough Advice Partnership CharityLog
Middlesbrough Council Financial Inclusion Group (FIG)
Middlesbrough Council

Mahmoud Shehata – Joint Centre Manager

Email: mahmoud@chac92.co.uk



Treasurer's Report

Thank you: Cleveland Housing Advice Centre continues to help thousands of people each year through the support and commitment of many organisations and people. We recognize that many people are facing increased financial pressures due to rising inflation and the higher cost of living, and we provide them with the assistance they require.

As we move forward, we will continue to adapt and innovate to meet the changing needs of our community. We will work closely with our partner organizations and supporters to ensure that our resources are used as efficiently and effectively as possible, so that we can continue to provide vital services to those who rely on us. While the road ahead may still be uncertain, we are confident in our ability to navigate it with resilience and determination. We will keep striving to make a positive difference in the lives of those we serve, and to build a brighter future for our community.

During 2023 we faced rising operational costs due to inflation, increased service demand, and regulatory compliance. These rising costs put pressure on already a limited budget. In 2023 the charity received a total of £345,000 voluntary income, Middlesbrough Benefit Take-Up Campaign and outreach hub advice on behalf of Middlesbrough Council contributed 13%, Central Government grants 16%, CHAC on the job training project contributed 7%, National Lottery 16%, Continuation Grant 36 %, and one-off grants 12%. The Charity also received a special grant from the Tudor Trust to support our Staff wellbeing, which was highly appreciated by our Staff and volunteers.

The Charity reserve was maintained at 6 months' running cost during 2023 which was equivalent to £135,000. We recognize the importance of valuing our staff and supporting them during these challenging times. By offering increased wages and closing the pay gap between our organization and the public sector, we aim to retain our well-trained and dedicated staff who play an essential role in providing crucial support to our community.

Additionally, we are aware that the rising cost of living is affecting many of the people we serve, and we remain committed to providing them with the assistance they need. As the demand for our services continues to increase, we will work closely with our supporters and partner organizations to ensure that we are able to meet this demand and continue to provide the highest quality support possible.

Our service is free at the point of delivery and must remain so, but we will continue to reduce and control expenditure and support our staff wellbeing through one off

bonus payments to support the increase in costs of living and by offering more flexible working arrangements which can reduce travelling costs and offering help and advice for those who need it most.

We will continue to increase the use of online technology and telephone technology to save costs, this will pay dividends in terms of training, working closely with our partner organisations and continue to research ways of finding extra resources, either through fund-raising or sharing projects with other providers.

Outlook:

It is difficult to predict what will be happening in the next 12 months or so, but I can confirm that funding in hand or promised for 2024 is scheduled to be received on time and we don't anticipate any significant short fall. The Charity go forward to 2024 with a total of £260,000 of promised grants, £134,000 Cash reserve and a forecasted expense of £300,000.

The Charity Managers and Trustees are working hard to secure additional funding, find creative ways to continue and expand our activities, meet our priorities for 2024 listed in page 17 of this annual report, and avoid any cuts in the vital services we provide.

Debt advice work is life changing. It's not just about money, it is about enabling people to escape from circumstances that have blighted their lives. I am looking forward to the opening of CHAC Community Money Advice Centre in affiliation with Community Money Advice (CMA) National Network to provide a Specialized Debt Advice Service in the community as out-and-out Centre.

We are grateful for all the support and commitment from our partner organisations and volunteers, as well as the generous donations from our funders. With their help, we have been able to maintain our operational costs and support our staff's wellbeing.

Conclusion: The resources were expended in accordance to fund providers' policies and conditions. Page 64 detail income received and source. Pages 68 and 69 enfold the Trustees report, page 71 provides a statement of financial activities including income and expenditure, and page 72 encloses the charity's signed balance sheet.

Naomi Smith
Treasurer E-mail: naomi@chac92.co.uk

| INCOMING RESOURCES | 2022 | 2023 |
|---|----------------|----------------|
| | £ | £ |
| Henry Smith Charity | 35,200 | 33,100 |
| Garfield Weston Foundation | 25,000 | 25,000 |
| 29th May 1961 Charitable Trust | 5,000 | 5,000 |
| The National Lottery Community Fund" | 0 | 61,096 |
| Souter Charitable Trust | 3,000 | 3,000 |
| Hilden Charitable Fund | 5,000 | 0 |
| Lottery Costs of Living | 0 | 56,112 |
| A B Charitable Trust | 20,000 | 5,000 |
| Middlesbrough take up and hub contract | 98,125 | 46,370 |
| Charles & Elsie Sykes Trust | 3,000 | 3,000 |
| Newcastle Building Society Community | 3,000 | 5,000 |
| Rothley Trust | 2,000 | 2,000 |
| Tudor Trust | 20,000 | 27,000 |
| Charles Hayward Foundation | 5,000 | 0 |
| Hadrian Trust | 4,000 | 1,000 |
| ESF | 20,000 | 0 |
| Swan Mountain Trust | 0 | 4,000 |
| Allen Lane Foundation | 0 | 0 |
| Archer Trust | 3,000 | 0 |
| Edward Gostling Foundation | 0 | 5,000 |
| Community Foundation Resilience Fund | 15,000 | 0 |
| Albert Hunt Trust | 7,000 | 7,000 |
| Barbour Foundation | 0 | 3,000 |
| William Leech Charity: | 1,500 | 0 |
| William Webster Charitable Trust | 3,000 | 0 |
| 1989 Willian Trust /Co Community Foundation | 5,000 | 0 |
| Evan Cornish Foundation | 0 | 8,000 |
| Rank Foundation | 0 | 14,177 |
| Awards for All England | 5,000 | 0 |
| People's Postcode Trust -neighbour | 0 | 25,000 |
| Speedomick Foundation | 2,000 | 0 |
| Durham Community Foundation | 0 | 5,000 |
| Charitable G Payroll Giving | 65 | 60 |
| Total incoming resources | 289,890 | 343,915 |
| Investment | 209 | 595 |
| | 290,099 | 344,510 |

Charity registration number 1152785

**CLEVELAND HOUSING ADVICE CENTRE
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

CLEVELAND HOUSING ADVICE CENTRE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Miss N Smith
Mr B Brydon
Mr G Williamson
Mr M Bateman

Charity number

1152785

Independent examiner

Davies Tracey
Swan House
Westpoint Road
Teesdale Business Park
Stockton on Tees
TS17 6BP

CLEVELAND HOUSING ADVICE CENTRE

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| Statement of financial activities | 4 |
| Balance sheet | 5 |
| Notes to the financial statements | 6 - 12 |

CLEVELAND HOUSING ADVICE CENTRE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2023

The trustees present their annual report and financial statements for the year ended 31 December 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

Objectives and aims

The main objectives of the charity are the relief of poverty of the inhabitants of Cleveland and its environs in particular but without limitation by:

- The provision of a welfare rights advisory service.
- The provision of on the job training.

The trustees have considered the Charity Commission's guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

Significant activities

The main activities undertaken for public benefit, in relation to the above objectives are:

- One to one advice with casework on:
 - Statutory rights to the people who are homeless, threatened with homelessness or living in poor conditions.
 - On all range of welfare and housing benefits available.
 - On all types of debt and arrears.
- Free representational advocacy service in person at appeal tribunals and county court.
- Outreach advisory services to people who are housebound.
- On the job training for residents who are both socially and economically excluded from the labour market.

Achievements and performance

During this year the charity increased its advice capacity by a further 57 hours, delivered its services from 2 main offices and 14 hubs in Tees valley. We have provided advice, support and help to over 15,000 people on a wide range of presenting problems, such as eviction, debt, homelessness, and welfare payment issues., which resulted in improving their quality of life.

Financial review

Reserves policy

The charity's reserves are maintained to cover at least 4 months expenditure.

Structure, governance and management

Governing document

The charity was registered as a charitable incorporated organisation on 9 July 2013 and is governed by its constitution.

The trustees who served during the year and up to the date of signature of the financial statements were:

Miss N Smith
Mr B Brydon
Mr G Williamson
Mr M Bateman

Recruitment and appointment of new trustees

Trustees are appointed by the board of the trustees.

CLEVELAND HOUSING ADVICE CENTRE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

The trustees' report was approved by the Board of Trustees.



Miss N Smith
Trustee

2 February 2024

CLEVELAND HOUSING ADVICE CENTRE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CLEVELAND HOUSING ADVICE CENTRE

I report to the trustees on my examination of the financial statements of Cleveland Housing Advice Centre (the charity) for the year ended 31 December 2023.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of , which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



Craig Davies ICAEW
Davies Tracey

Swan House
Westpoint Road
Teesdale Business Park
Stockton on Tees
TS17 6BP

Dated: 2 February 2024

CLEVELAND HOUSING ADVICE CENTRE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2023

| | Notes | Unrestricted funds 2023 £ | Restricted funds 2023 £ | Total 2023 £ | Unrestricted funds 2022 £ | Restricted funds 2022 £ | Total 2022 £ |
|---|-------|---------------------------------|-------------------------------|-----------------------|---------------------------------|-------------------------------|-----------------------|
| Income from: | | | | | | | |
| Donations and legacies | 3 | 290,187 | 54,096 | 344,283 | 289,890 | - | 289,890 |
| Investments | 4 | 227 | - | 227 | 209 | - | 209 |
| Total income | | <u>290,414</u> | <u>54,096</u> | <u>344,510</u> | <u>290,099</u> | <u>-</u> | <u>290,099</u> |
| Expenditure on: | | | | | | | |
| Charitable activities | 5 | 302,473 | 36,064 | 338,537 | 287,182 | - | 287,182 |
| Net (outgoing)/incoming resources before transfers | | <u>(12,059)</u> | <u>18,032</u> | <u>5,973</u> | <u>2,917</u> | <u>-</u> | <u>2,917</u> |
| Gross transfers between funds | | <u>78,700</u> | <u>(78,700)</u> | <u>-</u> | <u>-</u> | <u>-</u> | <u>-</u> |
| Net income/(expenditure) for the year/ | | | | | | | |
| Net movement in funds | | <u>66,641</u> | <u>(60,668)</u> | <u>5,973</u> | <u>2,917</u> | <u>-</u> | <u>2,917</u> |
| Fund balances at 1 January 2023 | | <u>115,233</u> | <u>78,700</u> | <u>193,933</u> | <u>112,316</u> | <u>78,700</u> | <u>191,016</u> |
| Fund balances at 31 December 2023 | | <u><u>181,874</u></u> | <u><u>18,032</u></u> | <u><u>199,906</u></u> | <u><u>115,233</u></u> | <u><u>78,700</u></u> | <u><u>193,933</u></u> |

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.


CLEVELAND HOUSING ADVICE CENTRE

BALANCE SHEET

AS AT 31 DECEMBER 2023

| | Notes | 2023 | | 2022 | |
|---|-------|----------------|----------------|----------------|----------------|
| | | £ | £ | £ | £ |
| Fixed assets | | | | | |
| Tangible assets | 9 | | 29,871 | | 24,196 |
| Current assets | | | | | |
| Debtors | 10 | 42,026 | | 72,200 | |
| Cash at bank and in hand | | 133,762 | | 101,986 | |
| | | <u>175,788</u> | | <u>174,186</u> | |
| Creditors: amounts falling due within one year | 11 | <u>(5,753)</u> | | <u>(4,449)</u> | |
| Net current assets | | | <u>170,035</u> | | <u>169,737</u> |
| Total assets less current liabilities | | | <u>199,906</u> | | <u>193,933</u> |
| Income funds | | | | | |
| Restricted funds | 12 | | 18,032 | | 78,700 |
| Unrestricted funds | | | 181,874 | | 115,233 |
| | | | <u>199,906</u> | | <u>193,933</u> |

The financial statements were approved by the Trustees on 2 February 2024


Miss N Smith
Trustee

CLEVELAND HOUSING ADVICE CENTRE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

Charity information

Cleveland Housing Advice Centre is a Charitable Incorporated Organisation.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's constitution, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

CLEVELAND HOUSING ADVICE CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

| | |
|------------------------|----------------------|
| Leasehold improvements | 25% reducing balance |
| Fixtures and fittings | 15% reducing balance |

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

CLEVELAND HOUSING ADVICE CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

| | Unrestricted funds | Restricted funds | Total | Unrestricted funds |
|---------------------------------|--------------------|------------------|----------------|--------------------|
| | 2023 | 2023 | 2023 | 2022 |
| | £ | £ | £ | £ |
| Hub & campaign advice project | 46,370 | - | 46,370 | 98,125 |
| Donated services and facilities | 243,817 | - | 243,817 | 171,765 |
| Training agreements | - | - | - | 20,000 |
| National Lottery Community fund | - | 54,096 | 54,096 | - |
| | <u>290,187</u> | <u>54,096</u> | <u>344,283</u> | <u>289,890</u> |

CLEVELAND HOUSING ADVICE CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

4 Investments

| | Unrestricted funds | Unrestricted funds |
|---------------------|--------------------|--------------------|
| | 2023 | 2022 |
| | £ | £ |
| Interest receivable | 227 | 209 |

5 Charitable activities

| | Charitable Expenditure | Charitable Expenditure |
|---|------------------------|------------------------|
| | 2023 | 2022 |
| | £ | £ |
| Staff costs | 197,624 | 161,290 |
| Depreciation and impairment | 5,409 | 4,367 |
| Fund raising consultancy | 3,949 | 4,069 |
| Middlesbrough access advice | 24,873 | 18,971 |
| Training tutors | 44,440 | 40,007 |
| Motor and travel expenses | 1,956 | 4,619 |
| Accountancy, bookkeeping and legal fees | 4,693 | 6,873 |
| IT development consultancy | 19,696 | 16,109 |
| Repairs and renewals | 1,111 | - |
| Subscriptions | 3,055 | 1,942 |
| Rent, rates and water | 12,496 | 12,947 |
| Insurance | 1,067 | 1,469 |
| Light and heat | 5,423 | 1,241 |
| Telephone, fax and internet | 5,618 | 5,904 |
| Postage, printing and stationery | 4,705 | 3,907 |
| Cleaning and sundries | 2,247 | 3,125 |
| Bank charges | 175 | 342 |
| | <u>338,537</u> | <u>287,182</u> |
| | <u>338,537</u> | <u>287,182</u> |
| Analysis by fund | | |
| Unrestricted funds | 302,473 | 287,182 |
| Restricted funds | 36,064 | - |
| | <u>338,537</u> | <u>287,182</u> |

6 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

CLEVELAND HOUSING ADVICE CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

7 Employees

The average monthly number of employees during the year was:

| | 2023 Number | 2022 Number |
|-------------------------|-------------------|-------------------|
| | 8 | 7 |
| | <u> </u> | <u> </u> |
| Employment costs | 2023 | 2022 |
| | £ | £ |
| Wages and salaries | 173,144 | 145,885 |
| Social security costs | 13,883 | 11,920 |
| Volunteers subsidies | 10,597 | 3,485 |
| | <u>197,624</u> | <u>161,290</u> |

There were no employees whose annual remuneration was more than £80,000.

8 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

9 Tangible fixed assets

| | Leasehold improvements £ | Fixtures and fittings £ | Total £ |
|------------------------------------|--------------------------------|-------------------------------|-------------------|
| Cost | | | |
| At 1 January 2023 | 32,227 | 54,516 | 86,743 |
| Additions | 1,277 | 9,805 | 11,082 |
| | <u> </u> | <u> </u> | <u> </u> |
| At 31 December 2023 | 33,504 | 64,321 | 97,825 |
| | <u> </u> | <u> </u> | <u> </u> |
| Depreciation and impairment | | | |
| At 1 January 2023 | 24,985 | 37,581 | 62,546 |
| Depreciation charged in the year | 1,982 | 3,426 | 5,408 |
| | <u> </u> | <u> </u> | <u> </u> |
| At 31 December 2023 | 26,947 | 41,007 | 67,954 |
| | <u> </u> | <u> </u> | <u> </u> |
| Carrying amount | | | |
| At 31 December 2023 | 6,557 | 23,314 | 29,871 |
| | <u> </u> | <u> </u> | <u> </u> |
| At 31 December 2022 | 7,261 | 16,935 | 24,196 |
| | <u> </u> | <u> </u> | <u> </u> |

CLEVELAND HOUSING ADVICE CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

| | | | |
|--|---|-------------------|-------------------|
| 10 Debtors | | 2023 | 2022 |
| | | £ | £ |
| | Amounts falling due within one year: | | |
| | Trade debtors | 42,026 | 72,200 |
| | | <u> </u> | <u> </u> |
| 11 Creditors: amounts falling due within one year | | 2023 | 2022 |
| | | £ | £ |
| | Trade creditors | 4,112 | 2,791 |
| | Accruals and deferred income | 1,641 | 1,658 |
| | | <u> </u> | <u> </u> |
| | | 5,753 | 4,449 |
| | | <u> </u> | <u> </u> |

12 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

| | Movement in funds | | | Movement in funds | | | |
|-----------------|------------------------------|-----------------------|------------------------------|-----------------------|-----------------------|-------------------|-----------------------------------|
| | Balance at 1 January 2022 | Incoming resources | Balance at 1 January 2023 | Incoming resources | Resources expended | Transfers | Balance at 31 December 2023 |
| | £ | £ | £ | £ | £ | £ | £ |
| Restricted fund | 78,700 | - | 78,700 | 54,096 | (36,064) | (78,700) | 18,032 |
| | <u> </u> | <u> </u> | <u> </u> | <u> </u> | <u> </u> | <u> </u> | <u> </u> |

The purpose of the National Lottery Community restricted fund for RC North East and Cumbria Region is to provide core funding. Each instalment is expended over a period of six months.

Transfers between funds

Restricted funds are released to unrestricted funds when the Trustees consider the restrictions on those funds have been discharged

CLEVELAND HOUSING ADVICE CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

| 13 Analysis of net assets between funds | Unrestricted funds | Restricted funds | Total | Unrestricted funds | Restricted funds | Total |
|---|--------------------|------------------|----------------|--------------------|------------------|----------------|
| | 2023 | 2023 | 2023 | 2022 | 2022 | 2022 |
| | £ | £ | £ | £ | £ | £ |
| Fund balances at 31 December 2023 are represented by: | | | | | | |
| Tangible assets | 29,871 | - | 29,871 | 24,196 | - | 24,196 |
| Current assets/(liabilities) | 152,003 | 18,032 | 170,035 | 91,037 | 78,700 | 169,737 |
| | <u>181,874</u> | <u>18,032</u> | <u>199,906</u> | <u>115,233</u> | <u>78,700</u> | <u>193,933</u> |

14 Related party transactions

There were no disclosable related party transactions during the year (2022 - none).



Staff, Volunteers and Trustees enjoying a well-deserved Christmas outing in Dec 2023 after working through a hard year. “Teamwork makes the dream work “.

Cleveland Housing Advice Centre CIO

Charity number: 1152785

Financial Conduct Authority number-FRN 627715

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Middlesbrough

Cleveland

TS1 5DW

Tel: 01642 254544

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Facebook: <https://www.facebook.com/groups/2506018839709053>

Twitter: <https://twitter.com/AdviceCleveland>

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The Community since 1992

By a team of highly trained Advisors and volunteers from the Community

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<https://www.gov.uk/government/organisations/charity-commission>

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