

A faint, light blue line-art illustration of four people (two men and two women) standing and talking, positioned behind the central text.

**Putting people first
since 1972**

Annual Report
2024-25

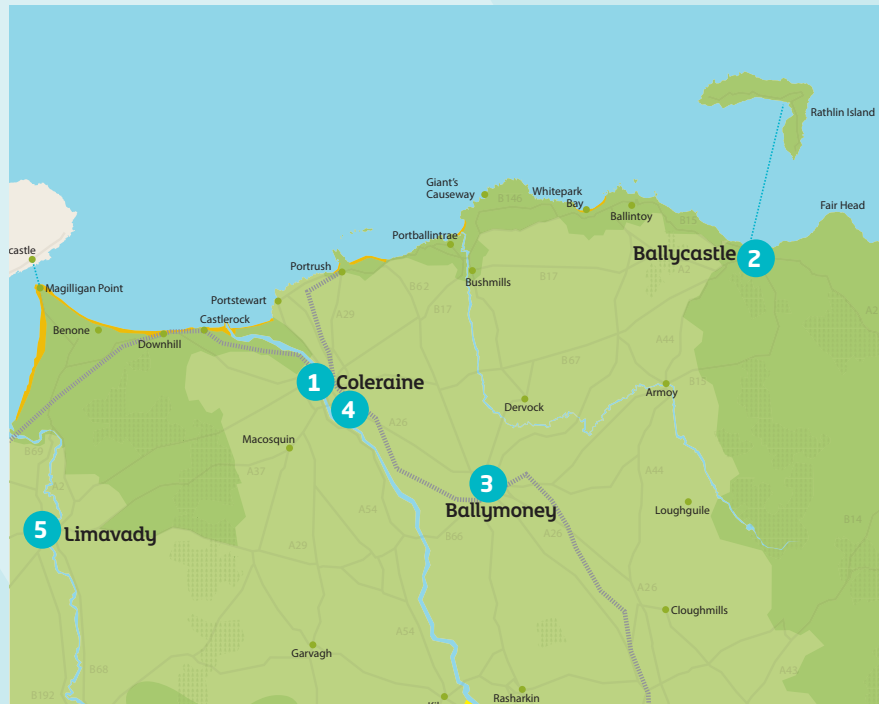


Community Advice Causeway Office:

- ### 1. 1-5 Brook Street, Coleraine

Outreaches:

2. Sheskburn House Ballycastle
3. Ballymoney Town Hall
4. Causeway Hospital Coleraine
5. Limavady Community Development Initiative (LCDI)



Welcome to our Annual report, Margaret Gordon, Chairperson



An Annual Report affords us the opportunity to reflect on the past year's work and, on most occasions, sets the scene for the planning strategy into the future. Alas! Uncertainty and Governmental U-turns have made this very difficult last year.

Issues pertaining to benefits were not devolved so our local Assembly was not positioned to mitigate against many of these changes. However, Seniors who lost their heating allowance were supported, in part, locally. I must commend the Assembly for that action.

Increasing cost of living and poverty have placed more reliance on food banks and, indeed, on Voluntary Organisations locally. Even in homes where both parents were working, many needed advice and support: perhaps it is accurate now to describe this cohort of families as the 'working poor'. In times past these families may not have sourced our Service. Social Policy indicated that the list of issues pertaining to poverty, lack of housing, cost of food, school uniform, childcare, etc. are ever increasing across society: all impacting on both employed and unemployed families. It was clear that the provision of an effective independent advice service was absolutely essential to enable families to navigate all the changes they faced throughout this time.

Voluntary Organisations were also impacted by rising costs – to that end, I am pleased to report the focus of Community Advice Causeway has remained on delivering a quality and cost-effective service. I must commend the frontline team for their continued tenacity and commitment and the Chief Officer for her stewardship of the budget. The only certainty gleaned from last year is further change, continued financial stringency, and possible tax increases.

I am, however, assured that Community Advice Causeway is future-proofed and will endeavour to meet whatever the future holds in collaboration with our funders and stakeholders. I must conclude by stating how indebted I remain to the team of Voluntary Board Members who have supported me throughout the year's work, and I look forward to continuing that into the future.



Our Aims

To provide the help that people need for the problems they face through the provision of free, independent, impartial, accessible and local advice services.

To ensure no individual should suffer through:

- Lack of knowledge of their rights and responsibilities
- Inability to effectively express their needs
- Lack of knowledge of the help that is available to them

Our Values

Community Advice Causeway:

- Opposes discrimination
- Is committed to a tolerant, just and pluralist society
- Encourages participation from all sections of our community, at every level of our organisation

Our Vision

We are here when you need us

- Our service is accessible
- Advice is available through different channels, and you can choose what works for you
- You will speak to someone who is qualified to help you
- We have advisers who speak Polish, Irish and Romanian
- You won't have to repeat yourself

You get the level of support that you need

- If you are at increased risk of disadvantage, we go the extra mile to ensure that you get the correct level of support
- Your needs are central to our service
- We use every resource available to us

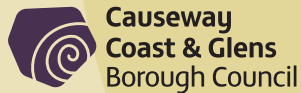
We help you to find a way forward

- We use our expertise and resources to help you to explore every option, whatever your situation
- We signpost you to our partners, when appropriate
- We exercise influence on laws, policies and local services to reflect your needs

Finance 2024-25

Community Advice Causeway benefits from the support of our funders, the independent advice network, and our many professional alliances. Our service receives regular referrals from over 150 Northern and Western Trust Health and Social Care Teams, and Community and Voluntary Organisations. We greatly value these collaborations.

Our Funders



Some of our Partners

- Advice NI
- Ballymoney Foodbank
- Ballywillan Refugee Support Hub
- Causeway Coast and Glens Anti-Poverty Group
- Causeway Hospital
- Community Advice Antrim and Newtownabbey
- Citizens Advice England and Wales
- Glenshane Community Development
- Housing Rights NI
- Law Centre NI
- Limavady Community Development Initiative
- Northern Health and Social Care Trust
- Save The Children
- St Vincent de Paul
- Trussell Trust
- Vineyard Compassion
- Western Health and Social Care Trust

The 2024-25 financial audit for Community Advice Causeway was carried out by IDS Chartered Accountants LLP. Their Annual Report and Financial Statements are published and available to view on the website of The Charity Commission for Northern Ireland.

<https://www.charitycommissionni.org.uk/>

Charity Search: Community Advice Causeway

What we did in 2024-25



£3.9 million

Income generated for clients



16505
Client Contacts



7920
Welfare Benefit Cases



205
SSA Appeal Tribunal Cases



316
Debt Cases Managed



684
Complex Housing Cases



658
Complex Employment Cases



507
Health Cases



341
Consumer Cases



140
Immigration Cases

100%

of clients asked said that they would use our service again

96%

of clients asked said that our service improved their circumstances

Chief Officer's Reflections, Samantha Boswell



Over the past year, Community Advice Causeway has continued to deliver high-quality, independent advice at a time when demand has never been greater. Rising living costs, pressures on public services, and ongoing social and economic uncertainty have meant that more individuals and families are turning to us for guidance, support, and advocacy.

Despite these pressures, our staff have demonstrated remarkable dedication and compassion. Their ability to respond quickly, professionally, and empathetically to complex situations remains the foundation of our work. Every person who walks through our doors—or connects with us online or by phone—receives support rooted in integrity, independence, and a commitment to empowering people to make informed decisions.

Our partnerships across the voluntary, statutory, and community sectors have continued to strengthen. These collaborations allow us to reach more people, avoid duplication of effort, and ensure that those in need can access the right help at the right time. I extend sincere thanks to our funders and supporters, whose continued confidence in our mission enables us to maintain and develop our services.

This year has also marked progress in our internal development. We have invested in digital tools, staff training, governance review, and more efficient service models—ensuring we remain accessible and accountable while adapting to an ever-changing environment. These efforts not only improve the experience of those seeking advice but also build long-term sustainability for the organisation.

Looking ahead, we remain committed to using our voice to highlight the systemic issues that drive people to seek advice in the first place. Our evidence base is a powerful tool for influencing policy and improving outcomes for communities across Northern Ireland. We will continue to advocate for fairness, equality, and the protection of people's rights.

I want to express my heartfelt gratitude to our team, volunteers, board members, partners, and—most importantly—the individuals and families who place their trust in us. Their stories remind us why our work matters, and they motivate us to keep striving for positive change.

Together, we will continue to champion a society where everyone can access the support they need, when they need it.

Community Advice Causeway: Putting People First

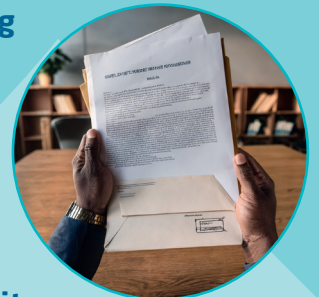
Stevie had been self-employed for many years, but he developed health problems so had to work less, and he had applied for Universal Credit and Personal Independence Payment. He came to speak to our team because he was struggling financially and was concerned about what would happen if he was unable to keep working.



At that point he was only earning £500 per month from work. He was in receipt of around £600 per month Universal Credit (joint claim) and PIP (enhanced rates for both daily living and mobility). On review of his payments, we identified that UC were incorrectly applying the minimum income floor to his entitlement, from which he should have been exempt.

We represented the client to the department, stating his case to have the minimum income floor removed and a back payment issued. We were successful. Stevie received a £14,500 back payment and his award was amended. This made all the difference to his circumstances.

Nick contacted our office in distress having received a letter from Universal Credit stating that he had received an over-payment of £1,137.84, which he was expected to repay. The Department stated that they were not made aware of additional income from Nick's private pension, but Nick and his wife were adamant that they advised Universal Credit of this additional income at the time of application.



We represented the client to Universal Credit, who confirmed that they had no record of being told about the pension. We reiterated our claim and requested a reconsideration. During the subsequent investigation, evidence was found on the client's UC journal, confirming that he had, in fact, declared the private pension. This was not acted upon by an agent of the department. As there was an honest attempt to declare the private pension received monthly, the overpayment was cancelled, much to Nick's relief.

Community Advice Causeway: Putting People First

Christine had discussed her daughter's Disability Living Allowance Claim with her local MLA, who referred her to us for representation. Her claim for her young daughter was refused, even though she had severe health problems.

The child was very young and did not yet have a diagnosis. We therefore advised Christine to secure additional supporting evidence from the Education Authority who were assessing the child in anticipation of commencing nursery school.

Our Tribunal Representative prepared a written submission which was lodged with The Appeals Service. After the hearing, our client was awarded high-rate care component of Disability Living Allowance. (Child too young at date of decision for mobility component). The family received a back payment of £14,352.50 to include both child DLA care component and child disability element of Universal Credit at the higher rate. The clients also received an additional £221.06 per week going forward.



Michael had been in receipt of Personal Independence Payment enhanced rate daily living component for five years. Following a review of his circumstances his award was reduced to standard rate daily living only. He had lost his dominant right arm in a workplace accident and had experienced no improvement in his health issues. Given the nature of his difficulties, he was shocked by the decision.

We obtained his medical records, tribunal papers and UC 85 notes. We prepared a written submission which we lodged with The Appeals Service. We requested an interpreter for the hearing. Following our representations Michael was not only awarded enhanced daily living component but also standard rate mobility component. He received a back payment of £3,940.60 and an additional payment of £64.60 per week. The award was granted for a period of 5 years.



Community Advice Causeway: Putting People First

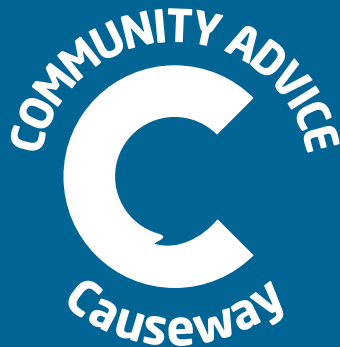
Margaret contacted us because she was worried that she would lose her Pension Credit (currently £162 per week) when her husband started receiving his ROI pension, which she estimated would be around £230 per week. Our Advice 4 Health team confirmed that her concerns were correct, as this new income would be considered.

However, when checking the claim, we identified that there should have been two Severe Disability Premiums applied to the account, for the previous two years, amounting to an underpayment of approximately £17,000. We represented the clients to the Department, who confirmed that they would receive what they were owed. Even though their weekly award was reduced to £98 per week when the ROI pension began, the clients were considerably better off and no longer worried about managing their bills in retirement. We think that's why they said we are the best advice agency around!



What we cover:

- Benefits and Appeals
- Money and Debt
- Employment
- Housing
- Consumer Issues
- Education
- Family issues



How to contact us:

Self Referral please visit:

advicecauseway.com

or, call our **Telephone Helpline** to get advice
or arrange an appointment -

(028) 7034 4817

Monday	9.30am to 1pm	2pm to 4pm
Tuesday	9.30am to 1pm	2pm to 4pm
Wednesday	9.30am to 1pm	Closed
Thursday	9.30am to 1pm	2pm to 4pm
Friday	9.30am to 1pm	2pm to 4pm

**Evening and weekend appointments are available on request*

Pre-arranged face-to-face appointments are available in
Ballycastle, Ballymoney, Coleraine and Limavady

Accessibility

All Community Advice Causeway services are available to
include most languages and British Sign Language.



NI Charity Number: NIC 103018
Company Limited by Guarantee Number: NI35056



Public Health
Agency



Department for
Communities
An Roinn
Pobal



**Causeway
Coast & Glens
Borough Council**

Department for
Communities
www.communities-ni.gov.uk