



Citizens **Information** Board
information · advice · advocacy



2015 Annual Report

Tuarascáil
Bhliantúil

The background of the page is composed of various overlapping geometric shapes, primarily triangles and parallelograms, in shades of green and grey. These shapes are arranged in a way that creates a sense of depth and movement, with some shapes appearing to recede into the background while others come forward.

Information

Advice

Advocacy

Note on images:

The quotes highlighted in this report are from users of our services. All images displayed with these quotes are stock images and do not depict any actual users of our services.



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The principles that underpin the ongoing development of all our services include:

Community

The service offering is continually adapted in response to the needs of communities

Citizens first

The focus is on organising ourselves and delivering services to get the best outcome for citizens

Trust and respect

For citizens, each other and our community and voluntary sector/public service stakeholders





Flexible

Thinking ahead and moving quickly to meet changing needs of citizens



Available to all

Independent, impartial, confidential and non-judgemental information, advice, advocacy and budgeting services



Developing potential

To ensure that the work of the staff and volunteers who work in CIB and the delivery partner services is satisfying, meaningful and makes the best use of their commitment to our services



Delivering value and positive outcomes

For citizens and other stakeholders



“MABS has been a real lifeline for me.”

FEEDBACK FROM MABS CLIENT



***"Thank you so much
for all the time and help
you gave me in sorting
out my pension."***

FEEDBACK FROM CIS CLIENT

TABLE OF CONTENTS

Chairperson's report	7
2015 in numbers	9
An overview of 2015 from the CEO	11
Section 1: The Citizens Information Board	13
Our Strategy: Citizens First	15
2012-2015 Strategic Plan	16
Section 2: Our Services	19
Supporting our services	20
Providing information - websites and publications	27
Citizens Information Services	38
Citizens Information Phone Service	54
The Money Advice and Budgeting Service	56
National Traveller MABS	64
The National Advocacy Service	68
The Sign Language Interpreting Service	71
Appendix	74
Appendix 1: Customer Service Charter	75
Appendix 2: Board members 2015	79
Appendix 3: Service teams and structure	80
Appendix 4: Citizens Information Board offices	84
Appendix 5: Grants in 2015	85

This report to the Minister for Social Protection details the Citizens Information Board's (CIB) activities for the calendar year 2015. CIB was established as a statutory body under the Comhairle Act 2000. CIB is under the remit of the Department of Social Protection.




CHAIRPERSON'S REPORT

2015 marked a year of change and innovation for the Citizens Information Board and all of its delivery services. My predecessor as Chairperson, Sylva Langford, finished her term of office as did many of her colleagues on the Board, leaving the Board without a quorum for much of the year. The new Chief Executive, Angela Black completed her first full year in office and several valued colleagues retired. During 2015, several new projects were initiated. Chief among these was the new Dedicated Mortgage Arrears MABS. This service provides a range of supports to mortgage holders in arrears, particularly people at the later stages of mortgage arrears. The issues that present to this dedicated service can be very challenging and I commend all those involved in setting up the service and working day-to-day with clients in severe financial difficulties.

While new initiatives and innovative approaches to problems are very welcome I also wish to acknowledge the ongoing work by all of the services we fund. This work takes place across Ireland in every city, in every large town and hundreds of smaller offices and outreaches, and ensures, that every day, hundreds of people are helped with their problems. For example, a MABS client may have a budgeting plan drawn up to assist with their crippling debt, a CIS client may be supported to make an appeal against a social welfare decision, a recent migrant may be helped to take a case against an employer who was not paying the minimum wage or a person with profound disabilities may be supported by the National Advocacy Service to express their views about their accommodation.

In 2015, as in previous years, Citizens Information Services answered almost a million queries from over 600,000 people. The Citizens Information Phone Service answered over 150,000 telephone calls. MABS worked with over 17,000 new clients and the Citizens Information website had over 17 million visits. Every statistic corresponds to an individual story and I hope that reading the quotes from citizens gives a sense of how the services we find have helped them.



I would like to thank all the staff involved in delivering the Citizens Information and MABS service nationwide, including MABSndL, National Traveller MABS, the boards of management, staff and volunteers as well as the board and staff of the National Advocacy Service for people with disabilities and the Sign Language Interpreting Service. The 'Celebrating Volunteers' event which took place in Dublin Castle in late 2015 was a wonderful opportunity to acknowledge the work of volunteers, some of whom have been with the Citizens Information Service since its inception.

I would like to thank the former Minister for Social Protection, Joan Burton TD; the former Minister of State, Kevin Humphreys TD; the Secretary General of the Department of Social Protection, Niamh O'Donoghue and the staff of the Department for their support during the year. I would also like to acknowledge and thank my colleagues on the Board of CIB .

I welcome the appointment of Leo Varadkar, TD as Minister for Social Protection and the Minister of State, Finian McGrath, TD. Many of the issues that Minister Varadkar has highlighted - including the social insurance status of self-employed people, problems with pensions, problems of poverty and disadvantage, support for working families - are issues that our services deal with on a regular basis.

Finally, I would also like to thank the Chief Executive, Angela Black, her management team and all the staff of the Citizens Information Board for their work during the year.



ITA MANGAN
Chairperson

1 A list of current Board members is at: http://www.citizensinformationboard.ie/en/about/board_members/

2015

IN NUMBERS



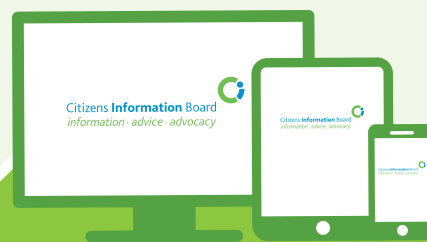
Over 600,000 callers contacted **112 Citizens Information Centres** in over 215 locations nationwide with **almost a million queries** which were answered by 270 staff, 228 scheme participants and 1,089 volunteers. Social welfare continued to be the main query category with 457,887 queries.



The **Citizens Information Phone Service** answered **154,441 queries**.



The Citizens Information Board and all of its delivery services have received the **EFQM Gold Star Service Excellence Quality Award** for excellence in customer service.



Citizensinformation.ie had almost **17 million visits** with an average of **802,000 unique visitors** per month. Visitors viewed almost 50 million pages.



Gettingbacktowork.ie recorded **52,621 visits**.



Over 35,000 people got help with problem debt from the **Money Advice and Budgeting Service (MABS)** and the MABS Helpline. MABS saw **17,302 new clients**. The average recorded debt of new clients using the service in 2015 was €46,700.



12 issues of the Relate journal were published, and over **100,000** leaflets, factsheets and wallcharts were published and distributed.



Keepingyourhome.ie recorded **85,529 visits, 194,911** pageviews and an average of **4,567** unique visitors per month.



82 people were awarded a **QQI Advanced Certificate** in Information, Advice and Advocacy.



The **Sign Language Interpreting Service** facilitated just under **1,300 bookings** for sign language interpreting.



assistireland.ie carried information on more than **7,000 aids and appliances** and received over half a million visits and an average of **29,619 unique visitors per month**.



Over **1000 people with disabilities** were supported by the National Advocacy Service.



3,782 social policy returns were made by information providers highlighting the queries and concerns of people using public services.



35 training courses (50 training events) were attended by **1,070 people**.



National Traveller MABS launched the 3 Small Steps campaign which promotes better money management.





AN OVERVIEW OF 2015 FROM THE CEO


The Citizens Information Board is an agency that helps people with their information, advice, advocacy, as well as money advice needs.

During the year we published our new strategic plan, which places the needs of citizens first – by citizens, we mean everyone living in Ireland. The issues that citizens need help with have clearly shifted over the course of recent years - from a focus on redundancy and unemployment at the start of the downturn to ongoing issues with unsustainable debt and mortgage arrears.

2015 was a very eventful year for the Citizens Information Board. The problems of people with mortgage arrears and facing repossession continued and homelessness emerged as a serious issue. During the year we secured funding for a dedicated mortgage arrears service and appointed 27 specialist mortgage arrears advisors in MABS offices. In the Citizen Information Services, we have created four additional part-time administrator posts and nine additional information officer posts; this is the first significant additional resource for Citizens Information in eight years.

Through MABS and the Citizens Information Service we have continued to ensure that citizens can access high quality services in a way that suits them best - whether that is online, by telephone or face-to-face in a local office. We must also make sure that we continue to focus on those who particularly need our services, and in some cases need extra support to access their entitlements – people with disabilities, older people and those who may be marginalised and vulnerable.

We are continuing to develop our services through the companies that deliver them. We are working on a wide range of projects and initiatives. In particular, last year marked the revival of an event in Dublin to celebrate volunteers in Citizens Information Services who have given years of dedicated service. We also supported the development of a new pilot Personal Microcredit scheme to support people on low incomes to access affordable credit. Our work on the Advocacy Support Worker programme continued throughout the CIS network and, on the MABS side, we now have a fully mainstreamed Approved Intermediary Service across all 51 MABS services supporting indebted clients to access Debt Relief Notices. We supported the pre-proposal from National Traveller MABS for a Caravan Loan Guarantee fund for Travellers to help them in accessing credit union loans.



While we are just at the start of our new strategic plan, I think that many of these developments from 2015 highlight the scope and range of our work and the innovative ways in which we can help citizens with the problems they face. For example, during 2015, MABS found that debtors with significant mortgage arrears were coming to MABS only after receiving letters informing them of legal proceedings. These clients needed urgent advice and support on going to court and information about the range of resolution options available to them. In response, MABS, in close collaboration with the Insolvency Service of Ireland, set up a national network of court mentors that offers support and advice for borrowers on court proceedings and direct referral back to MABS where a case is adjourned.

This court mentor service is just one strand of the newly established Dedicated Mortgage Arrears Service in MABS. The other strands include the MABS telephone helpline and specialist advisers who can help mortgage holders to assess whether the option on offer from their lender is the best and most sustainable option for them, and where required, can negotiate with the lender. This new service offers a real alternative to the thousands of people who feel that they cannot see a way out of their situation.

Travelling around Ireland in my first year as CEO of the Citizens Information Board and visiting most of our network of delivery services has shown me what putting citizens first really means in practice. It means giving citizens the advice they need for the problems they face and it means working to improve the policies and practices that affect people's lives. But perhaps, most importantly, it means showing citizens that there is help available, that we are there for them and that no problem is insurmountable.


As CEO I am optimistic for the future of our services – we will continue to support the staff and volunteers working on the ground throughout the country. Putting citizens first means that we must challenge everything we do to ensure that it is the best fit for what citizens need and look for ways to help more people at every opportunity.



ANGELA BLACK
CEO

SECTION 1

THE CITIZENS INFORMATION BOARD

A young man and woman are standing in front of a wall covered in colorful graffiti. The man is on the left, wearing a dark jacket, and the woman is on the right, wearing a dark puffer jacket with a fur-lined hood. They are both looking towards the camera. In the background, there is a body of water and a clear sky. The image is partially covered by a green geometric overlay in the top right and bottom right corners.

*"We were up to
our eyes in debt
when we joined.
We are now starting
to see light at the
end of the tunnel."*

FEEDBACK FROM MABS CUSTOMER

The Citizens Information Board supports the provision of information, advice (including money and budgeting advice) and advocacy services to citizens² on a wide range of public and social services.

To do this we provide direct funding and a range of supports to our delivery services, who in turn provide services to the public. We also provide services directly to citizens - in particular through our website, **citizensinformation.ie**. We set out an overarching strategy for ourselves and all our delivery services to ensure that we meet our statutory obligations. The Citizens Information Board has 83 (70.4 whole-time equivalent) staff³.

Our mandate, as defined in the Acts, is to ensure that people have access to accurate, comprehensive and clear information relating to social services. We also promote greater accessibility, co-ordination and public awareness of social services.

We do this through our three-channel approach of online, telephone and face-to-face services delivered through our website, **citizensinformation.ie**, and through microsites, the Citizens Information Phone Service and the nationwide network of Citizens Information Services.

We support the provision of advice on the management, avoidance, reduction and discharge of personal debt and money management through the **Money Advice and Budgeting Service (MABS)**.

Many citizens need more than information. We assist and support people, in particular those with disabilities, to identify and understand their needs and options. By combining our information services with advice and advocacy services we help people in vulnerable situations to obtain information and claim their entitlements. We support the provision of advocacy services for people with disabilities through the **National Advocacy Service**.

We support, promote and develop the provision of information on the effectiveness of current social policy and services and highlight issues which are of concern to users of those services. We do this by carrying out research and analysing the social policy issues returned by our delivery services.

² When we use the term *citizen*, we are talking about citizens of Ireland and all other people who live in Ireland and who may use our services at any time.

³ 31 March 2016

Our Strategy: Citizens First

Our new three-year strategic plan for the period 2015 – 2018 aims to ensure that we, in the Citizens Information Board, and our delivery services meet the needs of citizens in the most organisationally and economically effective way. We aim to achieve a better understanding of the needs of citizens and to be responsive to those needs.

A 'Citizens First' approach underpins all aspects of the strategy. Our mission for the period of the plan is to:

"Enhance citizens' access to consistent and high quality information, advice, money advice, and advocacy to meet their needs, now and in the future."

Our strategic priorities

- A.** Provide high quality consistent services to citizens, supported by robust quality assurance mechanisms.
- B.** Revise the structures of CISs and MABS to better serve the citizen by improving management structures and governance, management of resources and the delivery of consistent high quality services; this includes aligning CIB structures accordingly to maximise effective use of resources.
- C.** Provide targeted interventions to support the needs of our citizens in very vulnerable situations through specialist services.
- D.** Improve awareness of the range of services provided by CIB and our delivery services particularly with regard to accessibility of services to citizens.
- E.** Highlight issues of concern so that policy and administration of public services is continually enhanced.
- F.** Continue to develop our people - staff, volunteers, board members - through appropriate supports. A particular emphasis on the key role of volunteering will form part of our ongoing strategy.

2012-2015 Strategic Plan

The Citizens Information Board's commitment over the life of our last Strategic Plan was that that people would receive quality, relevant, independent, reliable information, advice and advocacy and money advice and budgeting services wherever they are located in Ireland and in a way that suits their needs. We identified five priorities to achieve this:

- A. Meet the changing information, advice, advocacy and budgeting needs of citizens, particularly of marginalised and vulnerable groups and individuals – by connecting and responding
- B. Implement consistent, high quality services by CIB and our delivery partners – by providing services to a high standard
- C. Work to develop and implement an integrated service delivery model that puts the citizen at the centre – by organising to deliver
- D. Lead the design and implementation of creative and flexible responses to meet emerging demands for information, advice, advocacy and budgeting support – by creating and adding value
- E. Measure the efficiency and effectiveness of our service delivery approach – by demonstrating outcomes through feedback from users

Over the lifetime of the plan the economic landscape changed dramatically - moving from recession to recovery. Even as the recovery took hold, it became apparent that emerging challenges, in particular, homelessness in urban areas - would pose new challenges to our services. The **Money Advice and Budgeting Service (MABS)** continued to work intensively to respond to the shifting mortgage arrears and debt management landscape and promoted money and debt management education at a local level.

It is essential that all our services are delivered to a consistently high standard. To ensure this goal is reached, we introduced a quality assurance framework that sets out agreed standards for the delivery of all our services. We have also developed a range of accredited training courses. One of our key priorities in 2015 was to implement the **European Foundation for Quality Management (EFQM)** customer service quality system across CIB and our delivery services. This was achieved in early 2015.

We also committed to reviewing our service delivery structures to assess how better, more efficient and more cost-effective services could be delivered to our customers.

In 2014, CIB commissioned a feasibility study to identify options for organisational integration of our delivery partners. The aim was to develop clearer and more effective pathways to information, advice and advocacy services and thereby achieve better outcomes for citizens, while making optimum use of resources. The work was carried out by a company called Pathfinder and was overseen by a steering group, made up of CIS staff and board members, MABS staff and board members and staff from the Citizens Information Board.


The Pathfinder Feasibility Study identified a number of options for greater organisational consolidation and/or integration of its delivery partners. The Board of CIB considered the study in September 2014 and tasked a Design Group with outlining and recommending new structural models, using the study as the key resource document to inform the process. The proposal decided upon by the group was for MABS and CISs to be restructured into six independent companies across six regions (which would amount to 12 companies). The six regions are based on a combination of the existing 13 DSP regions. This should enhance regional and local engagement with DSP services and ensure continuity with the changes being made locally to the delivery of DSP services such as Intreo.

As we did not have a full Board for most of 2015 these recommendations on possible organisational consolidation or integration of delivery services were not progressed.

Financial statements

At the time of writing, the annual draft financial statements for the year ended 31 December 2015 report €37,222,320 in income and €45,581,461 in expenditure⁴. The financial statements have been prepared in the form prescribed by section 22 of the Comhairle Act 2000 and in accordance with generally accepted accounting principles. The financial statements will be audited by the Comptroller and Auditor General and will be published on citizensinformationboard.ie when this audit is complete.

⁴ These figures are provisional pending final audit and sign off by the Comptroller and Auditor General.



*"I have been through
a really hard few months and
I don't know what I would have
done without the help of
your information provider.
I really can't thank
you enough."*

FEEDBACK FROM CIS CUSTOMER

SECTION 2

OUR SERVICES



*"Thanks for listening
when I could not talk
to anyone else."*

FEEDBACK FROM MABS CUSTOMER

The Citizens Information Board funds and supports our delivery services to ensure that the public have access to information, advice, advocacy and budgeting services in the form that best suits them.

The public can access integrated information directly through the **Citizens Information website (citizensinformation.ie)**, our microsites and publications.

The nationwide network of **Citizens Information Services (CISs)** provides free, impartial and confidential information to the public on a range of social and public services. Citizens Information Services also provide an advocacy service to people who may have difficulties accessing their entitlements.

The **Citizens Information Phone Service (CIPS)** provides a national telephone service.

The **Money Advice and Budgeting Service (MABS)** offers free, confidential and independent assistance for people in debt or in danger of getting into debt.

National Traveller MABS advocates for the financial inclusion of Travellers and helps them access legal and affordable savings and credit.

The **National Advocacy Service for people with disabilities (NAS)** meets the needs of people with disabilities in more vulnerable situations.

The **Sign Language Interpreting Service (SLIS)** is the national agency for the provision of sign language interpreting services in Ireland.

Supporting our services

The Citizens Information Board works very closely with our delivery services to ensure that citizens get an excellent service from every service that we fund. We provide infrastructure and supports to allow the services to focus on what they do best - dealing with customers on the ground and maintaining essential links with local communities.

We work directly with services through our regional services team and we also work closely with the representative bodies of the services⁵. We aim to ensure that our services comply with best practice in all aspects of finance, governance, human resources and premises.

⁵ National Association of Citizens Information Services (NACIS), MABS National Managers Forum/National Executive Council (NEC).

We also aim to ensure that our services are supported to provide high quality information, advice, advocacy and money advice services - by setting and monitoring quality standards, providing training and expert advice and a range of other supports such as websites and publications.

Governance

We have a comprehensive financial control and reporting framework for delivery services getting an operational grant to ensure that appropriate services are provided in return for funding.

Service agreements between CIB and each of our delivery services (98 separate legal entities)⁶ set out the commitments both parties make to each other, including the services that will be provided. These agreements cover standard items such as service delivery, governance, financial controls, HR practices, reporting guidelines, evaluation and monitoring. Our internal audit process includes sample audits of delivery services by the internal auditors with recommendations which are used to update and improve compliance with the governance and reporting requirements.

We provide extensive governance support to the boards of delivery service companies. For example, we provide employer and staff handbooks and guidelines on recruitment, including the drafting of employment contracts.

Delivery services can access a separate structure for industrial relations and human resource advice and support and a Professional Trustee service for their occupational pension schemes (funded by CIB). An Employee Assistance Programme is available to all delivery services. We also provide training for the boards of management of delivery services (see *Keeping delivery services up to date* on page 24).

Training and quality

Training and quality supports aim to ensure that the citizen gets a consistent and high quality experience when interacting with any of the services we fund.

The EFQM (European Foundation for Quality Management) Gold Star Service Excellence programme is a customised entry-level quality programme. It has a strong focus on customers, customer consultation and customer satisfaction, and encourages shared

⁶ 42 Citizens Information Services and the Citizens Information Phone Service, 51 MABS companies, National Traveller MABS and MABSndI, the National Advocacy Service and the Sign Language Interpreting Service.

learning, both formal and informal. The rollout of the EFQM quality assurance system to our delivery services was completed at the end of April 2015.

All CISs, MABS, SLIS and CIB have now achieved the EFQM Gold Star Service Excellence Award and three services achieved Role Model status. The National Advocacy Service is expected to achieve validation in 2016. During 2015 we also developed and updated a range of standardised policies and procedures for use in CISs and MABS. These cover service delivery and customer satisfaction, leadership and governance, operational management and human resources.

The Information, Advice and Advocacy Programme (IAAP) is aimed at information providers in Citizens Information Services. It leads to the QQI Advanced Certificate in Information, Advice and Advocacy (Level 6 on the National Framework of Qualifications). In 2015, 199 learners received QQI certification for this programme and 82 learners received the full Advanced Certificate. One hundred and thirteen (113) learners received the component Certificate after Year 1 of the programme with the Institute of Technology Blanchardstown (ITB). A further 4 learners received module awards. 75 learners started Year 2 of the programme with ITB in September 2015⁷.

We provide short training courses on a range of topics (see page 24 below). We also develop resources and materials for use by delivery services in organising and planning their own training locally, for example, induction materials for new information providers.



Pictured at the IAAP event in IT Blanchardstown

Ita Mangan, Chair, Cathy O'Donoghue and Liam Murtagh, CIB Training Executives with Year 1 QQI Component Certificate recipients and Year 2 QQI Advanced Certificate recipients.

⁷ During 2015, the content and delivery of the IAAP was reviewed based on input from CIS development managers, information officers and volunteers. It was recognised that the content was of a very high quality but that the method of delivery needed to be re-designed. As a result, there was no new intake to Year 1 of the programme in September 2015.

Branding and Promotions

All CISs operate under the Citizens Information brand. We manage and promote the Citizens Information and MABS brands nationally. We also supply complete service signage and a range of promotional materials.



We promote Citizens Information and MABS and information leaflets for both services are displayed in health outlets nationwide. Print advertisements promote all Citizens Information and MABS offices nationwide and includes listings in both Golden Pages and Phonebook directories and online. Partnership projects are co-ordinated with the HSE Whatsupmum promotion, Eircode and the Green Ribbon Mental Health Campaign which profile and raise awareness of all services as key distribution partners with associated promotion in national media. Services also carry out a range of promotional activities especially through local radio.

ICT services

The ICT Service manages the complete ICT infrastructure on behalf of the Board and the delivery services. This covers network infrastructure (including telephone services), hardware equipment, software development and helpdesk services.

All ICT equipment is procured and supported centrally, and telephone and print services are all managed centrally which has reduced costs and increased efficiency. We provide and maintain the data capture systems used by delivery services to record customer data. In 2015 extensive work was carried out on a new MABS case management system (see page 63).

The ICT helpdesk provides both telephone and onsite support for delivery services, and managed 6,697 support calls during 2015.

Keeping delivery services up to date

Training

Information and the policy landscape can change rapidly. All our information providers and money advisers need to keep up to date with legislative and other changes. We deliver a wide range of training courses covering core information, advice and advocacy topics alongside governance and management topics through our National Training Calendar. MABSndI works with CIB to co-ordinate the delivery of training to board members and managers and also delivers training to money advisers.

In 2015, we delivered 35 courses (50 training events) attended by 1,070 people. The majority of participants came from Citizens Information Services although other voluntary and statutory organisations also took part.

A particular feature of the 2015 training calendar was offering training on the impact of new legislation on CIS's and clients. These courses included *Workplace Relations Act 2015* and *Charities Act 2009 and Companies Act 2015*.

In 2015 we also offered targeted training for staff, volunteer and board roles including:

- *Preparing for the role of Volunteer Co-ordinator in CISs*
- *Effective Governance for Board members of CIB-Funded Services:*
This governance training is provided to help those who are newly appointed to Boards to fully understand their roles. It was run on three occasions and attended by 46 people from both MABS and CIS Boards.
- *Performance Management and Development System (PMDS)*

2015 also saw the introduction of eLearning courses. Two pilot courses were run on *Recent Developments in Employment Law and Means Testing*. We plan to build on the success of these courses in 2016.

During 2015, MABSndI provided training on the new procedures for special accounts, the new BPFI protocol and two Personal Insolvency Modules were delivered for new AIs. Money management education was also prioritised on the MABS training events calendar. A number of induction events were also delivered during the year, in light of the backfill requirements from the Dedicated Mortgage Arrears (DMA) developments.

Updates

Every fortnight we send out the 'Scope' email newsletter to inform and update our services on relevant developments. We let delivery services know about recent changes in schemes and services, new legislation, publications, websites and consultations as well as upcoming dates and events.

We also distribute a Social Policy Update. This e-bulletin focuses on the social policy work of CIB and our services. It also provides information on national social policy news, activity and resources. Eight issues were produced in 2015.

Library

We maintain a library of approximately 20,000 items in our head office. The library is a valuable research tool for social policy work as well as for CIB's delivery services.



*"Last night I could sleep
after all the worry.
You have made
my Christmas."*

FEEDBACK FROM CIPS CALLER

Providing information - websites and publications

The **citizensinformation.ie** website provides public service information for Ireland. It informs the general public of their rights and entitlements and is the primary information source for information providers in Citizens Information Services and the Citizens Information Phone Service, as well as providing useful information for officers in the Money Advice and Budgeting Service, and other organisations.



In 2015 citizensinformation.ie recorded more than 16.9m visits, more than 49.8m pageviews and an average of more than 802,000 unique visitors per month.



The website adapts automatically to different screen sizes on different devices, for example, laptops, tablets or smartphones. A number of improvements were made to the website in 2015 following an accessibility audit in December 2014.

Citizensinformation.ie currently carries more than 1,300 documents in English, a similar number of documents in Irish and a wide range of documents in Polish, Romanian and French. More than 4,000 updates were made to these documents in 2015 - many as a result of feedback received from our delivery services and the public.

Some of the busiest pages on citizensinformation.ie in 2015 included:

- Visa requirements for entering Ireland
- Renewing an Irish passport
- Family Income Supplement

We work with the Office of the Government Chief Information Officer in the Department of Public Expenditure and Reform on the technical side of citizensinformation.ie. We also syndicate social welfare information from citizensinformation.ie to the website of the Department of Social Protection, welfare.ie.



Pictured at the National Ploughing Championships
Customer receives information at the Citizens Information stand

Keepingyourhome.ie

Keepingyourhome.ie is a microsite aimed at people who are worried about mortgage repayments or who are in mortgage arrears.



In December 2015, a new dedicated mortgage arrears service was launched within the Money Advice and Budgeting Service (MABS) (see page 60 below). Keepingyourhome.ie was completely redesigned to provide a cleaner, more usable interface. Information documents on the website were reviewed and updated and an interactive, step-by-step guide to mortgage arrears was developed (see keepingyourhome.ie/step-by-step/guide.html). This guide is also available as an app for Android and Apple smartphones.

Keepingyourhome.ie hosts the details of more than 1,300 accountants who can provide advice on mortgage resolution proposals.

In 2015 the site recorded 85,529 visits, 194,911 pageviews and an average of 4,567 unique visitors per month.

The busiest pages on the website in 2015 were:

- Overview for homeowners
- Mortgage Arrears Resolution Process (MARP)
- Overview of mortgage debt



Assist Ireland

The **assistireland.ie** website provides information on assistive technology (aids and appliances) for older people and people with disabilities in Ireland. The website has a large products directory containing details of more than 7,200 products that are designed to help people to live independently. Each product listing includes details of suppliers of that product. More than 400 new products were added to the website in 2015.



Assistireland.ie also has an extensive information section that provides general information on assistive technology. Examples of popular documents in this area include our documents on personal alarms and telecare and on apps for people with disabilities. In 2015 new documents were added in relation to choosing equipment to help with memory and safety and locating suppliers of mastectomy products.

Assistireland.ie is a fully responsive website that adapts to different devices (for example, tablets or smartphones). Assistireland.ie was audited for accessibility in December 2014 and a range of improvements were made to the site in early 2015.

In 2015 assistireland.ie recorded 513,737 visits, more than 1.9m pageviews and an average of 29,619 unique visitors per month. The assistireland.ie support service dealt with more than 1,100 queries by telephone, email and SMS.

Some of the busiest sections on assistireland.ie in 2015 included:

- Apps for people with disabilities and older people
- Choosing a personal alarm system
- Products for people who are blind or who have low vision



Gettingbacktowork.ie

Gettingbacktowork.ie is a microsite which aims to provide information to jobseekers and people who are interested in starting a business. Gettingbacktowork.ie recorded 52,621 visits in 2015, along with 113,241 pageviews and an average of 2,979 unique users per month.

The busiest pages on gettingbacktowork.ie in 2015 included:

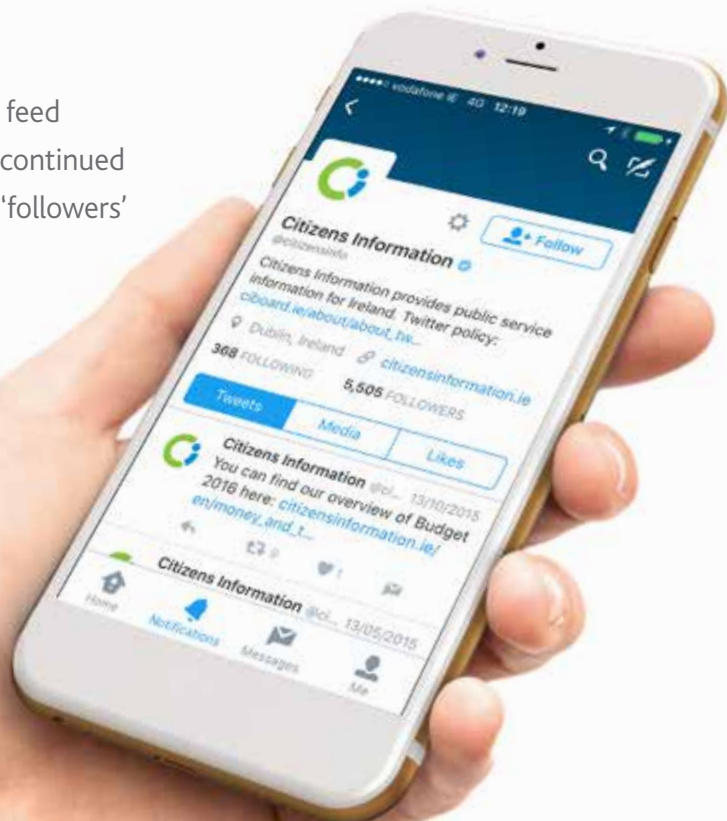
- Overview: benefits and work
- Setting up a business
- Jobseeker's Allowance

Healthcomplaints.ie

We continue to participate in the cross-organisational Health Complaints initiative chaired by the Office of the Ombudsman - along with the HSE, CORU, the Mental Health Commission, the Medical Council, the Irish Patients Association and a number of other organisations in the health and social services sector.

Twitter

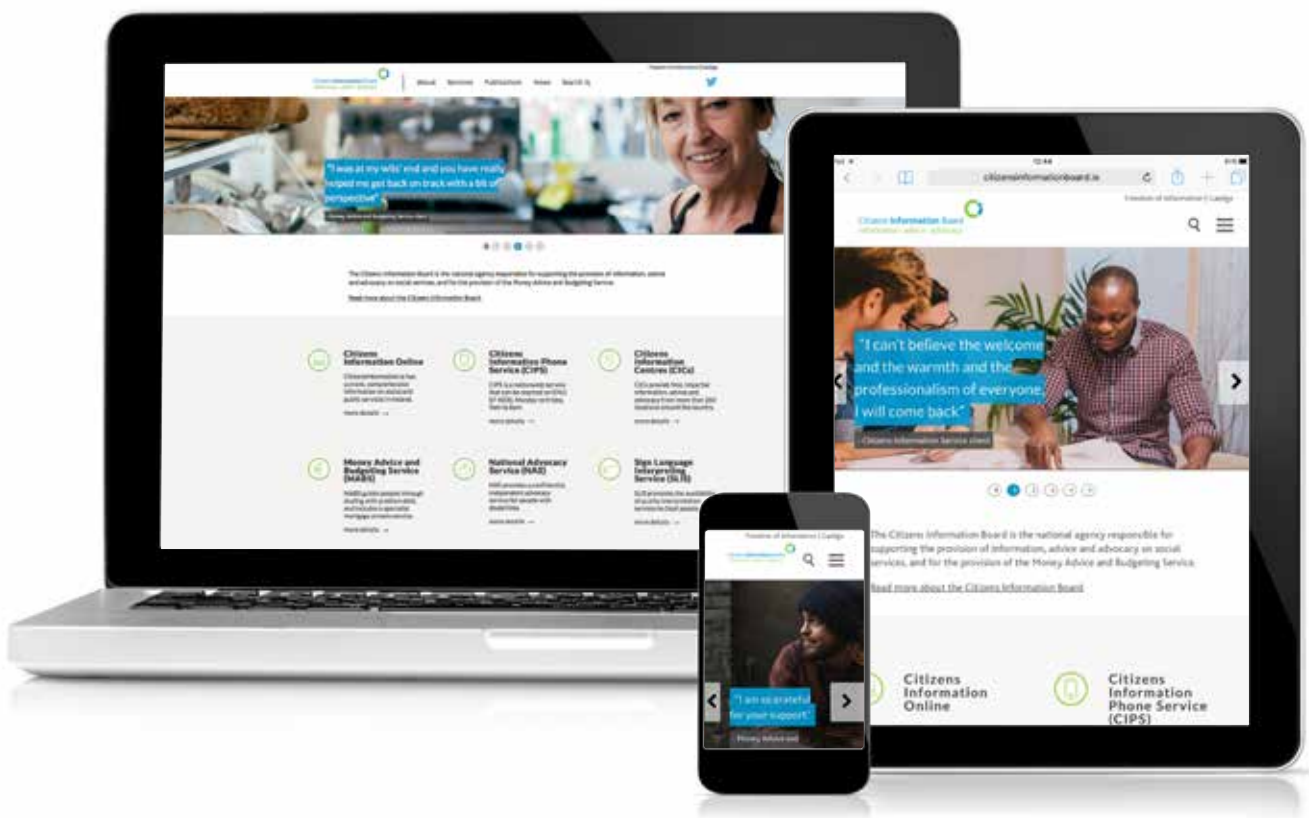
During 2015 the CIB twitter feed (twitter.com/citizensinfo) continued to grow and stood at 5,405 'followers' on 13 February 2016.



Citizensinformationboard.ie

In late 2015 the Citizens Information Board's 'corporate' website, **citizensinformationboard.ie**, was updated with a cleaner, more modern design. The upgraded website aims to set out more clearly the work of CIB and its service partners and will serve as a base for CIB to publish documents under a Freedom of Information publication scheme.

The new website is fully responsive to different devices including tablets and smartphones and allows for improved presentation of content in the Irish language. It also features more modern coding with the use of HTML5 and CSS3, with fallbacks provided for older browsers.



Publications



We publish a range of information booklets and leaflets. We also publish advocacy, research and social policy reports to highlight and analyse issues identified by our services.

We aim for high levels of accessibility in our publications, ensuring that accessibility is taken into account in the use of colour contrast, font size, paper coating and alternative formats. Many of the booklets we produced in 2015 were printed by the Revenue Print Centre.

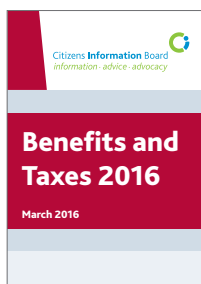
All our publications are available across the Citizens Information network. They are widely distributed to other service providers and information providers for display in

public offices. These include Government departments and statutory agencies, MABS offices, local social welfare offices and health offices, TDs and Senators, the voluntary and community sector and other local networks.

PDF versions of all publications are available on citizensinformationboard.ie – most publications are also available as eBooks. These link to regularly updated information on the citizensinformation.ie website (see citizensinformation.ie/guides).

Know Your Rights columns

Each month we produce four question and answer 'Know Your Rights' columns. In 2015 these short, informative pieces included content on the Housing Assistance Payment, budgeting for Christmas, enforcing your employment rights, microchipping of dogs, noisy neighbours, the Water Conservation Grant, cycling offences and consumer rights in the EU. The columns are published widely in newspapers across the country.



Benefits and Taxes 2015 wallchart and leaflet

The Benefits and Taxes 2015 wallchart and leaflet summarise benefits in 2015 with comprehensive tables of rates and income thresholds.



Information for school leavers 2015

The Information for school leavers booklet was published in March 2015 and distributed to schools around the country. It covers a range of topics that are relevant to school leavers, including options for education and training, social welfare entitlements, tax and employment law.



Guide to entitlements for over sixties

The Guide to entitlements for over sixties booklet was published in May 2015 provides an overview of entitlements for older people.



Guide to entitlements for people with disabilities

The Guide to entitlements for people with disabilities booklet provides an overview of entitlements for people with disabilities.

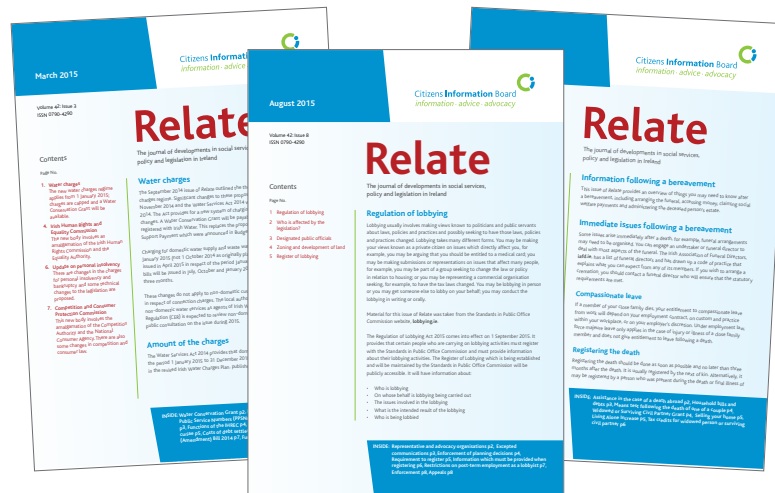


Information for those affected by bereavement

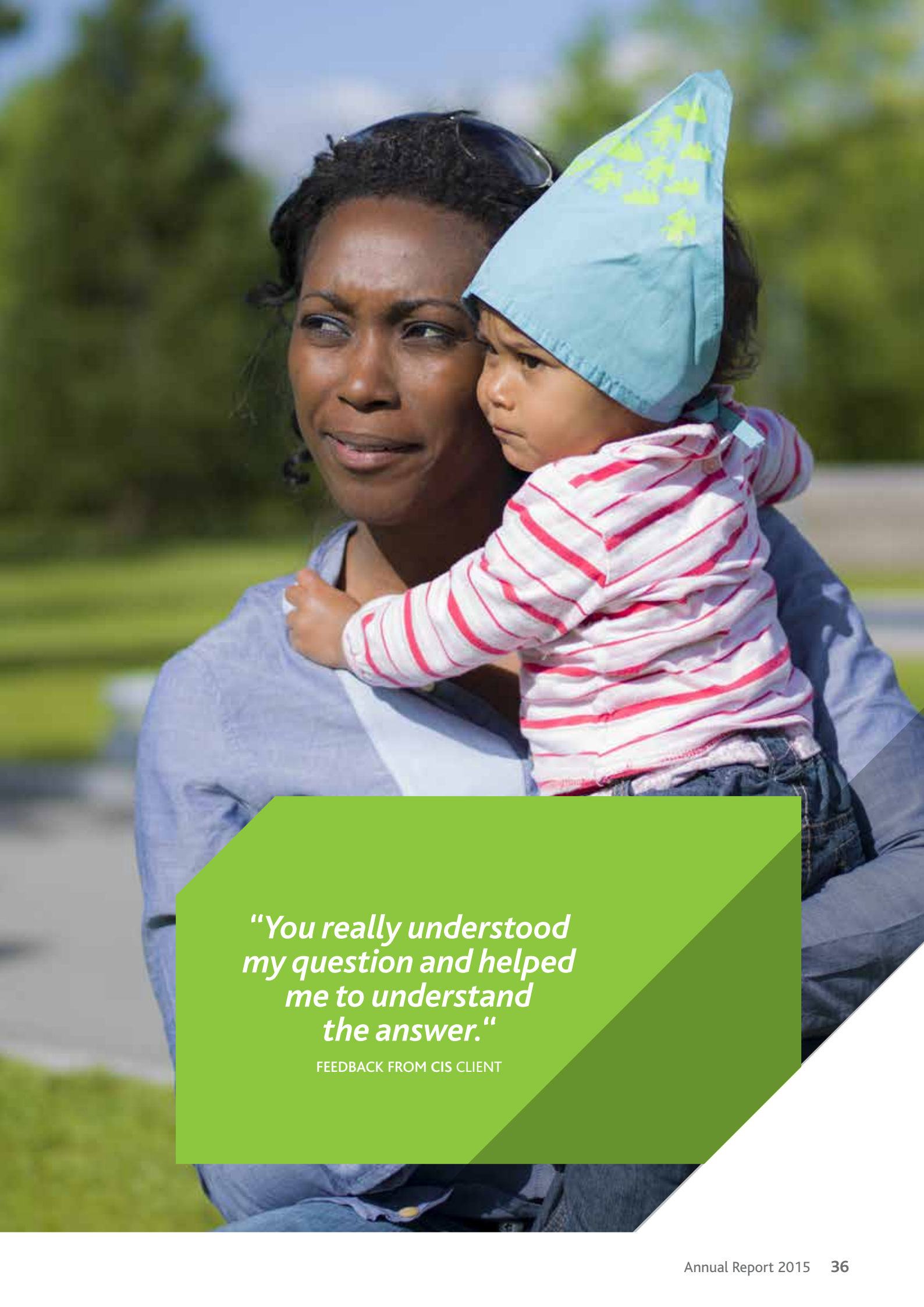
Published in June 2015, the Information for those affected by bereavement booklet provides a guide to the practical and legal matters that may arise following a bereavement and includes information on the financial supports available for those who have recently been bereaved.

Relate and EU Supplement

Relate is our monthly journal covering legislation and developments in the broad social services and social policy areas. During the year Relate covered a wide range of topics including the Protected Disclosures Act 2014, the revised Water Charges Plan, social welfare payments for one-parent families, legislation on adoption, guardianship and assisted human reproduction, the Regulation of Lobbying Act and housing grants, schemes and tax credits. The EU Supplement was published in February, May and August 2015. It covers significant EU developments in the broad areas of social policy, consumer policy and citizens' rights.

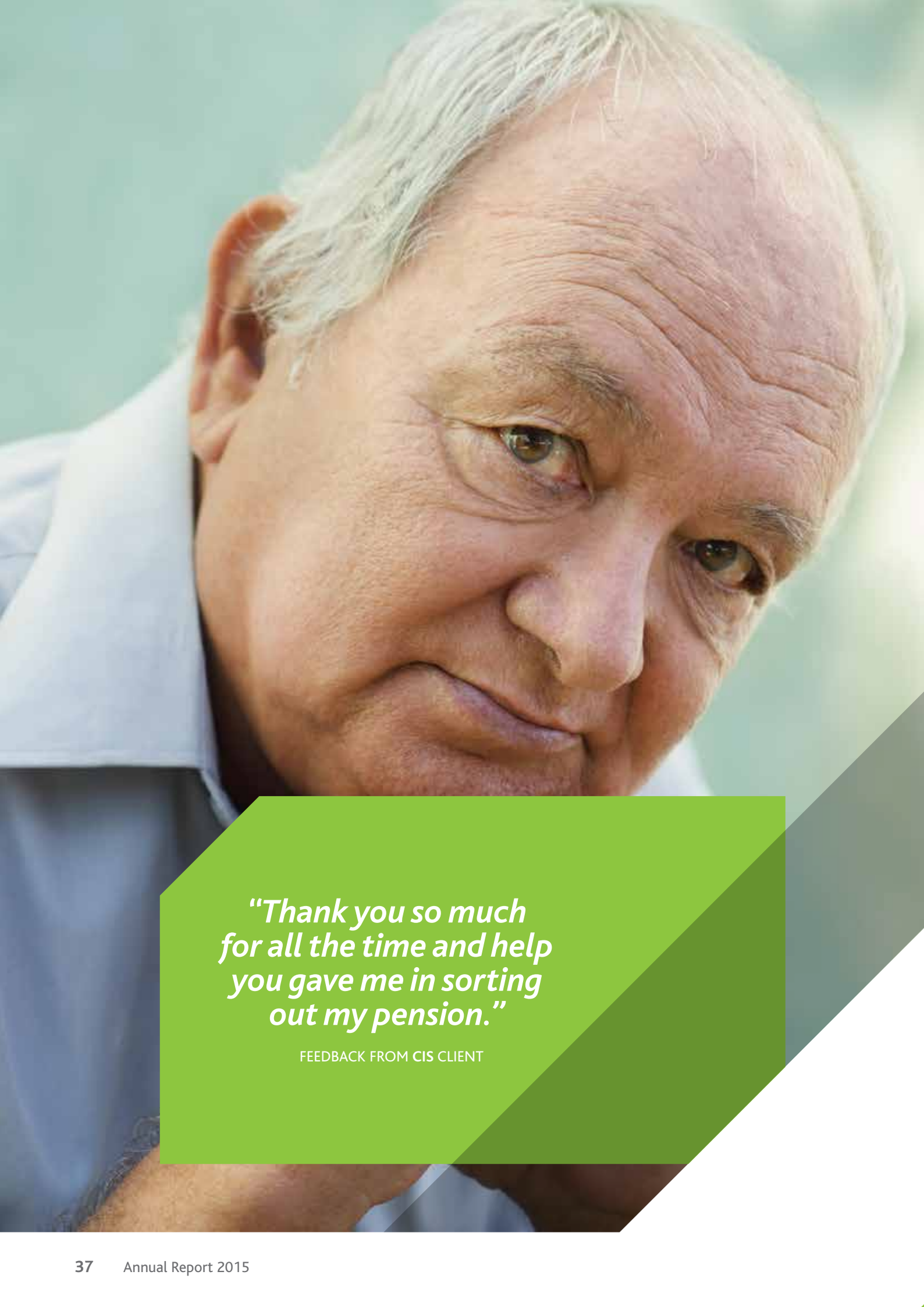


Pictured at the National Ploughing Championships
Information providers with the former Tánaiste and Minister for Social Protection, Joan Burton TD, outside the Citizens First tent.



***"You really understood
my question and helped
me to understand
the answer."***

FEEDBACK FROM CIS CLIENT



*"Thank you so much
for all the time and help
you gave me in sorting
out my pension."*

FEEDBACK FROM CIS CLIENT

Citizens Information Services



The 42 Citizens Information Services (CISs) around the State deliver information on public and social services.

All CISs offer a drop-in service where callers can meet information providers face-to-face. Outreaches and mobile services ensure that information is available to citizens who might not otherwise be able to access it.

Each CIS is established as a limited company with a voluntary board of management that includes representatives from local community and voluntary organisations, representatives of the statutory sector and, in many cases, CIS volunteers.

Each CIS covers a geographical area, either countywide or part of an urban area, and delivers its services through a number of Citizens Information Centres (CICs) and outreaches. CISs are supported and funded by the Citizens Information Board. The 42 CISs received just over 12.3 million euro in funding from the Citizens Information Board in 2015. See Appendix 5 for full details of funding to individual services.

All 42 CISs were awarded EFQM Gold Star Excellence Awards by March 2015, with three being awarded Role Model Status. A range of specialist services are provided at local and national level, including legal and financial advice services.

In 2015, 607,286 people contacted Citizens Information Services with almost a million queries. The 42 CISs provided services from 52 full-time and 60 part-time centres in over 215 locations nationwide. There are 270 paid staff (183.5 whole-time equivalent posts) and 228 employment scheme workers working in CISs (126.5 whole-time equivalents). Most of these are employed under the Community Employment Schemes. There are 1,089 volunteers (120.37 whole-time equivalents) working in CISs.

Callers and queries

There were 607,286 callers to CISs during 2015. While across the national network of CISs the overall number of callers decreased slightly (just under 2% over 2014 figures), the number of queries increased by 1% to 990,644.

Over the last five years callers to CISs have averaged over 600,000 callers annually - meaning that over a five-year period services have dealt with the information, advice and advocacy needs of over 3.15m people.



Query topics and trends

Each query handled by CIS information providers is entered into the Oyster electronic data collection system in a specific category. There are 16 main categories. Social welfare continues to be the main category of query (just under half of all queries to services at 457,887 queries). This is to be expected given the number of people in receipt of welfare payments⁸.

The next highest query categories were health (79,945 or 8% of queries), employment (70,223 or 7%), money and tax (65,823 queries or 7%), local queries (65,159 or 7%) and housing (59,205 or 6%). However, when 24,685 queries on Rent Supplement and 340 on Mortgage Interest Supplement (recorded under the social welfare category) are included housing-related queries are 84,230 which represents 8.5% of all queries to CIS.

⁸ 1,440,876 people were in receipt of a weekly social welfare payment at the end of 2014. Total numbers benefiting from social welfare payments were 2,219,600 (including increases for 194,190 adults, 473,013 children and Family Income Supplement payments made in respect of 111,583 children).

Other categories in order of query numbers were: justice; moving country; travel and recreation; birth, family and relationships; education and training; consumer affairs; death and bereavement; environment; government in Ireland.

Medical cards were by far the highest single issue query in 2015. The single issues and payments that generated more than 15,000 queries each in 2015 are outlined below.

SINGLE ISSUE OR PAYMENT	QUERIES
Medical cards	53,111
Jobseeker's Allowance	37,471
State Contributory Pension	34,358
Disability Allowance	27,453
Family Income Supplement	26,259
Carer's Allowance	25,311
Rent Supplement	24,685
Household Benefits Package	24,659
Legal aid and advice	21,120
Fuel Allowance	16,246
Illness Benefit	16,017
Jobseeker's Benefit	15,425
Applying for local authority/social housing	15,409

Just under half of all queries were dealt with by services in 10 minutes or less (264,066 or 46%). 234,337 (39%) took 11 – 20 minutes. 85,697 (14%) took 21-40 minutes and 23,186 (4%) took over 40 minutes to deal with a query. These are similar percentages to 2014.

Key issue - Housing

Housing was in the national news throughout 2015 and this was matched in the level of housing queries presented to services and related social policy feedback. These queries covered a range of topics – local authority and social housing, homelessness, losing your home, emergency accommodation, renting a home. Many vulnerable and distressed callers were facing homelessness for the first time and needed a significant amount of information, advice and in some cases advocacy on a range of housing-related issues. Rent Supplement continued to be an area of particular concern during 2015 with queries increasing significantly. Rent Supplement was the single issue most often logged by CISs in social policy returns.

CATEGORY	QUERIES IN 2015
Social welfare	457,887 (46%)
Health	79,945 (8%)
Employment	70,233 (7%)
Money and Tax	65,823 (7%)
Local	65,159 (7%)
Housing	59,205 (6%)

Caller profiles

Callers to CISs were predominately female (56%) with males making up 38% of callers. 5% were couples (a couple is listed as one caller in CIS records). The gender profile of callers has not changed in recent years.

Information on age was recorded for 73% (443,606) of callers in 2015. Where age was recorded, 47% were in the 26-45 age group; 34% in the 46-65 age group; 14% were 66 years or over and 5% were 25 years or under.

Country of origin was recorded for 66% of callers (400,022) during 2015 and 21% of these were non-Irish (77,560) indicating that CISs have a high number of migrant users. Where nationality was known, the highest percentage of migrant users were Polish (18,734 - 23%), UK (6,198 - 7%), Nigerian (5,819 - 7%), Romanian (5,082 - 6%), Lithuanian (3,868 - 4%) and Afghan (3,439 - 4%).

In the last quarter of 2015 we introduced a new data field to collect information on Caller/Client Ethnicity. This data will identify the ethnic groups that are accessing services and those that are not and will help in targeting resources where they are needed. Information providers were asked to ask callers an open-ended question relating to self-described ethnicity. In the period up to 31 Dec 2015, 4,281 caller/query entries had ethnicity data completed.



Key issue - accessing entitlements

Our services report that callers' situations are becoming increasingly complex. Accessing social welfare payments, for example, may require a detailed analysis of options and a range of possibilities. Additionally the information needed by citizens to make informed decisions is often available from a range of sources. People often face a wide range of financial and personal challenges when choosing services. This makes it critical that they can easily access information and advice about the full range of public services – and that they can get advice and where necessary, advocacy, to help them take the best course of action for their circumstances.



Where do callers go from our services?

CISs make referrals to a broad range of agencies. In 2015, 28,932 referrals were made: 20% (5,849) were to Free Legal Advice Centres (FLAC), 9% (2,604) to a solicitor, 7% (1,902) to a local support group or service provider, 5% (1,453) to MABS, and 4% each to Threshold (1,234) and the National Employment Rights Authority (1,231).

Other agencies referred to were Legal Aid Board (963), Citizen Application Support Service (548), Private Residential Tenancies Board (501), CAVA (483), other CIS (441), Competition and Consumer Protection Commission (430), Local Employment Service (417), Immigrant Council of Ireland (364), Treoir (356), Local Development Company (245), County Enterprise Boards (203).

Social policy

Part of our legislative mandate is to support, promote and develop the provision of information on the effectiveness of current social policy and services and highlight issues which are of concern to users of those services. We do this by carrying out research and analysing the social policy issues returned by our delivery services.

When information providers think that a query has social policy implications, they complete a social policy return. Taken together this data indicates emerging and recurrent topics and patterns, highlight access and administrative barriers and information gaps experienced by callers to CISs, and also gaps and inconsistencies in provision and anomalies in policy. These indicative cases play a key part in the submissions we make and the research we carry out. The returns are also used to training information providers on how to develop case evidence.

During 2015 3,782 returns were submitted to CIB, (3,056 from CIS and 726 from CIPS). Sixty percent (60%) of returns highlighted administrative or operational issues around access to a payment or services. This indicates that these operational matters remain a key concern for people accessing benefits. We raise these issues with the Department of Social Protection directly using an administrative report. The remaining 40% of SPRs were focused on policy anomalies or gaps in the provision of services.



The majority of social policy returns related to social welfare. Other categories with a significant number of returns included housing, health, education and training and money and tax. The new system of domestic water charges featured during the year, with returns related to water charges (and the associated Water Conservation Grant) featuring regularly during 2015 – with the majority of returns highlighting issues with the administration of the charges and the Grant.

The main issues highlighted during 2015 were:

1. Rent Supplement
2. Jobseeker's Allowance
3. Medical Card
4. Disability Allowance
5. Family Income Supplement
6. Water Charges
7. Water Conservation Grant
8. Homelessness
9. Illness Benefit
10. One-Parent Family Payment



Eustace Patterson report

There is variance across the CIS network in terms of the number of callers, the number of queries being dealt with, the level of advocacy being engaged in and the number of social policy returns submitted. In 2015 we commissioned research to take an in-depth look at how services deal with client needs and query processing.

The Eustace Patterson report CIS Clients, Processes and Outcomes, 2015 and the supplementary report *Advocacy Provision within the CIS Network* looked at work within CISs in the context of the increasing complexity of cases and a need for more precise data on interventions and outcomes for clients. There was a high level of engagement with the research from the network during the year.

The research findings indicate that there is variation in the way that services work and no one obvious way that fits all. There is some variation in the stages of query processing from reception to exit.

The overall conclusion of the research is that CISs benefit a wide spectrum of people and are responsive to client needs, with many responding to the specific needs of their local community, particularly in terms of social inclusion and vulnerability. The supplementary research piece on advocacy provision within the network set out to map the level of advocacy offering across the CIS network, and in all locations. Recommendations from the reports will be implemented in 2016.

Advocacy

As the complexity of queries increases, the majority of services report that they are directing more resources to advocacy work each year. Many development managers note also the challenges they face in balancing the demand for advocacy with the resources available to them.

Five Advocacy Support Workers (ASWs) are employed nationally to support advocacy across the CIS network - as an integrated part of the services they offer to the public. The ASWs are employed by Clondalkin CIS, Longford CIS, Offaly CIS, West Cork CIS and Clare CIS. ASWs coach and mentor CIS staff in the processes and skills of advocacy work (data gathering skills, case recording, negotiation, representation and preparation for third party complaints/hearings and appeals) and facilitate case reviews with information providers and development managers. In 2015 the CIS Advocacy INFONET was launched. This makes standards, policies and practice resources available online.

Services dealt with 9,267 once off advocacy queries nationally - just under 1% of queries and over 2,200 advocacy cases - an average of 52 cases per service a year. Fifty nine percent (59%) of these cases were social welfare, 20% were employment related and housing accounted for 7%.

The most significant area of advocacy was negotiation, either through letter/email or over the phone, on behalf of the client (57%), while preparation for an appeal submission represented 20% of advocacy work.



Volunteering in Citizens Information Services

There are currently 1,089 volunteers (120.37 whole-time equivalent posts) working in CISs nationwide.

The *National Strategy on Volunteers in Citizens Information Services 2012-2015* aimed to further recognise volunteers and to strengthen the volunteer role. A review of the volunteer strategy was initiated in the latter half of 2015 and, following consultation, it is planned to have a revised volunteer strategy in place for mid- 2016. The revised strategy will incorporate the changes to the training landscape including the new Essential Training for Information Providers (ETIP) and e-learning programmes. One of the recommendations of the Strategy was 'recognising and valuing volunteers, through regional and national events'. A national event was held in 2015 (see over page).

Volunteers and Citizens Information

Volunteers have played an invaluable role in Citizens Information Services since the inception of the first community information centres in the late 1960s. While all services have paid staff, a strong commitment to volunteerism has been retained. This has meant that a connection to their local communities remains core to the Citizens Information Service.

In addition to their core day-to-day work – principally as information givers, but also as receptionists and as board or committee members – many volunteers bring professional experience to specialist roles. Specialisms include representative advocacy, complex query support in particular areas of expertise, social policy work, PR and marketing work, administration, production of newsletters and the organisation of local events. Many experienced volunteers work as local centre co-ordinators, which involves recruiting, mentoring, training, supporting and rostering voluntary staff.

Many volunteers have given years of dedicated service in CISs. We also support CISs to recognise the contribution of their volunteers at local events. Volunteers are presented with certificates and crystal bowls for five-year and ten-year voluntary service achievements.



Celebrating volunteers

Over 250 Citizens Information volunteers were honoured at a national celebration held in Dublin Castle in December. It marked the dedicated work of the many volunteers throughout the CIS network who make a real difference to so many lives. A panel of speakers contributed their insights and appreciation of the volunteering role and this was followed by lunch and a programme of entertainment. Key speakers on the day included Sr. Stanislaus Kennedy, Minister of State Kevin Humphries, TD and Ms. Alice Leahy (Trust).

The event also provided volunteers with an opportunity to meet up and network with volunteers from other services. A specially-designed volunteer pin was launched at the event, and this will be available to all CIS volunteers.



Volunteer Pin



Pictured at the Volunteer Conference
Cecilia Byrne, Mike Roycroft,
Phil Burke and Jim McCormack,
volunteers from Tipperary CIS
performing 'A Fawlty Outreach'.



Pictured at the Volunteer Conference
From left: Franco Jumbo,
Eddie Vallely and Mary Allen
from Limerick CIS.



Pictured at the Volunteer Conference
Volunteers with their
commemorative pins.

Specialist services

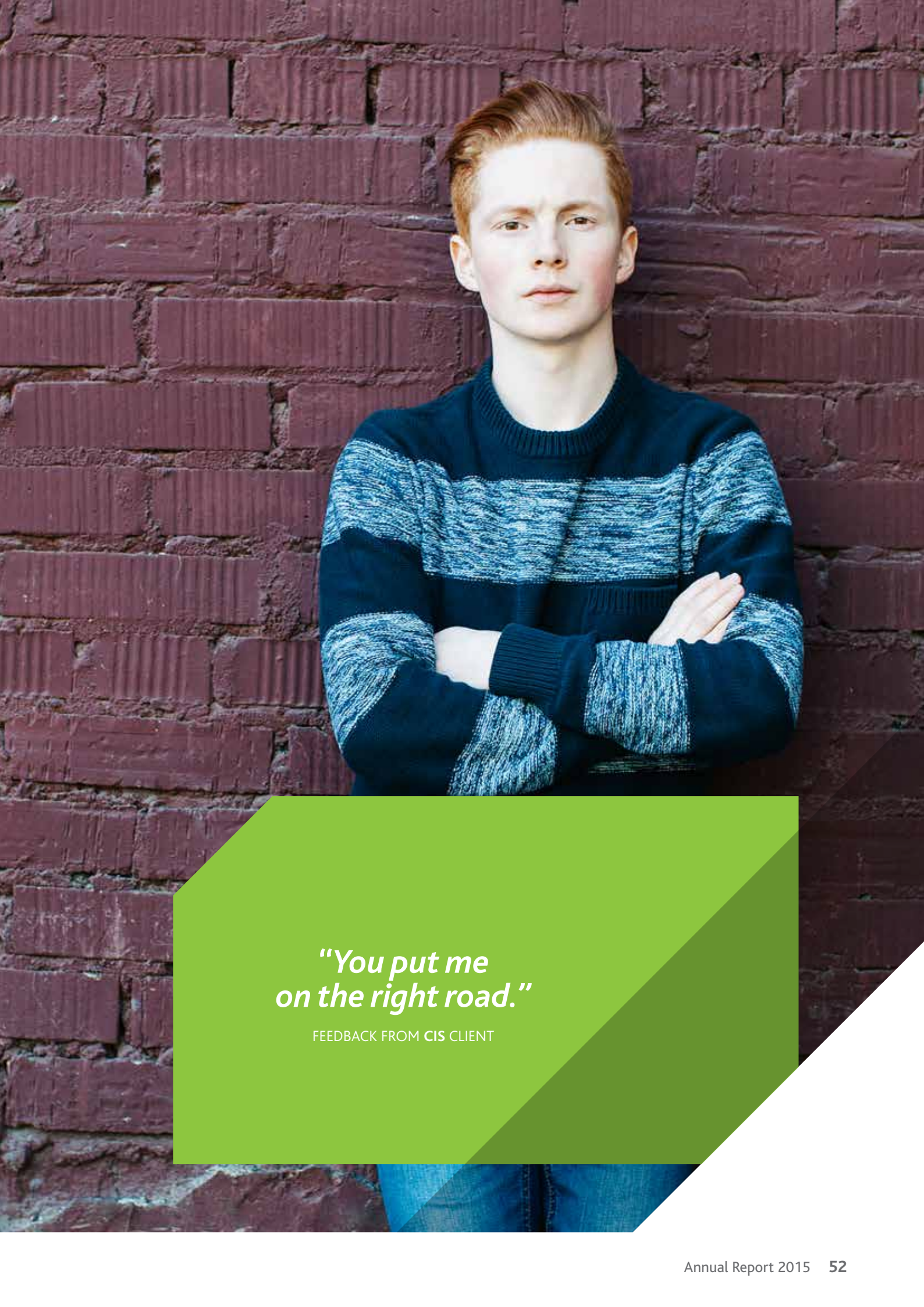
All CISs provide specialist services to clients - some directly funded by CIB. Generally the CIS hosts clinics in their offices and organise referrals and appointments for clients. Specialist services provided include FLAC, Family Mediation, Threshold, Immigration advice, Focus Ireland, CASS, CAVA, Women's Aid, Ombudsman and addiction services. These services reflect the increasing complexity of queries coming into services as well as the increasing diversity of Irish society.

Spotlight on specialist services

All CISs have at least one **Free Legal Advice Clinic (FLAC)**, staffed by volunteer solicitors. More than 15,000 appointments were offered in over 80 FLAC clinics during 2015. The remainder of the clinics are managed directly by the hosting CIS. FLAC also provides a number of supports and training events. Family law, employment, and debt issues are the most common queries.

CAVA clinics offer free, confidential and independent financial service with volunteer accountants, for business people in financial difficulty. CAVA deals with the promotion of its service and also coordinates the clinics and recruits and trains the volunteer accountants. Most CAVA clinics are held in CIS offices (21) although a number are hosted by MABS. A total of 816 appointments (an annual increase of 4%) were offered and 80 volunteer accountants are supporting the service. Further development is planned for 2016, including a drive to develop more clinics.

The Citizenship Application Support Service (CASS) emerged from a recognised need to promote better understanding of the citizenship application process in Ireland. The CASS is provided by New Communities Partnership (NCP) and CASS clinics are now hosted by nine CISs, most of them in the Dublin region. NCP also provide training and support for information providers and for advocates in the CIS network.



***"You put me
on the right road."***

FEEDBACK FROM CIS CLIENT



***"You are a great service
and so well informed
on so many topics"***

FEEDBACK FROM CIPS CALLER

Citizens Information Phone Service

The Citizens Information Phone Service (CIPS) provides a comprehensive and confidential information service (based in Cork). The telephone service is provided Monday to Friday from 9am to 8pm. CIPS also provides 'Live Advisor', an instant web chat service for people with hearing and speech difficulties. This is open from 9am until 5pm weekdays. Members of the public calling the service generally pay national call rates from either a landline or a mobile. CIPS receives 100% of its funding from the Citizens Information Board and received a grant of just under €1.25 million in 2015. The bulk of this is spent on employee costs (close to €1.1m).

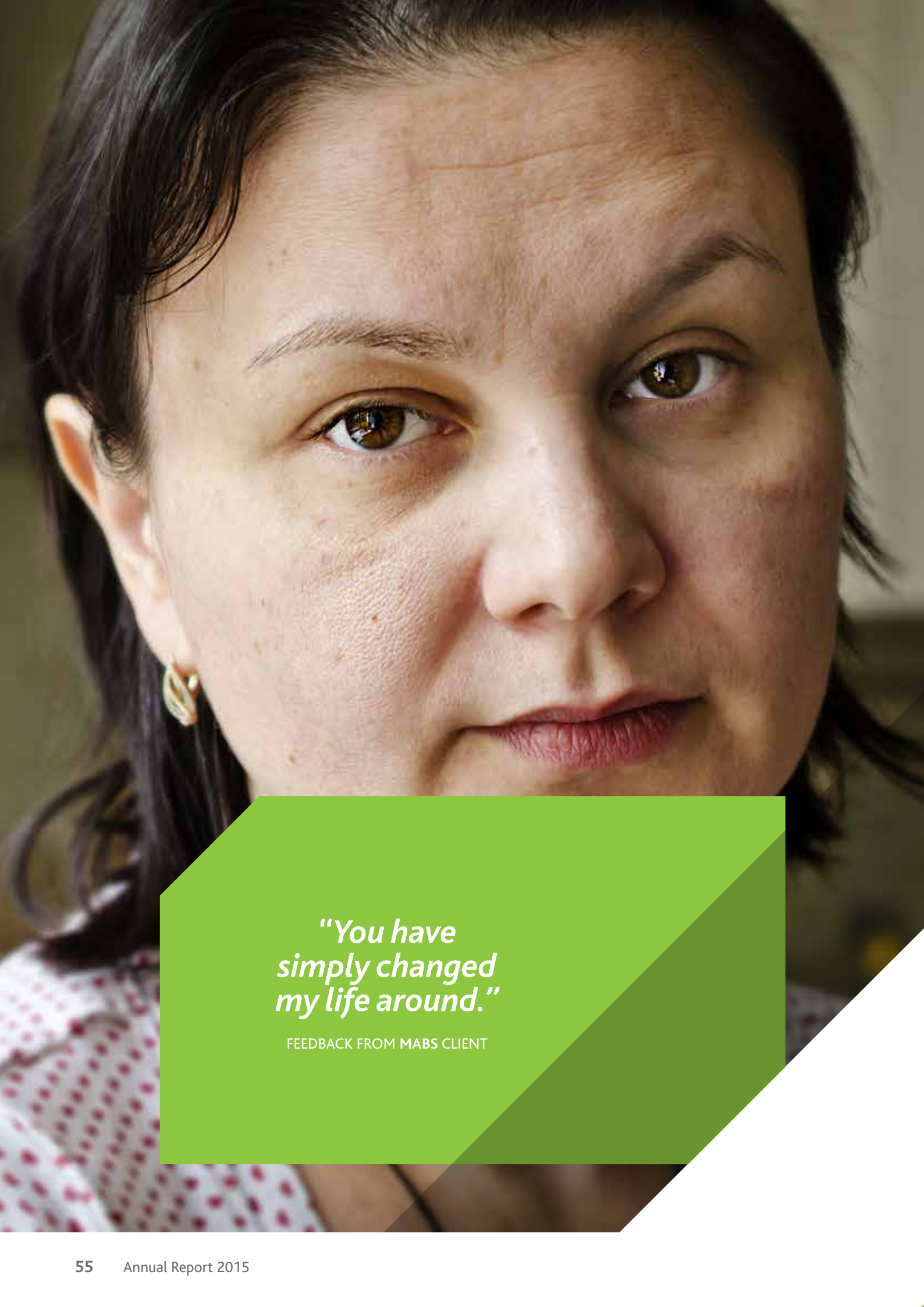
CIPS – staffing and statistics

In 2015, CIPS' information officers answered 154,441 requests for information and advice from the public, of which 153,136 were telephone queries, 595 emails and 710 Live Advisor (web chat). The level of caller demand for CIPS services continues to be an ongoing challenge, as demand continues to exceed CIPS resourcing capacity with current staffing levels. Calls offered to the service were down 5.7% in 2015 compared with 2014.

Social welfare continues to be the main query category accounting for 46% of total calls answered. The second highest query category during 2015 was the Employment category (14.6%) followed by Money and Tax (6.6%). The abandoned call rate for 2015 was 18% which is down from 24% in 2014. Calls answered by the service were up 1.5% in 2015. In addition to this, average talk time was 8 seconds higher - this factor directly impacts on the number of calls answered.

During 2015, the average call rating score of 97% was the same as in previous years. The highest call rating was maintained and the lowest call rating increased to 64%. It is to be noted that the lowest call rating was due to a single incident and in general, call quality has been found to be very high.

YEAR	TOTAL CALLS ANSWERED	NUMBER OF CALLS ASSESSED	PERCENTAGE OF CALLS ASSESSED	AVERAGE CALL RATING	HIGHEST CALL RATING	LOWEST CALL RATING
2015	153,136	731	0.47%	97%	100%	64%



***"You have
simply changed
my life around."***

FEEDBACK FROM MABS CLIENT

The Money Advice and Budgeting Service

The Money Advice and Budgeting Service (MABS) provides a free, confidential, non-judgemental and independent service countrywide for people with debt problems or over-indebtedness. MABS emphasises practical, budget-based measures to help people with debt difficulties, in particular low income families and individuals. MABS also provides education on budgeting and money management in local communities.



The Money Advice and Budgeting Service is made up of a network of 53 companies (51 local companies and 2 national companies, MABSndL and National Traveller MABS). Many of the local companies offer outreach services to clients who cannot access the main offices easily.

Each MABS is run by a company limited by guarantee. Each company is an independent legal entity with a board of directors drawn from local voluntary and statutory services and community groups.

MABS National Development Limited (MABSndL) is a central support service which provides technical support for casework, money management education and training to MABS companies⁹. MABSndL is responsible for the MABS website (mabs.ie) and the MABS national helpline.

National Traveller MABS was established in 2005. It advocates for the financial inclusion of Travellers (and other marginalised groups) to help them access legal and affordable savings and credit.

MABS saw 17,305 new clients in 2015 and the MABS helpline had 19,092 calls. The 51 MABS services and National Traveller MABS received just under 15 million euro in direct funding from the Citizens Information Board in 2015. MABSndL received just under 2.4 million euro to support the MABS companies. See Appendix 5 for full details of funding to individual companies.

⁹ The Citizens Information Board has operational responsibility for policy, executive decision making and governance.



MABS expanded its service offer in 2015 to include a Dedicated Mortgage Arrears service and the Approved Intermediary service under the Personal Insolvency Act became part of the mainstream MABS service. In addition over the course of the year a court mentoring service was piloted for people facing repossession in the courts, a Relief Money Adviser model was tested and a personal microcredit scheme for social welfare recipients was initiated.

MABS staffing

The 51 MABS companies nationally are staffed by 46 money advice co-ordinators¹⁰, 97 money advisers and 60 administrators (202.14 whole-time equivalent posts). In addition, there are 12 temporary (2-year contract) resource money advisers and 23.5 dedicated mortgage arrears advisers (under the DMA MABS project). In total 237.64 whole time equivalent staff were employed by the 51 MABS companies in 2015.

The MABS Helpline - 0761 07 2000

MABS Helpline advisers give advice and support on many money management and debt issues, and can also provide MABS self-help materials. The MABS Helpline received 19,092 calls up to the end of December 2015 - down over 10% on last year's calls (21,349). Helpline calls increased in the first quarter of 2015, then dropped for the next two quarters before increasing in the last quarter of the year.

¹⁰ Money advice co-ordinators provide money advice for 50% of their time.

How MABS helps

Money advisors work with clients with a wide range of personal debts, including:

- Mortgage arrears
- Personal loans
- Utilities arrears
- Credit card debt
- Hire purchases
- Rent arrears
- Court fines
- Catalogue debts
- Sub-prime loans
- Legal moneylenders

Many clients have more than one type of debt. MABS looks at each client's situation as a whole and seek to find solutions that provide the best possible outcome for that client.

MABS client profile

In 2015, 17,302 new clients were seen by MABS which represents a slight increase on 2014 (0.44%). A further 2,688 sought information about budgeting and money management - down 11% on previous year

The total active client caseload on the 31st of December 2015 was 17,773 (a decrease of 11.8% on 2014 end of year active client figures (20,161).

Just over half (53%) of new clients were aged between 41-65 with 39% aged between 26-40 and just over half (54%) were female.

Twenty two percent (22%) of clients are married with children, 21% are single and 12% are single with children (12%). Twenty four percent (24%) are separated, divorced or widowed.

The average recorded debt of new clients using the service is €46,700 – this is an increase on the average at the end of 2014. The total amount owed by new clients at the end of 2015 based on the debt they had when they first came to the MABS, amounted to €808 million with 27% of recorded debts related to personal loans, 22% utility debts, 21% credit card debt and mortgage debt 16.2%. The remainder are a mix of moneylending debts, hire purchase loans, rent arrears, catalogue debt, fines and sub-prime debt. Forty five percent (45%) of new clients are mortgaged.

Waiting times

The average waiting time for a client appointment with a Money Adviser on the 31 December 2015 was 2.74 weeks. Numbers on waiting lists nationally have halved over the last two years (from 898 in 2013 to 492 by December 2015).

A total of 3,240 emergency clients (seen without a waiting period) were dealt with during 2015 with the highest number of emergency clients presenting during the month of June (331). There has been a significant increase in the throughput of emergency clients to MABS services in 2015 up from 2,870 at the end of 2014 (13% increase).

Approved Intermediary Service

MABS provides an Approved Intermediary Service throughout its network of services. Approved Intermediaries (AIs) are authorised by the Insolvency Service of Ireland (ISI) to submit applications for Debt Relief Notices (DRNs) on behalf of eligible debtors. Debtors can only apply for a DRN through an AI.

The Approved Intermediary Service was fully mainstreamed over the course of 2015. All 51 MABS services are now registered with ISI. Nine AI support workers helped to support the transition period by mentoring AIs with their first DRN applications. Forty-five out of the 51 MABS services had completed at least a pre-statutory appointment with a potential DRN client by December 2015.

In 2015, 252 DRNs submitted by MABS companies on behalf of eligible debtors were granted by the courts. In October 2015 the threshold for a DRN increased to €35,000 which brought increased interest from clients.

Dedicated Mortgage Arrears Advice Service

In May 2015 the Government announced that MABS would be tasked with developing a dedicated service to support people in mortgage arrears. During the year MABS worked intensively to establish a dedicated confidential, free, and independent mortgage arrears advice service.

Expressions of interest and recruitment amongst existing Money Advice staff for the dedicated posts began immediately in June 2015. Sixteen posts were filled by December 2015. By the end of the year 23.5 Dedicated Mortgage Arrears (DMA) advisors had been selected and allocated to services for a three-year period and backfill Money Advice staff had also been recruited through open competition.

DMA advisors focus only on late stage mortgage cases. Their role includes:

- Case management of complex and urgent mortgage cases
- Review and analysis of alternative repayment options
- Identification and implementation of optimal mutually acceptable, affordable and sustainable solutions in consultation with all parties
- Implementation of strategies to achieve final resolutions for clients
- Advocacy on behalf of clients and negotiation with creditors
- Support and education of clients to become more financially independent in the long term



Pictured at the launch of the MABS Dedicated Mortgage Arrears Service

From left: Ita Mangan, Chair, former Minister of State, Kevin Humphreys, former Tánaiste and Minister for Social Protection, Joan Burton, and Angela Black, CEO.

Court mentoring service

As repossession lists grew in the courts and many MABS clients entered the legal process a number of MABS companies began attending at court repossession hearings, both to support their own clients and to try and meet new clients who had not engaged with either the banks or MABS previously. A pilot was conducted in six courts with the Insolvency Service of Ireland in the summer of 2015 and was subsequently rolled out nationally. County Registrars have been made aware of the scheme and, in general, announce the presence of MABS and the ISI representatives as well as, on occasion, adjourning cases and directly referring clients to MABS.

Resource Money Adviser Programme

Since 2009, 12 whole-time equivalent temporary Resource Money Adviser (RMA) posts have been assigned to MABS on rolling two-year contracts. RMAs are a team of qualified money advisers who work 60% of their time for the service that employs them and 40% as a national remote telephone support for MABS services. The RMA programme aimed to provide a flexible resource that could be allocated when needed to a MABS company experiencing high demand, waiting times or staff shortages.

The current two-year contracts came to an end in spring 2016. In anticipation of this CIB undertook a review of the programme which included an online survey and focus groups with RMAs, Money Advice co-ordinators (MACs), MABSndI and CIB staff.

The recommendations from the review proposed that the 12 whole-time equivalent posts be made permanent and converted to six Money Advisers to remain with their employing service and six Relief Money Advisers to work within a defined geographic region.

In the summer of 2015 CIB and MABSndI piloted a three-month Relief Money Adviser model. MABSndI co-ordinated the pilot and prepared a report on the pilot which concluded that the model of a national team of relief money advisors worked.

The recommendations of the report were approved by the Board of CIB. The implementation of the recommendations has already begun with a transition by existing Resource Money Advisers to their new posts in early 2016.

Personal Microcredit Scheme

In late 2013, the Citizens Information Board submitted a proposal to the Minister for Social Protection on the need to develop a scheme to help people on low incomes who are unable to access low cost credit and who, increasingly, are availing of money lenders. The proposal followed a period of consultation and discussion with interested stakeholders including MABS, credit unions, non-governmental organisations and the Social Finance Foundation.

A pilot scheme was launched in November 2015 through over 30 credit unions. The scheme aims to move people away from the use of high cost moneylenders by giving easy access to low cost personal loans.

The pilot scheme also aimed to target groups traditionally excluded from mainstream credit and give these people the opportunity to become full credit union members. Loans under the pilot initiative are available to people getting certain social welfare payments who make repayments through the Household Budget Scheme. Loan values range from €100 to €2,000 and a maximum interest rate of 12% (12.68% APR) applies.

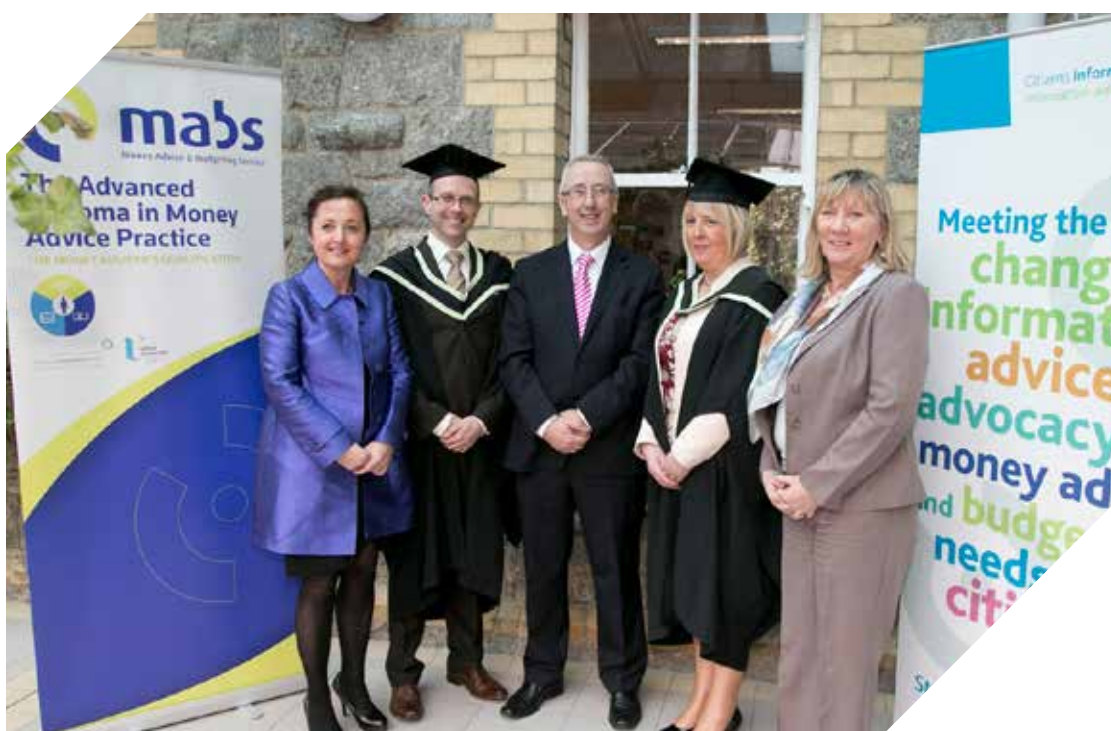
By the end of 2015 over 1,000 borrowers had used the scheme.



MABS Case Management System (CMS)

Robust data collection, analysis and case management are key to carrying out and reporting on the activities of MABS. The development of a Case Management System (CMS) for MABS is a key priority of CIB's data strategy. During 2015, MABS worked with CIB to define high level business requirements for the new system and to begin the tendering and procurement process. A number of business analysis workshops were held with MABS user groups and subject matter experts. The Business Requirements Document (BRD), which sets out the business needs and expectations of the new system was completed during 2015 and submitted to the Project Board and subsequently to the Office of Government Procurement (OGP).

The OGP published a Request for Tenders Framework (RFT) in November last year, to establish a multi-supplier framework. On foot of this, a mini competition will be held in early 2016 to award the contract to a company that will design and deliver the new system.



Pictured at the celebration of the Advanced Diploma in Money Advice Practice

From left: Annmarie O'Connor, Business Manager, MABSndI, Karl Cronin, co-ordinator Cavan MABS, former Minister of State, Kevin Humphries, Orla Nugent, co-ordinator Monaghan MABS and Angela Black, CEO.

National Traveller MABS

National Traveller MABS highlights issues of overindebtedness and exclusion from financial institutions, and makes appropriate responses through its research and policy work. National Traveller MABS aims to empower the Traveller community. It works to establish ways for the Traveller community to access legal and affordable savings and credit and builds capacity within the community through its community education work. National Traveller MABS acts as a support to both MABS and the Traveller community to ensure ease of access for Travellers to the service.

National Traveller MABS (NTMABS) continued to support community education initiatives for the Traveller community with a particular focus on young travellers. Also in 2015 NTMABS published a review of the Caravan Loan Guarantee Scheme. As a result NTMABS submitted a proposal to CIB and MABSndI to support the establishment of a Central MABS Caravan Loan Guarantee Fund which would guarantee credit union loans towards the purchase of caravans for long-term living.

NTMABS continues to produce The Tharie Times and National Traveller News as well as maintaining a website, Twitter and Facebook pages. In September NTMABS celebrated 10 years in operation at the Irish Film Centre in Temple Bar. The National Traveller MABS 'Three Small Changes' campaign aimed at improving Travellers access to financial services was launched in September 2015. The campaign uses real-life stories to showcase positive steps Travellers and service providers can take to promote better money management.



Pictured at the launch of the Three Small Steps campaign
From left: Liz Daly, Dr. Stuart Stamp, Nuala Ní Ghabhann and Nancy Power.

The history of Citizens Information

In the late 1960s organisations such as Muintir na Tíre set up early community information centres. In 1974 the National Social Service Council began to develop a network of voluntary community information centres countrywide. Over time individual Citizen Information Centres were grouped into county-based Citizen Information Services.

In 1995 responsibility for the National Social Service Board was transferred from the Department of Health to the Department of Social Welfare (DSW). The DSW agreed to fund the employment of core staff (initially development managers followed by a small number of information staff) for a number of services identified by NSSB as key services. In the 1990s the CISs began to employ full-time development managers and later information officers to support the local volunteer effort. The drive to extend the service nationwide and its purpose were summarised by the minister at the time:

“My own conviction that local access to independent, impartial and accurate information on social services is a basic right of every citizen.”

Minister Proinsias De Rossa (Dáil debates 471, 20th November 1996)

In 2015 several CISs celebrated 40 years of dedicated service to their communities.



Pictured at Nenagh 40th Anniversary celebrations
Current and former staff and volunteers of Nenagh CIC.



Pictured at Crumlin 40th Anniversary celebrations
Staff of Dublin 12 & 6w CIS with Anne McCloskey, Development Manager (centre).



Pictured at Roscrea 40th Anniversary celebrations
Toni Gleeson, Chairperson Co. Tipperary CIS, makes a presentation to founding member Nevin Alton in appreciation of forty years of voluntary service to Roscrea CIC.



Pictured at Thurles 40th Anniversary celebrations
Angela Black, CEO presents a prize to essay competition winner Avril Hogan Presentation Secondary School, Thurles.



***"My advocate
was brilliant."***

FEEDBACK FROM NAS CLIENT

The National Advocacy Service

The National Advocacy Service (NAS) provides professional advocates to represent people with disabilities. It works with people who are isolated or whose needs are not being met, who have no one to represent them and need the help of an independent advocate.



The National Advocacy Service is provided through four regions and a national office (based in Dublin). NAS received just over 3 million euro in direct funding from the Citizens Information Board in 2015 (see Appendix 5 for full details). Approximately 80% of this budget is allocated to staff. NAS is staffed by a national manager, four regional managers, seven senior advocates, 28 advocates and five administrators (45 whole-time equivalents).

Over one thousand people (1288) engaged in an advocacy process with NAS during 2015. At the end of the year, 595 of these people transferred into 2016 casework indicating the ongoing support many vulnerable people need.

NAS CLIENT STATISTICS	2012	2013	2014	2015
Clients at start of year	573	667	671	592
Total client numbers during the year	1068	1063	1013	959
New cases	495	397	342	367
Closed cases	411	399	423	369
Initial enquiries	872	861	768	1288
People on waiting list				154

The service focuses on the most vulnerable people with disabilities, including people who are isolated in the community, living in inappropriate accommodation, unconnected to services and people with communication differences who may find it difficult to represent themselves. When an advocate works with an individual, empowerment is a key component of the work. By building confidence and capacity, the person may, over time become willing and able to express their needs. Therefore, self-advocacy is an essential element of any advocacy plan.

In 2015, 44% of NAS cases related to people with intellectual and learning disabilities followed by people with physical disabilities (22%), people with mental health difficulties (20%) and people with autistic spectrum and sensory disabilities (14%). Most of the people who accessed NAS during the year lived in residential services – traditional institutions, 'group homes', mental health wards and supported accommodation. Many people were living in nursing homes and with family. Self-referrals and people supported by health professionals and service providers was the predominant method of referral to NAS.

NAS clients required support across a variety of areas but key areas in 2015 included:

- Support in accessing important personal information - care plan, transition plan, personal outcome measures, person centred planning documents
- Support in expressing preference to ensure input to decisions
- Support in understanding legal/appeal processes to ensure the person's preference was heard in these processes
- Support about where and with whom to share accommodation when moving from residential to community living.





***"It was a huge relief
to have an interpreter
at my GP appointment
after all these years."***

FEEDBACK FROM SLIS CLIENT

The Sign Language Interpreting Service

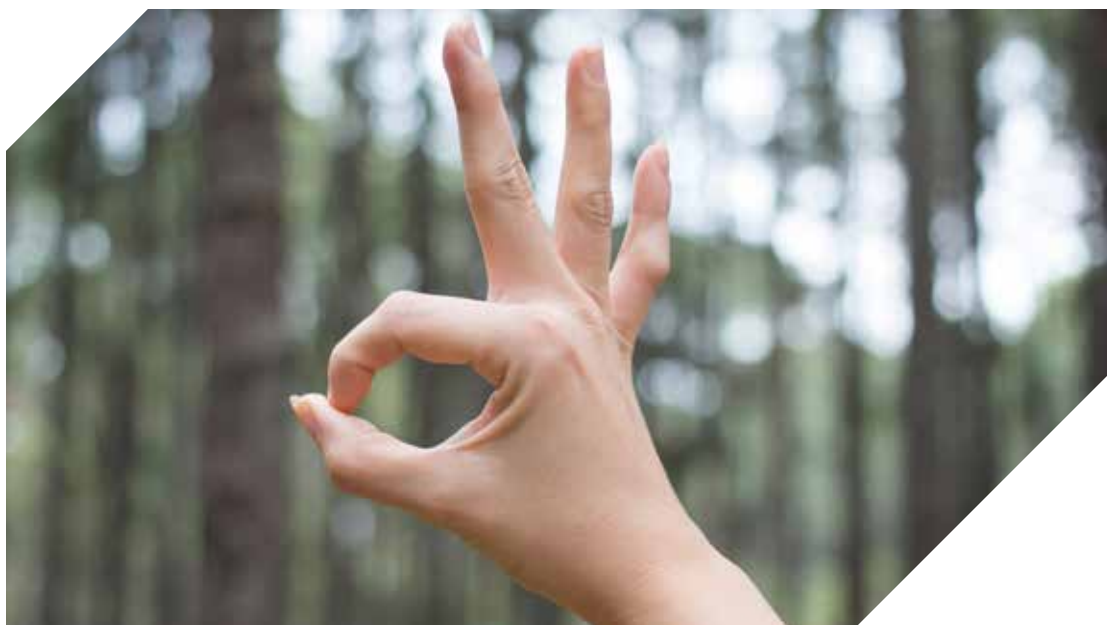
The Sign Language Interpreting Service (SLIS) seeks to ensure that quality interpretation services are available to Deaf people in Ireland so they can access public and social services.



SLIS is a limited company, managed by a Board of Directors, comprising of representatives from key national stakeholders such as CIB, DeafHear and the Deaf community. SLIS received €275,000 in direct funding from the Citizens Information Board in 2015.

The Irish Remote Interpreting Service (IRIS)

The Irish Remote Interpreting Service (IRIS) offers a video-link service to a live Irish Sign Language interpreter. Public and private serviceproviders are expected to cover the cost of the IRIS booking. The service is provided free to Deaf people and CIB delivery services. In 2015, IRIS expanded its service provision to offer a 5-day service (Monday - Friday from 10am-4pm) and during the year managed 1,223 assignments. This is a 30% increase in volume compared to 2014.



Referral and access service

SLIS provides a referral service by putting booking clients (mainly public service providers) in touch with suitably qualified interpreters. In 2015 SLIS answered 1,229 requests to meet specific sign language interpreting needs. Access to health settings accounted for 33% of these requests.

In some cases, the support is to overcome an access barrier or issue to ensure an interpreter is present in the first place, in keeping with disability and equality legislation. Such cases tend to take more time and are known as 'Access Referrals' (291 cases or 24% of referrals in 2015 compared to 15% (159 cases) in 2014). Some of these are expressed as complaints. SLIS dealt with 34 complaints in 2015 from Deaf and other individuals about the availability or quality of sign language interpreting. This is a major increase on 2014 (25 complaints).

In 2015, it was estimated that there were fewer than 50 working Irish Sign Language interpreters offering service to a Deaf community of 5,000. This pool of interpreters is not considered enough to provide Deaf people with routine access to public, social and health services, especially in rural areas.

During the year 53 calls and texts were made to the 24/7 Emergency helpline seeking interpreters in urgent or crisis situations. SLIS spent €3,136 from the social interpreting fund to cover interpreting for funerals and hardship cases.

Demand for access to medical interpreting continues to increase. Demand also increased for legal and social interpreting, but by a smaller margin. Demand decreased in the last year in the areas of education and training and voluntary sector services.



***"MABS gave me
a skill to use for
the rest of my life."***

FEEDBACK FROM MABS CLIENT

Appendices

Appendix 1: Customer Service Charter	75
Appendix 2: Board members 2015	79
Appendix 3: Service teams and structure	80
Appendix 4: Citizens Information Board offices	84
Appendix 5: Grants in 2015	85

APPENDIX

ONE

Customer Service Charter

The Citizens Information Board provides independent information, advice and advocacy on public and social services through citizensinformation.ie, the Citizens Information Phone Service and the network of Citizens Information Services. We are responsible for the Money Advice and Budgeting Service (MABS) and provide the National Advocacy Service for people with disabilities. We put the citizen at the centre of everything we do and this Charter sets out the principles that underpin our services.

We are committed to...

1. CLEAR, COMPREHENSIVE AND ACCURATE INFORMATION

We will provide clear and detailed information about public and social services to help you identify your needs and access your entitlements.

The public can obtain information face-to-face in Citizens Information Services, on the telephone from the Citizens Information Phone Service and online from the citizensinformation.ie website and associated microsites. In addition, the Citizens Information Board provides QQI-accredited training programmes. Accredited training for information providers helps to ensure quality in information provision. The Money Advice and Budgeting Service (MABS) provides money advice and budgeting services to people with problem debt.

2. PROMPT, COURTEOUS AND EFFICIENT RESPONSES

We will be responsive to your needs and we will deliver our services sensitively and efficiently.

The Customer Service Action Plan and the Customer Communications and Customer Complaints Procedures set out principles of good communications practice. The Citizens Information Board's switchboard remains open from 9am to 5.30pm Monday to Thursday and to 5pm on Friday. The Citizens Information Phone Service operates from 9am to 8pm on Monday to Friday.

3. EQUALITY AND DIVERSITY

We will respect diversity and ensure your right to equal treatment.

In 2015 the Citizens Information Board worked with other agencies to ensure that information reached a range of customer groups including older people, people with disabilities, lone parents, migrants and migrant workers.

4. CHOICE

We will plan and deliver our services so you can access them in the way that suits you best.

Customers can access Citizens Information and MABS services in a variety of ways – online, by telephone and face-to-face. The MABS service is delivered in three ways.

5. ACCESS

We will ensure that all our services and offices are fully accessible.

The Citizens Information Board occupies fully accessible offices in George's Quay House, Townsend Street, Dublin 2. All regional offices and Citizens Information Centres meet service delivery accessibility standards. The Citizens Information website has been designed to be accessible to all users, including those with disabilities using assistive technology software such as screen readers and is now fully responsive to various devices. The citizensinformation.ie website complies with the WAI (Web Accessibility Initiative) Web Content Accessibility Guidelines, as developed by the World Wide Web Consortium. The corporate website (citizensinformationboard.ie) also meets the guidelines. Contact our Access officer, Helen Brougham at accessofficer@ciboard.ie.

6. OFFICIAL LANGUAGES

We will provide our services through Irish and/or bilingually where required.

Information on citizensinformation.ie, keepingyourhome.ie and gettingbacktowork.ie is available in English and Irish with some documents available in other languages (French, Polish, and Romanian). The Citizens Information Board has an Irish Language Scheme in accordance with Section 11 of the Official Languages Act 2003. The Act aims to ensure better availability and a higher standard of public services through Irish.

7. CONSULTATION AND EVALUATION

We will consult with you to establish your needs when developing, delivering and evaluating our services.

Project groups consisting of representatives from the Citizens Information Board and delivery services worked together on a range of issues related to the development of the network and the delivery of services on the ground.

8. INTERNAL CUSTOMERS

We will support our staff to ensure that they provide an excellent service to one another and to you.

The Partnership approach is used within the Citizens Information Board as a forum for consultation and discussion in relation to the Citizens Information Board's business and how it is carried out.

9. CO-ORDINATION

We will work closely with other organisations to deliver citizen-focused public services.

The Citizens Information Board works closely with its key delivery services (CISs, CIPS and MABS) and stakeholders across the public and voluntary sector including the Department of Social Protection to deliver citizen-focused public services.

The Citizens Information Board adds value to the provision of information on civil and social services through its integrated approach. This approach involves sourcing and integrating relevant information from a wide range of providers and sources, and making the information available in an independent and impartial manner.

The Citizens Information website, the three-channel strategy of information provision, and the development of the Assist Ireland website and associated telephone helpline are all examples of the integration of information and the publication of this information in accessible forms.

10. APPEALS

A Customer Service Officer is in place.

We will maintain an accessible and transparent appeal and review system where appropriate.

11. COMMENTS AND COMPLAINTS

We want to provide the best service possible to you and welcome all comments on our services. Contact our Customer Services Officer, Shona Geraghty at the address below or commentsandcomplaints@ciboard.ie.

We will provide our services through Irish and/or bilingually where required.

APPENDIX

TWO

Board members 2015

The following served on the Board in 2015

- Noeline Blackwell
- Michael Butler
- Anne Marie Cassidy
- Tim Duggan
- Sylva Langford (Chair)
- Josephine Henry
- Eugene McErlean
- Ita Mangan (Chair)
- Michael McGuane
- Martin Naughton
- Sandra Ronayne
- Simonetta Ryan
- John Sheehy
- David Stratton
- Seán Sheridan
- Seán Sweeney

APPENDIX

THREE

Service teams and structure

To carry out its functions, the Citizens Information Board has the following service teams:

- Advocacy
- Finance and Administration
- HR and Governance
- ICT and Project Management Office
- Information Resources
- Service Delivery
- Social Policy and Research
- Training

The Advocacy team leads the development of best practice in CIS advocacy by developing advocacy resources and by promoting the use of those resources through the training, mentoring and support of the five regionally-based Advocacy Support Workers.

The Finance and Administration team is responsible for finance matters and procedures for delivery services. In 2015, €34,944,180m was disbursed in grants. CIB ensures that proper financial controls and reporting procedures are followed by delivery services – which ensures that value for money is delivered to the tax payer.

The HR and Governance team supports the staff of the Citizens Information Board and is responsible for governance within CIB, including support of the Board, data protection, Freedom of Information and customer complaints. The team is also responsible for supporting delivery service companies on HR and governance matters including advice on company law and on good practice

for Boards of Management. During 2015 the HR & Governance team was heavily involved in the recruitment process for Dedicated Mortgage Arrears Advisors for the MABS network and the follow-up with contracts for those appointed to these positions.

Legal advice was sought on the implications of the Companies Act, 2014 and the Charities Act, 2009, for delivery service companies and companies were notified of this advice. A generic Memorandum and Articles of Association for delivery service companies was reviewed to ensure its compliance with these pieces of legislation.

The Information and Communications Technology

team manages and supports the day-to-day operational needs of the Citizens Information Board (CIB) and the network of CIB's delivery services. The team also manages the Project Management Office which supports project working within CIB.

The Information Resources team is responsible for CIB publications and for the websites, citizensinformation.ie, assistireland.ie, keepingyourhome.ie and gettingbacktowork.ie.

The Quality team has an important role in ensuring that our service users receive consistently high quality services that meet their individual needs and requirements. The Quality team develops and implements CIB's quality strategy and oversaw the EFQM Gold Star process.

The Social Policy and Research team is responsible for developing CIB's social policy feedback role and undertaking research on models of information, advice and advocacy provision. The team collects and analyses information and data on social policy matters from delivery services, develops information on the effectiveness of current social policy and services, highlights issues that are of concern to users of those services to policy makers, develops social policy feedback and prepares evidence based reports and submissions in this area.

The Service Delivery team supports all our locally-based delivery services – CISOs and MABSs – as well as our national delivery services, CIPS, NAS and SLIS. The primary role and aim of the Service Delivery team is to support and monitor delivery services' capacity development so that the range and quality of services offered to the public is continually improving.

The Training Services team organises and facilitates the delivery of a wide range of accredited and non-accredited training for staff, board members and volunteers of delivery services. The team also works closely with MABSndI to co-ordinate the delivery of courses of joint interest to Board members and managers. Training Services also develop resources and materials for use by delivery services in organising and planning their own training locally, for example, Induction materials for new information providers.

The Training Services team developed a fully QQI accredited training programme for information providers (IAAP). This programme is available to volunteers, CE scheme workers and paid staff across the Citizens Information network.

A PR and Promotions Executive supports the Citizens Information and MABS brands.

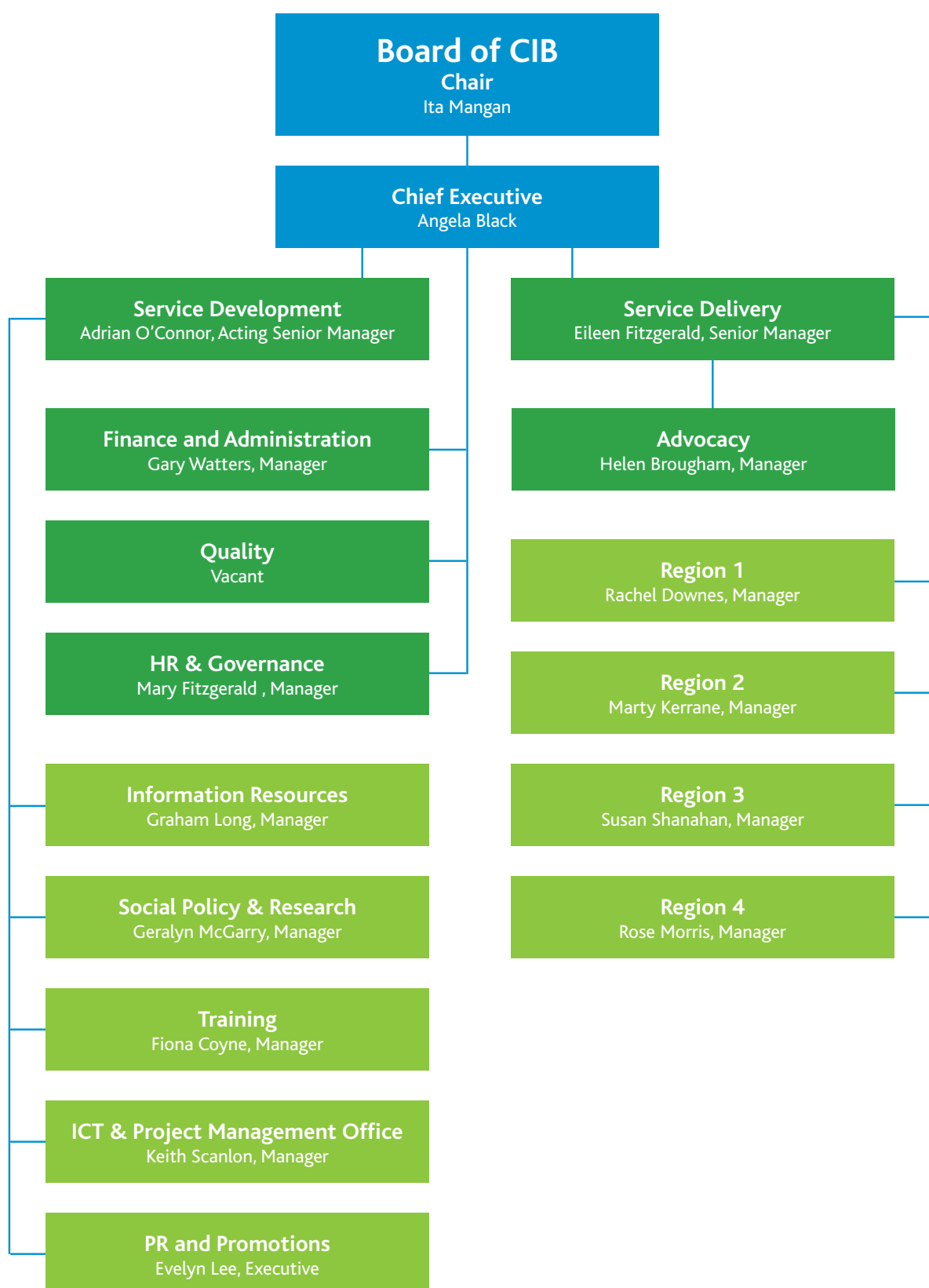
Energy usage in 2015

Under S.I. 542 of 2009, public sector organisations are required to report annually on their energy usage and actions they propose to take to reduce consumption. Heating and lighting account for the main energy usage in CIB. In 2015, CIB consumed 348,015 kWh of electricity and 159,847 kWh of gas. CO₂ emissions were 216,671 kgCO₂ (up 6% on 2014). Overall, CIB's energy savings are 13% better than its baseline of 2009.

CIB intends to improve its energy performance in 2016 by:

- Continuing to raise energy awareness among staff.
- Reducing energy consumption as far as possible, e.g. through the purchase of energy efficient equipment and light bulbs and improving ICT systems performance.

Organisational chart



Organisation chart correct on 19.07.2016

APPENDIX

FOUR

Citizens Information Board main offices

Head Office George's Quay House 43 Townsend Street Dublin 2 D02 VK65 Telephone: +353 761 079 000	Limerick 6th Floor River Court Business Centre Cornmarket Square Limerick V94 FVH4
Cork 101 North Main Street Cork T12 AKA6	Galway 4th Floor Dockgate Merchants Road Galway H91 EY10
Kilkenny 4 The Parade Kilkenny R95 VO52	

APPENDIX

FIVE

Grants in 2015 Citizens Information Services

REGION 1 CIS	€
Ballyfermot	254,300
Blanchardstown	236,440
Clondalkin (ASW ¹¹) (NAS 2014 ¹²)	378,113
Dublin 12 & 6W (Crumlin)	257,300
Dublin 2,4,6	236,363
Dublin 8 & Bluebell	279,554
Dublin City Centre	584,781
Dublin City North Bay (KARE)	137,697
Dublin North West (Finglas)	362,979
Dublin Northside	258,823
Dun Laoghaire/Rathdown	234,500
Fingal (North County)	304,609
Louth	328,288
Monaghan	257,800
Tallaght	284,986
Total	4,396,532

¹¹ ASW (Advocacy Support Worker)

¹² NAS (National Advocacy Service)

REGION 2 CIS	€
Cavan	222,300
Donegal	653,544
Galway	399,252
Leitrim (NAS 2014)	235,896
Longford (ASW)	320,093
Mayo	382,539
Roscommon	265,000
Sligo	267,300
Westmeath (NAS 2014)	324,036
Total	3,069,960

REGION 3 CIS	€
Carlow	212,000
Kilkenny	198,000
Laois	215,116
Meath	375,142
North Kildare	232,320
Offaly (ASW) (NAS 2014)	332,742
South Kildare	210,296
Wexford	321,500
Wicklow	299,251
Total	2,396,367

REGION 4 CIS	€
Clare (ASW)	348,598
Cork City North	171,100
Cork City South	333,516
Kerry	347,273
Limerick	316,688
North & East Cork County	264,401
Tipperary	476,078
Waterford (NAS 2014)	283,048
West Cork County (ASW)	308,513
Total	2,849,215

TOTAL FOR CITIZENS INFORMATION SERVICES	€
	12,712,074

CITIZENS INFORMATION PHONE SERVICE	€
	1,253,369

The Money Advice and Budgeting Service (MABS)

REGION 1 MABS	€
Ballymun (RMA ¹³)	371,439
Blanchardstown (RMA)	346,032
Clondalkin (RMA)	371,600
Drogheda	188,357
Dublin 10 & 20 (RMA)	368,044
Dublin 12 Area	274,307
Dublin North City	290,279
Dublin North East (RMA)	263,630
Dublin South East	209,193
Dun Laoghaire	212,630
Dundalk/Oriel	244,149
Dundrum/Rathfarnham (AISTU ¹⁴)	368,790
Fingal (North County) (RMA)	302,455
Finglas/Cabra	342,100
Liffey South West	362,586
Monaghan	255,886
National Traveller MABS	322,916
Tallaght (RMA)	363,939
Total	5,458,332

¹³ Resource Money Advisor

¹⁴ Approved Intermediary Service Transition Unit

REGION 2 MABS	€
Athlone	159,300
Cavan	275,217
Leitrim	219,838
Longford	183,799
Mullingar (AISTU 2013-2014)	198,171
North Donegal (AISTU)	374,936
North Galway (AISTU) (RMA)	249,030
North Mayo	206,028
Roscommon (AISTU)	188,471
Sligo (AISTU) (RMA)	311,923
South Donegal	150,800
South Galway	520,871
South Mayo (AISTU 2013-2014) (RMA)	287,600
West Donegal	122,996
Total	3,448,980

REGION 3 MABS	€
Arklow (RMA)	237,418
Bray (RMA)	341,453
Carlow (AISTU)	353,011
Kildare (RMA)	459,746
Kilkenny	287,150
Laois (RMA)	205,743
Meath	302,482
Offaly (AISTU)	246,241
Wexford	328,810
Total	2,762,053

REGION 4 MABS	€
Charleville (AISTU 2013-2014)	209,800
Clare	281,200
Cork (RMA) (AISTU)	522,725
Kerry	531,740
Limerick (RMA)	386,200
North Cork	305,000
North Tipperary (RMA)	269,125
South Tipperary	368,984
Waterford (RMA & AISTU)	537,930
West Waterford (AISTU)	163,268
West Cork (RMA)	255,549
Total	3,831,521

Total MABS Companies	15,500,886
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MABS NATIONAL DEVELOPMENT LIMITED (NDL)	€
	2,372,369

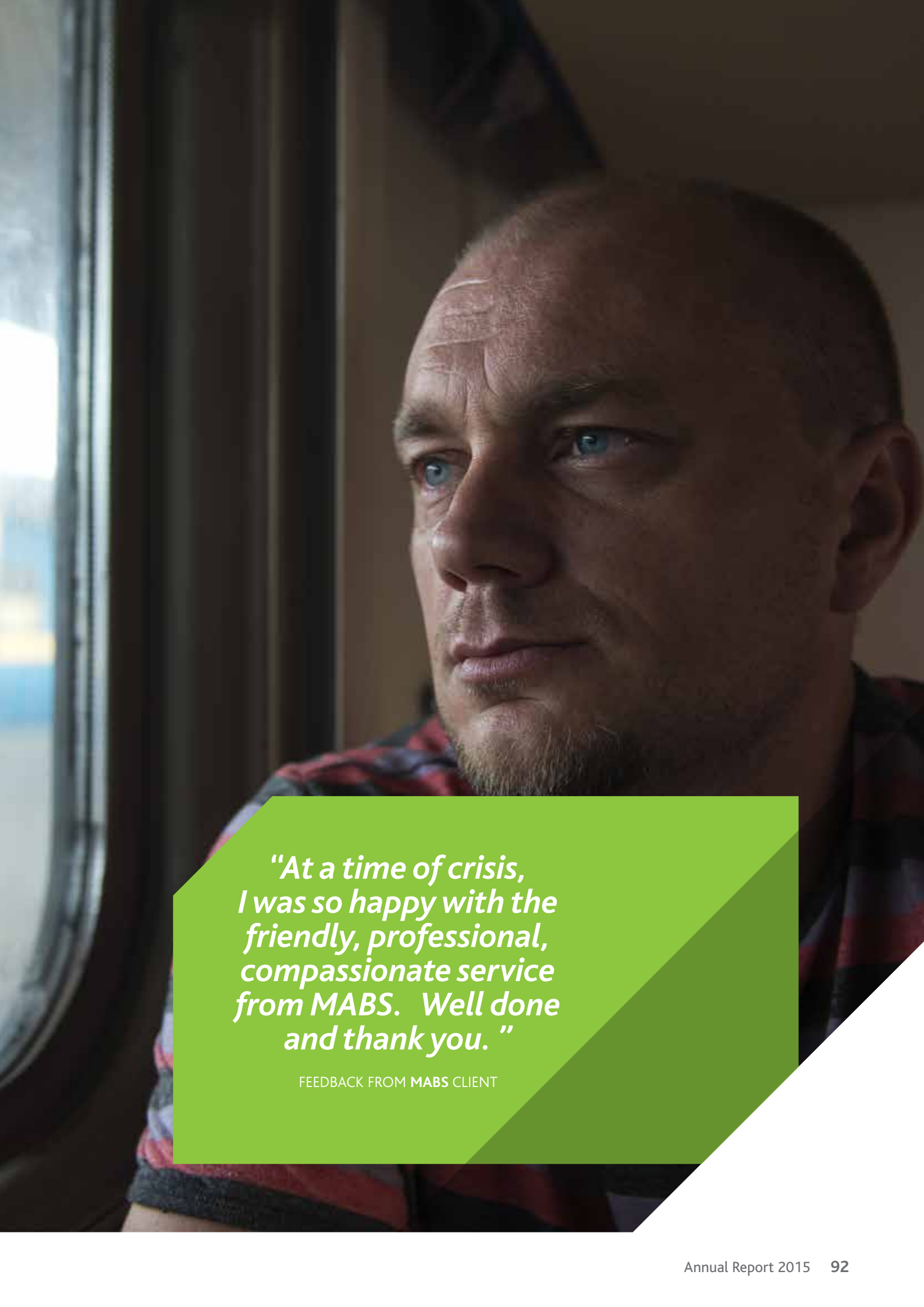
NATIONAL ADVOCACY SERVICE (NAS)	€
	3,135,748

SIGN LANGUAGE INTERPRETING SERVICE	€
	275,000

NATIONAL ASSOCIATION OF CITIZENS INFORMATION SERVICES (NACIS)	€
	48,500

SECOND TIER SUPPORTS	€
Threshold	47,700
Free Legal Advice Centres (FLAC)	88,000
Treoir	34,400
Immigrant Council of Ireland	115,225
Access & Advocacy Support - Inclusion Ireland	29,100
Total	314,425

TOTAL OF GRANTS IN 2015	€
	35,612,371

A close-up, profile view of a man with a beard and blue eyes, looking out a window. The lighting is soft, coming from the window on the left. The man is wearing a red and black plaid shirt. A green diagonal graphic element is overlaid on the bottom right of the image, containing white text.

*"At a time of crisis,
I was so happy with the
friendly, professional,
compassionate service
from MABS. Well done
and thank you."*

FEEDBACK FROM MABS CLIENT

Notes

[illegible]

Notes

[illegible]

The Citizens Information Board provides independent information, advice and advocacy on public and social services through citizensinformation.ie, the Citizens Information Phone Service and the network of Citizens Information Services. It is responsible for the Money Advice and Budgeting Service and provides advocacy services for people with disabilities.

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information · advice · advocacy

