It All Counts

Talk Money Week NI

Slide Information

Organisation	What you'll hear
Consumer Council (Slide 4 – 24)	Save on household bills, compare energy and fuel costs, get help with complaints
Healthy Start (Slide 25 – 35)	Help to buy healthy food and milk for pregnant women and children under four
Make the Call (Slide 36 – 40)	Free, confidential help checking benefit entitlements and making claims
MoneyHelper (Slide 41)	Compare petrol prices, plan your budget, check borrowing options and get guidance
Trading Standards (Slide 42 – 52)	Common scams, their real-life impact, and how to protect yourself

Slide Information continued..

Organisation	What you'll hear
Compassionate Communities NI (Slide 53 – 68)	Plan ahead: key paperwork, Enduring Power of Attorney, protecting your wishes
Trussell (Slide 69 – 90)	Why foodbanks exist and how talking about money can help you maximise income
National Energy Action (Slide 91 – 121)	Reduce your energy bills, keep warm for less and find support
Independent Community Advice – CAAN (Slide 122 – 138)	Free, independent advice on money, debt, benefits and financial support
MoneyHelper Pension Guidance (Slide 139 – 146)	Plan your next steps in retirement with a basic guide to pensions
Thanks and Close (Slide 147 – 151)	Key points from the day

How the Consumer Council can help you



Sharlene Berry

Consumer Empowerment Officer

Who we are

We are the statutory consumer body for Northern Ireland.



Investigate and resolve complaints

Provide advice and information

Advocate on your behalf

Investigating and resolving complaints

We investigate complaints about:

- Energy
- Water
- Transport
- Postal Services

£2.5million returned in last 5 years

Awards/accreditations

- 97 out of 100 Net Promoter Score
- 99% Customer Satisfaction
- Customer Service Excellence

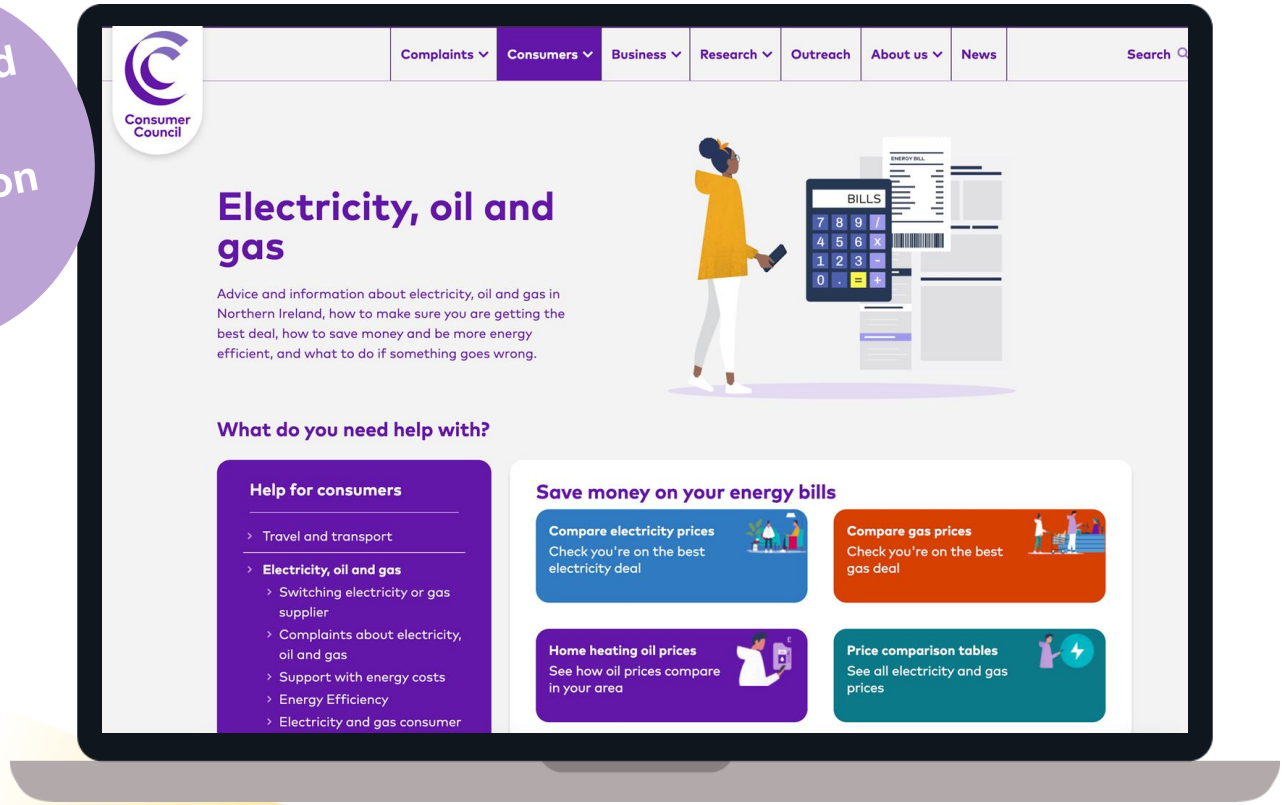
Consumer Council

Saving Money



How the Consumer Council can help you save

Electric and gas price comparison tool



How many electricity suppliers are there in NI?

budgetenergy
Northern Ireland's Electricity Company

power ni
part of energia group

sse Airtricity

Share energy

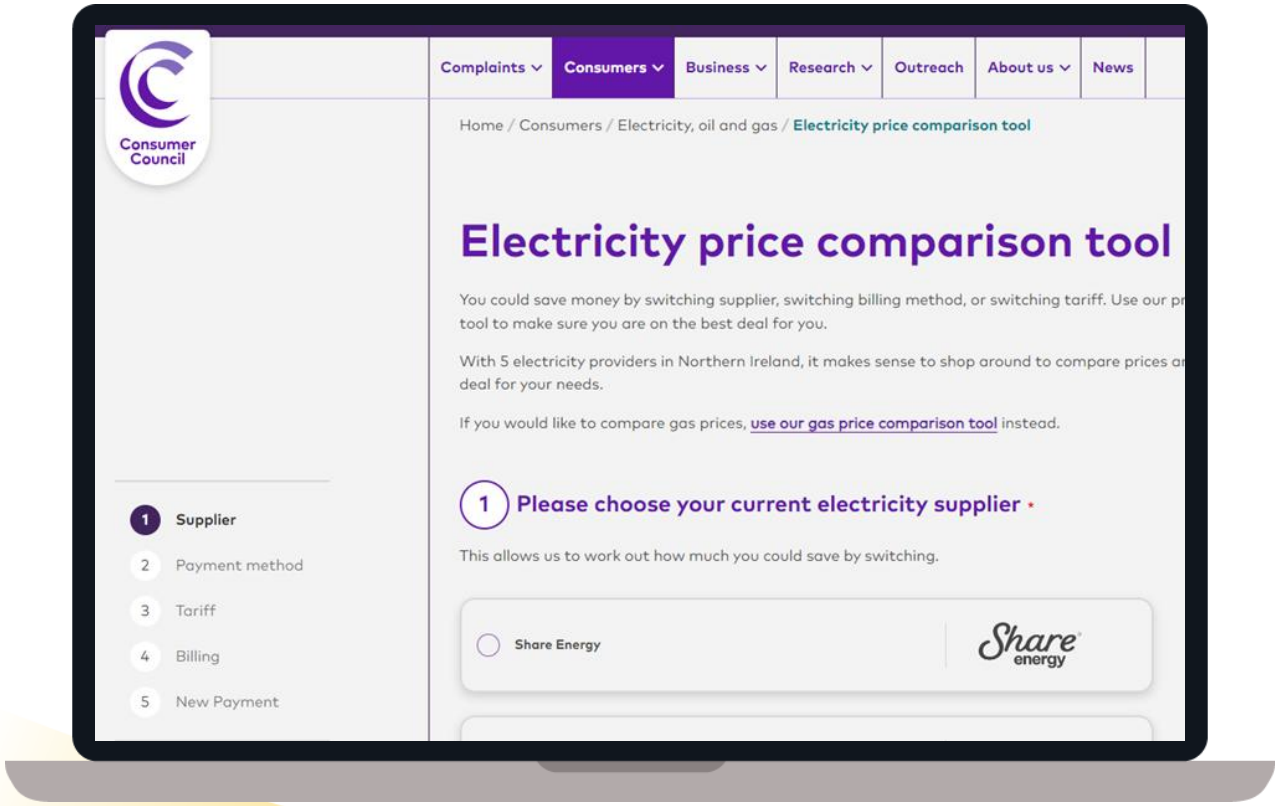
click energy

Consumer Council

Electricity price comparison tool

5 easy steps

- Supplier
- Payment method
- Tariff
- Billing
- New Payment



Saving on electricity and gas bills



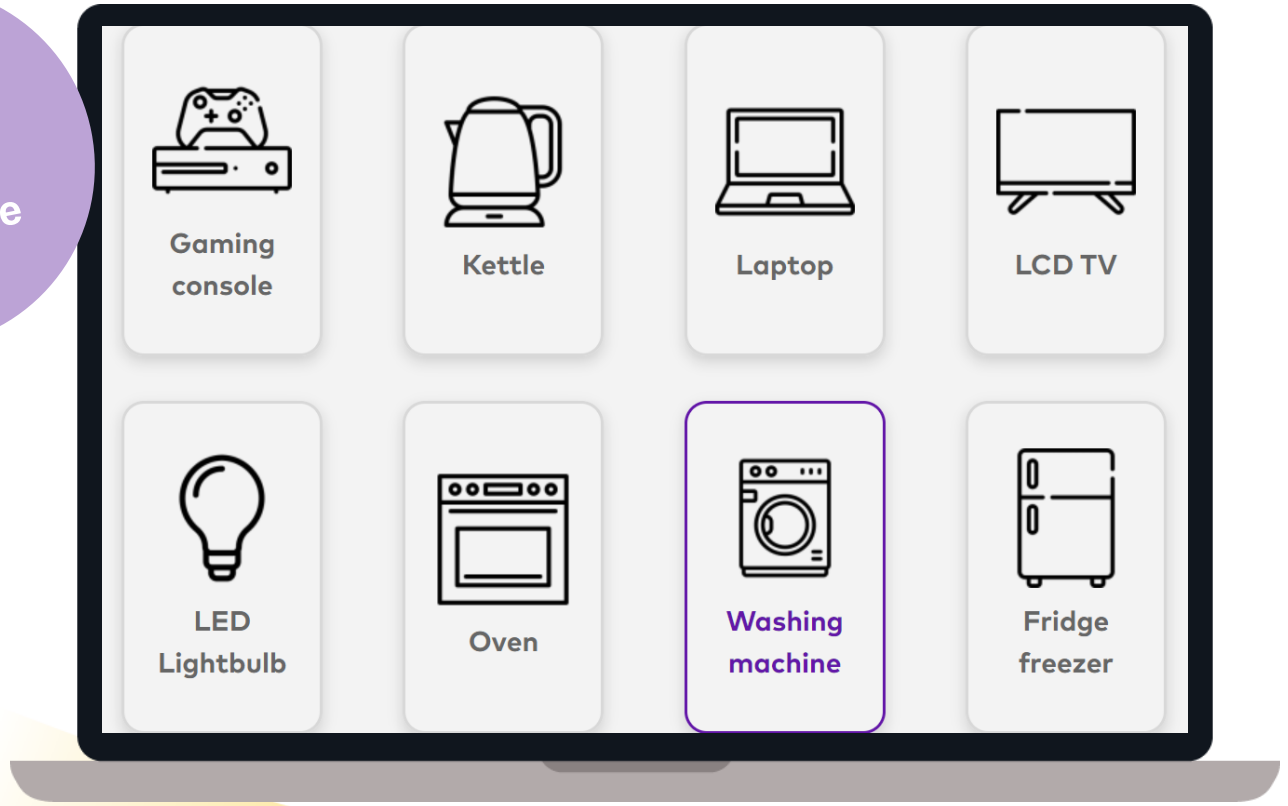
Switch supplier

Switch payment method

Switch billing type

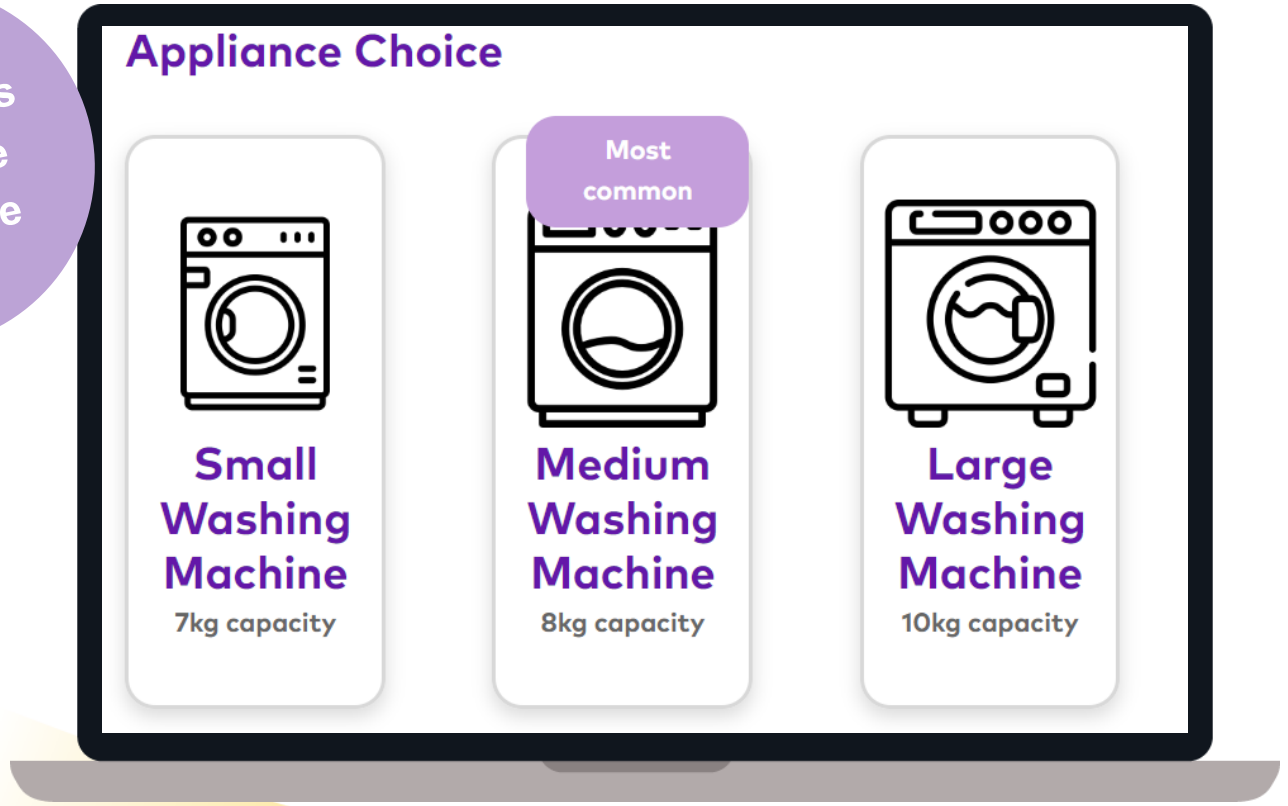
Appliance cost checker

Choose your appliance



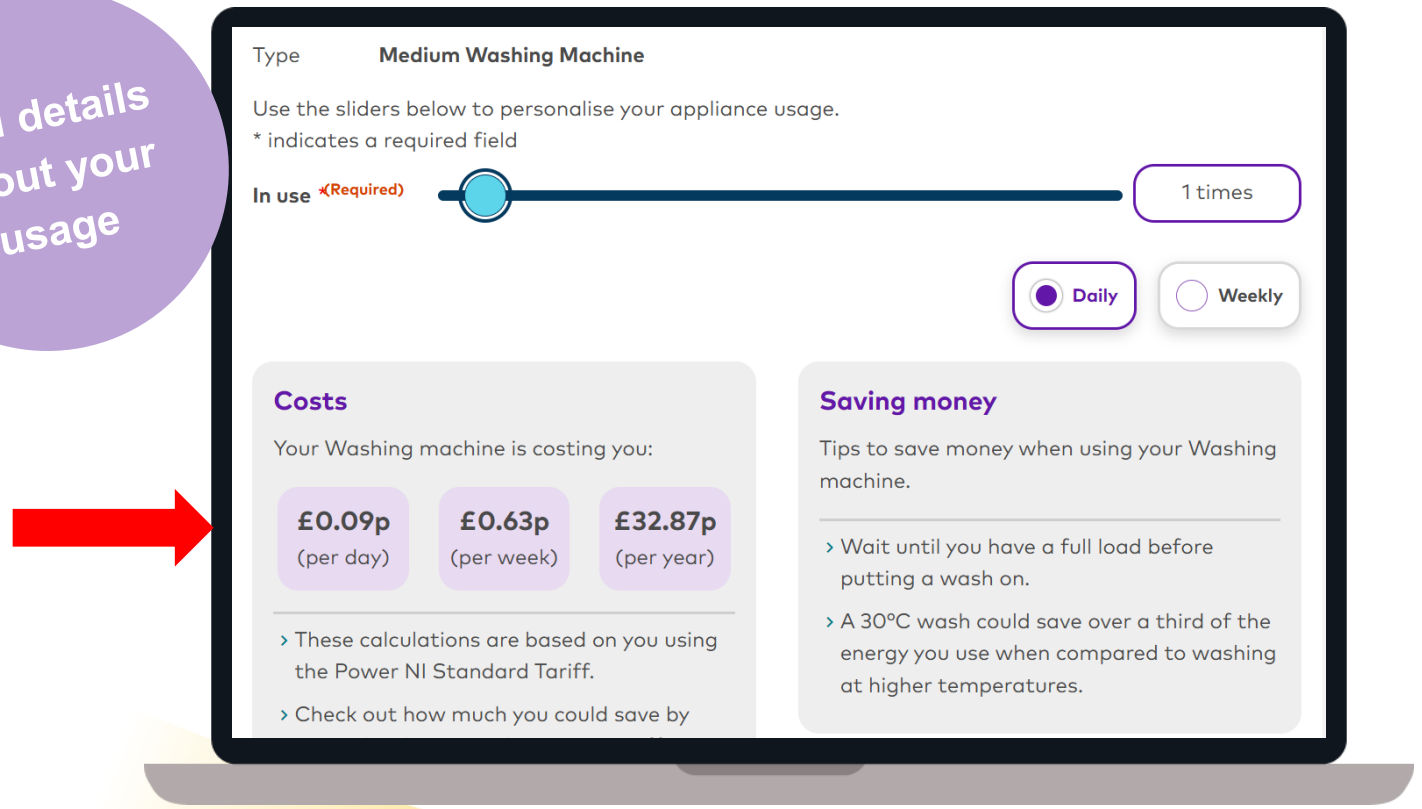
Appliance cost checker

Add details about the appliance



Appliance cost checker

Add details about your usage



Tips from the Energy Saving Trust

Savings per year:

- Switching off standby mode on devices - **£55**
- Draught-proofing windows and doors - **£45**
- Turning off lights when you leave a room - **£20**
- Switching to LED bulbs - **£4-£13** per bulb
- Using washing machine more efficiently - **£28**
- Avoiding tumble dryer in warmer weather **- £60**

Tips from the Energy Saving Trust

Savings per year:

- Keeping your shower time to 4 minutes - **£70**
- Swapping one bath a week with a 4-minute shower - **£12**
- Avoiding overfilling the kettle - **£11**
- Reducing dishwasher use by one run per week - **£14**
- Effective insulation of your hot water cylinder - **£35**

Total savings: £375

How much money could you save?



Switch and save

- Most expensive – least expensive tariff = **£376***

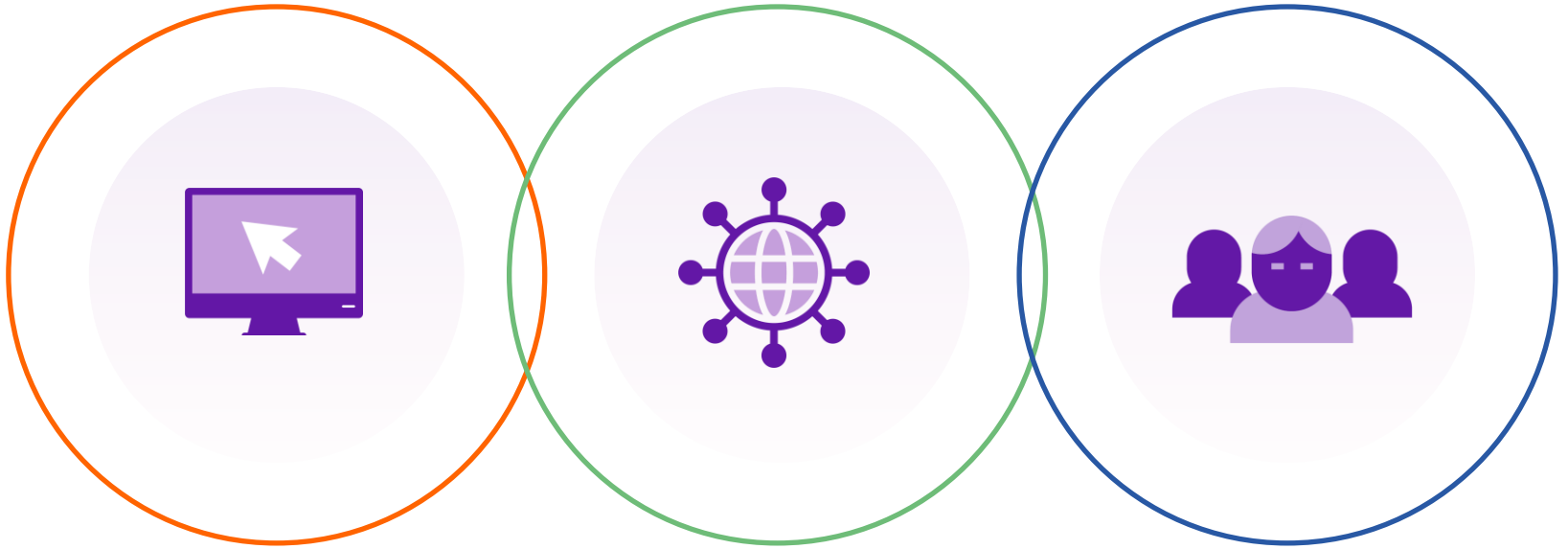
Energy efficiency

- Reducing electricity usage = **£375****

Overall savings = £751

*Prices correct as of 24/10/2026
**Tips from the Energy Saving Trust

Help with home heating oil

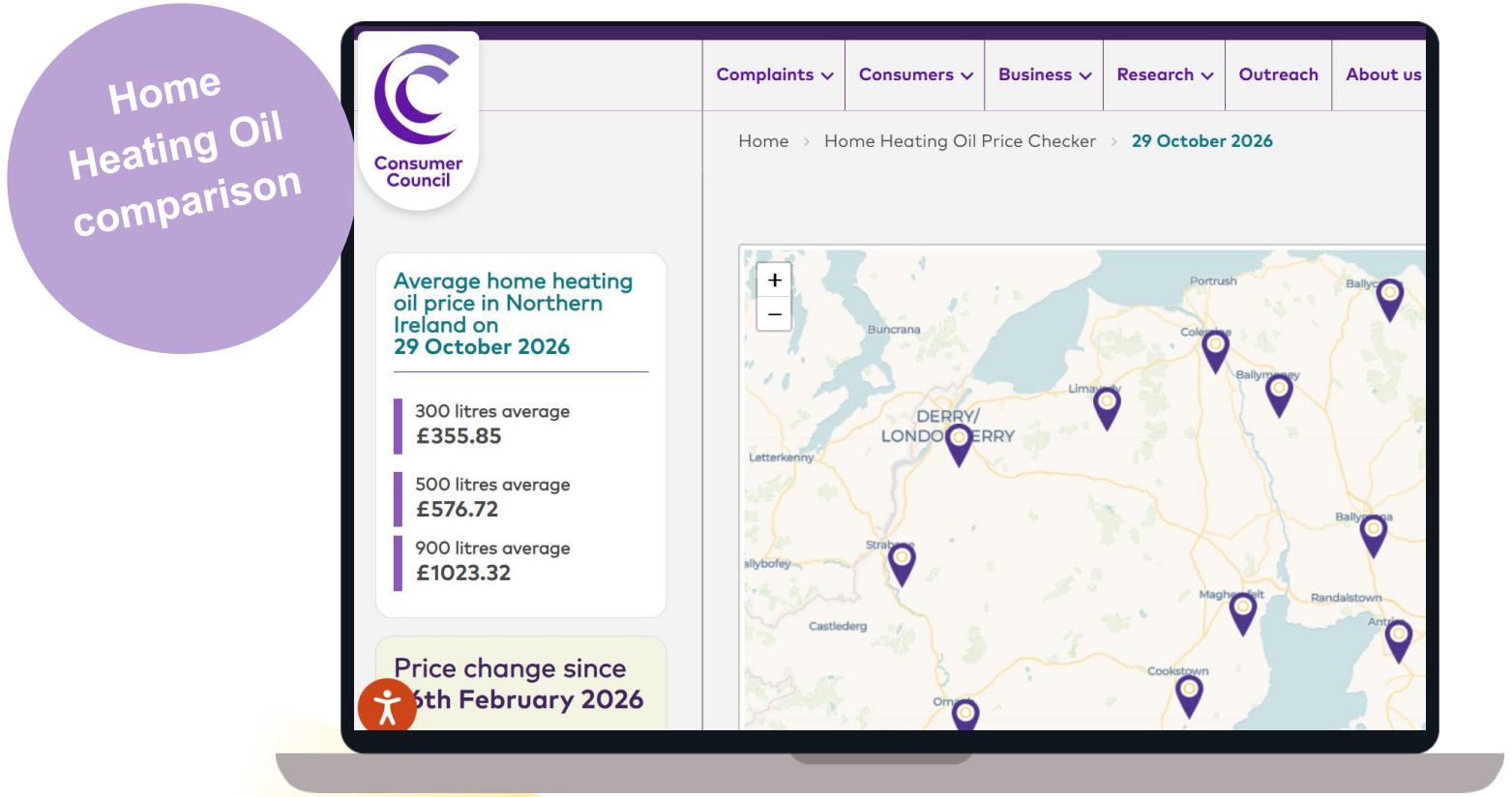


Use our tool

Oil buying networks

Oil Federation top up card

How the Consumer Council can help you save



Home heating oil prices

Average home heating oil price in NI on 29 October 2026

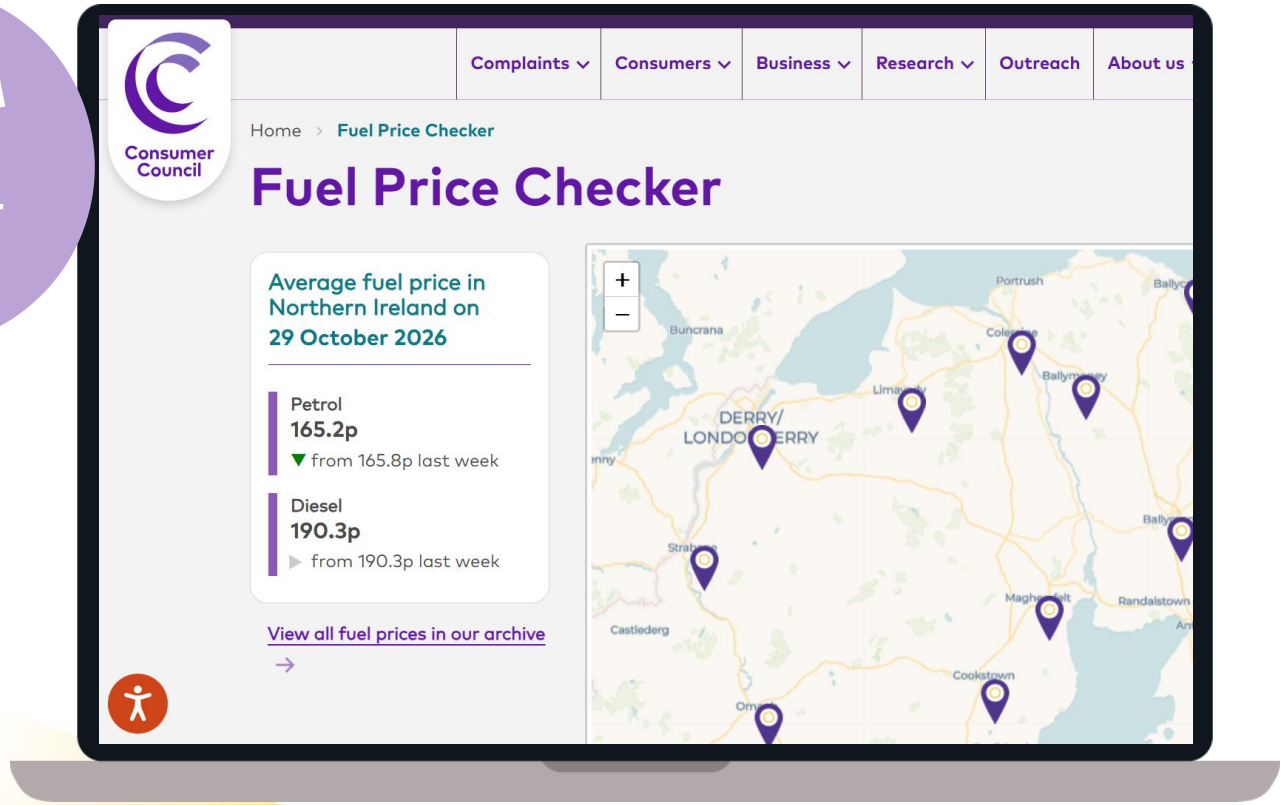
- 300 litres - **£355.85**
- 500 litres - **£576.72**
- 900 litres - **£1023.32**

Average home heating oil price in NI on 26 February 2026

- 300 litres **£202.12**
- 500 litres - **£307.38**
- 900 litres **£536.72**

How the Consumer Council can help you save

Petrol and diesel checker



Utility Care Register



Customer Care Register

Alternative bill formats

Password schemes

Free boiler & safety checks



NIE Medical Care Register NI Water Customer Care Register

NIE and NI Water

Prioritising those who rely on electrical equipment or on a water supply for their day-to-day care

Thank You

T 0800 121 6022
E contact@consumercouncil.org.uk
consumercouncil.org.uk



NHS Healthy Start Scheme

Siobhán Harding
Women's Support Network



What is Healthy Start?

- The **NHS Healthy Start scheme** helps families on low incomes and those who are pregnant to access healthy food, milk and vitamins
- People apply for the scheme online and get a **pre-paid card** which they can use to buy fruit, vegetables, pulses, milk and baby formula
- The scheme is available in England, Wales and Northern Ireland



Who is entitled to Healthy Start?

- You are more than **10 weeks pregnant**; or
- You have responsibility for at least one child **under the age of four**;

in addition you must be receiving:

- Universal Credit (if your family's take home pay is **£408 or less per month**)
- Pension Credit (which includes the child addition)
- You're **under 18 and more than 10 weeks pregnant** (even if you don't receive any benefits)



How much is Healthy Start worth?

- **£4.65** each week of pregnancy (after the 10th week of pregnancy)
- **£9.30** each week for children from birth to one year old
- **£4.65** each week for children between one and four years old
- Payments stop when the child turns four or they no longer receive a qualifying benefit



How is Healthy Start paid?

- Healthy Start payments are made onto a **pre-paid card** like this
- Payments are loaded automatically onto the card every **4 weeks**
- Use the card in places that sell eligible foods & accepts Mastercard
- You can only spend up to the balance on your card





What to buy with Healthy Start?

- Fruit, Vegetables and Pulses (beans, peas & lentils)
- Plain Cow's Milk
- Baby Formula
- Vitamins (not bought with the card)



How to apply for Healthy Start?

- Apply Online:
- www.healthystart.nhs.uk
- By Telephone:
- **0300 330 7010**
- Remember to tell Healthy Start about any changes of circumstances



Research on Healthy Start in NI

- Cost of living research found women were missing out:

  “I found out about it in the Women’s Centre. My wee boy was a year and a half and I’m on my own with him. I missed most of it when I really needed it because I didn’t know.”

- ARK research found only **52.7%** of eligible people in NI are using the scheme, lower than England and Wales



Campaigning work on Healthy Start

- Increase the **value**
- Change the **eligibility** rules:
  - Remove the income threshold
  - Extend it to children under five
- Raise **awareness** of the scheme
- Bring in **auto-enrolment**





We need your help too!

- Spread the word
- Any ideas to raise awareness?
- Share the video






Are you missing out on NHS Healthy Start?
Video Runs Here

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

Make the Call Wraparound Service

Gary McGouran – Head of Branch

Make the Call Wraparound Service

Make the Call Wraparound Service aims to ensure individuals and households across NI are receiving all the benefits, supports & services to which they and their families are entitled.

- **People centred interventions** to help customers to access services within DfC, across government and the third sector;
- **Putting people at the heart of the service** we offer, looking at the **customer as a whole person** with unique needs and a unique human value;
- **Connect people with the care and support** they need so that they can improve their lives for the better.

Telephony Team:

- free and confidential Needs Assessments
- identify potential entitlement to benefits, supports and services
- Mon-Fri – 9.00 to 5.00



Community Outreach Service:

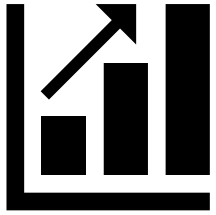
- home visits to provide face to face assistance and support with benefit claim form completion.
- awareness events
- entitlement clinics
- Benefit branch support – appointees, vulnerable customer visits



Make the Call Wraparound Service

In 2024/25 Make the Call Wraparound Service -

- assisted **11,486** people in accessing **£63.3 million** in additional annualised benefits
- **£105.95** per person per week



Make the Call Telephony Helpline



- the Make the Call Telephony line received **59,713** calls between April 2025 and March 2026

Make the Call Outreach Team

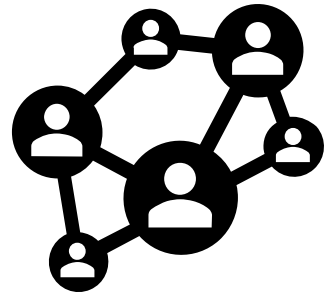
- The Outreach Team received **17,213** referrals and conducted **12,882** home visits in 2025/26



Partnerships

In 2025/26 Make the Call -

- Received **2,222** referrals
- Referred or signposted in **1,144** instances

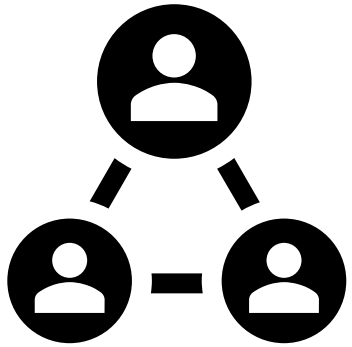


Working In Partnership – Positive Passporting

- Make the Call Wraparound have been developing and maintaining a portfolio of collaborate partners across Government and within the Voluntary and Community Sector since 2018

- Aim is to connect people, often in vulnerable solutions, with the services and partner organisations that can provide the specialised support that can improve their lives for the better.

- To maximise the impact -



  - Make direct referrals to partner organisations
  - Accept direct referral from partner organisations
  - Maintain and develop existing partnerships to maximise outcomes for our customers
  - Seek new opportunities to expand our portfolio of partner organisations

We're Here to Help



Text ADVICE to 079 8440 5248

Visit: nidirect.gov.uk/makethecall

talk money week®

Money & Pensions Service

MoneyHelper - Free and impartial help with money, backed by the government | MoneyHelper

Petrol prices near you: find the cheapest fuel | MoneyHelper

Budget planner | Free online budget planning tool | MoneyHelper

Trading Standards

It All Counts – Talk Money Week

Yasmin Johnstone

Impersonation Scams

Be suspicious of unexpected requests for money. Remember that scammers use phone, emails and texts to impersonate people.

Don’t click on links in unexpected messages, especially ones asking you to make a payment or give personal details.

Scammers can keep your line open, so use a different phone to call the company and check if the request is genuine.

Never provide your bank card, PIN, cash or valuable items to a courier.

Don’t believe anyone who says you need to move your money to keep it safe. Only a scammer would say that.

Never give remote access to your computer or device to someone who has called you unexpectedly.

HMRC Impersonation

Received a telephone call from "HMRC" that she owed £4.5K in tax.

Deadline to pay by 3pm the following day.

Follow up call from "PSNI" (scammer) straight after to confirm it was HMRC.

HMRC or The Police will never ring you up out of the blue and threaten arrest if you don't pay immediately.

Top stories

Department for the Economy

County Down woman successfully claims money back after falling victim to…



1 day ago

Belfast Live

Co Down woman's warning after falling victim to sophisticated £4,000…



20 hours ago

The Irish News

Warning after woman tricked into sending thousands as scammers clone PSNI…



1 day ago

Birmingham Live

HMRC scam that's 'highly sophisticated' will cost £4,000 if you fall for it



3 hours ago

More news →

Belfast Telegraph
https://www.belfasttelegraph.co.uk › northern-ireland

Co Down woman scammed out of £4000 by fraudsters

1 day ago — **Yasmin Johnstone** of the TSS said: "This **scam** was highly convincing particularly as they had cloned the genuine telephone number of a local ...



Bank Impersonation scams are on the rise!

Received a call claiming to be from your bank?

Told your account has been compromised? Hacked? Attempted Fraud? Need to move your funds to a "safe account"?

HANG UP AND CALL 159

State the name of your bank and if they participate in the scheme, you will be connected to their customer advisors to check if the contact is genuine

STOP, THINK, SAVE

Department for the Economy
www.economy-ni.gov.uk

An Roinn Geilleagair

Trading Standards Service

INVESTMENT SCAMS

- Investment scams can happen by any form of communication, but the preferred method of scammers is by telephone or Social Media
- Offered deals that are to good to be true e.g. 20k investment will bring returns of £500k
- Investments can be in anything including: Wine, Diamonds, Gold, Property and Renewable Energy
- Pressured into making a quick decision. This could be with a limited time offer or a bonus/discount if you sign up before a specific deadline
- Want to build a relationship with you "Smart Investor" "Your not stupid enough to miss out on this once in a lifetime offer"
- The company is not registered with the FCA to deal in Financial Investments – RED FLAG!!!
- Recent referrals suggest they don't stop once the have drained your funds – take out loans & steal from family

CASE STUDY

- 90 year old man lost £400k through fake investments in oil and diamonds
- Was targeted over a 10 year period without the knowledge of his family
- Groomed to the extent that he still believes his investments are genuine despite Police and TS intervention
- Lost his life savings, pension and sold farmland to fund these scammers
- Family relationship has been destroyed beyond repair and everything he worked hard for is gone



Cryptocurrency Scams





Scammers cold call victims or use Social Media to advertise their "Get Rich Quick" Investments in Crypto

They use fake celebrity endorsements to add legitimacy such as Martin Lewis - Money Saving Expert

Average initial Investment is around £250 however this will quickly skyrocket

You will be asked for remote access to your device to provide you with the companies "fake" trading platform where you will see increased profits

Scammers will allow you to make small withdrawals under the pretence of showing you how easy it is to do in the hope of alleviating any concerns about accessing your funds

Scammers may ask for ID claiming this is needed to open a trading account - This is used to commit identity fraud with some victims having thousands of pounds in loans taken out in their name.

Romance Scams

Scammers use fake profiles to form a relationship with you through Social Media and online dating sites. Romance scams are sometimes referred to as “Pig Butchering” because the scammer essentially love bombs their victim with the aim of “fattening the pig” before they take everything.

Scammers will often try and move the conversation to another platform fairly quickly to avoid detection and this may add to the illusion that they only have eyes for you, therefore the app is no longer required.

Once a relationship has been established scammers will ask for money to help with flights/visa in order to visit you or for medical costs. Some have even asked their victims to take out loans.

Scammers will always have excuses why they can’t video call or meet you in person. Victims may become angry when you challenge them and refuse to disclose any details.





Scam Websites



Tips

- Check the website address – many scam sites will use an address similar to the real one e.g. www.tesco.com becomes www.tescostores.com
- Too good to be true offers? It usually is! Scam sites use low prices to lure shoppers in order to quickly sell counterfeit or nonexistent items.
- Where you can, pay for goods using a credit card for extra protection.
- Check the contact information
- Read online reviews before purchasing

55 year old lady on her own – recently registered blind

Uses Google Voice Assist to gain access to websites or telephone numbers to try and maintain as much independence as possible.

Wanted to book a cruise holiday with a company she had previously used

Lost £3500 after she was connected by telephone to a scam company

Her bank said tough luck, we said not good enough!

SCAMMERS USING AI VOICE CLONING TO MAKE FRAUDULENT PAYMENTS



National Trading Standards has identified a worrying new scam.

It starts with a cold call, where a fraudster asks you to participate in a non-existent 'lifestyle survey', created to gather your personal details.

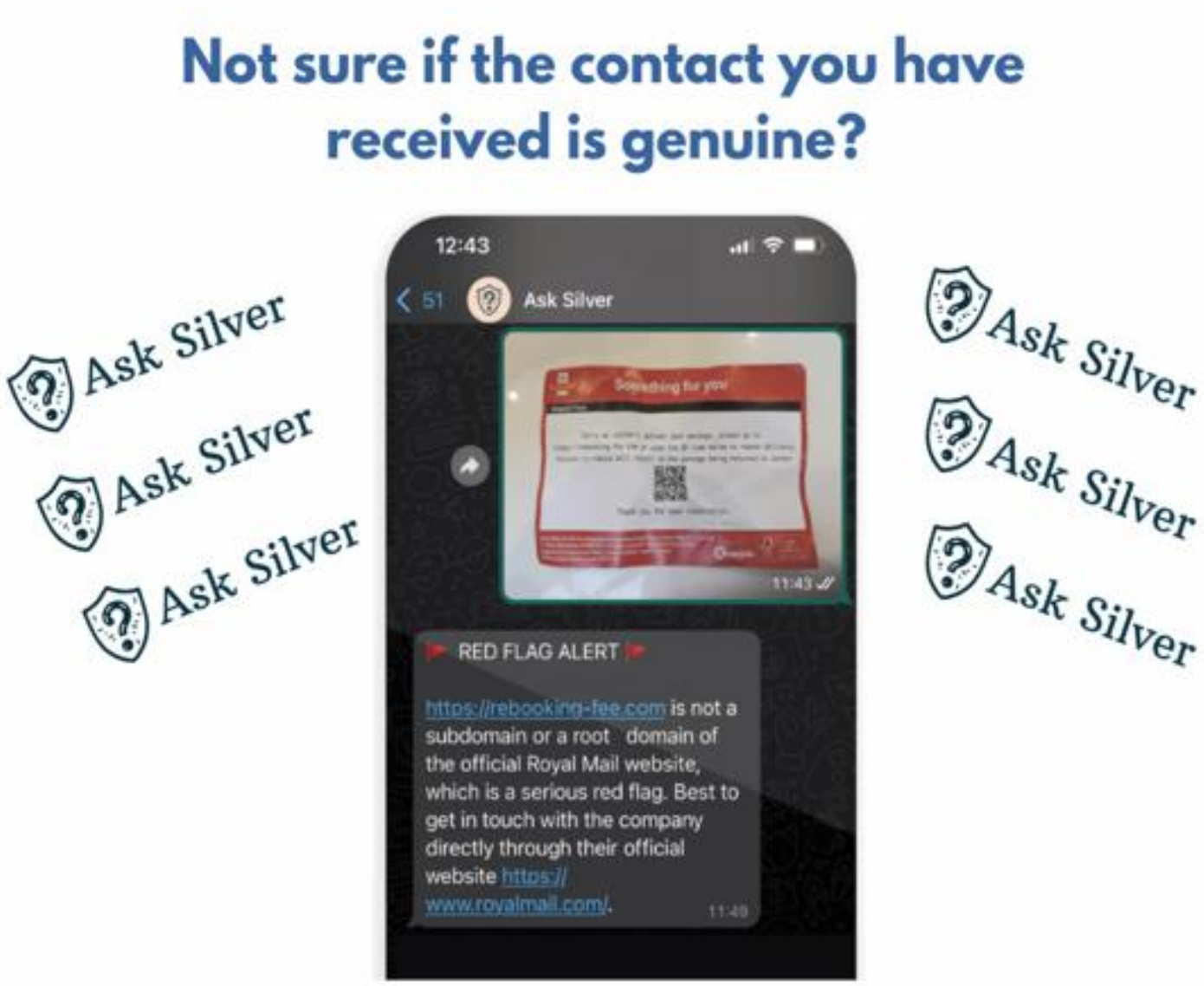
While you answer the questions, this information is used to create an AI-generated replica of your voice (voice cloning), which can be used to set up direct debits without you knowing.

Ask Silver

With a growing rise in AI Scams, we are reminding the public of Ask Silver - the free AI-powered scam-checking tool.

Check emails, texts, websites or leaflets you're worried about by simply taking a photo and uploading to Ask Silver at www.asksilver.com

Ask Silver uses Artificial Intelligence (AI) to spot red flags and provides suggestions for next steps on staying safe.





Financial Ombudsman Service - We can assist victims in raising complaints with FOS if they have been unsuccessful with their bank if they have fallen victim to a Authorised Push Payment Scam



Call Blocking Devices - We can provide landline call blockers to stop victims being targeted



Scam Talks - We provide scam talks and educational awareness sessions at local events, for groups or on a one-to-one basis



Visits - Sometimes it may be more appropriate for us to conduct joint visits with other organisations such as the PSNI or a member of the Health & Social Care Trust (victim approval required). We may also ask the PSNI to conduct a welfare check if we are concerned a victim may harm themselves

Social Media - We regularly post warnings on Facebook and X (Twitter)



Work with National Trading Standards - We work with our colleagues in England to identify potential scam victims and help to return money to them



Mail redirection - We can assist in redirecting mail to another named person with the consent of the victim



Telephone Preference Service/Mail Preference Service - We can sign you up to these services to allow you to opt out of unsolicited live sales and marketing calls (will not stop scam calls)



HOW TRADING STANDARDS TACKLE SCAMS



Compassionate Communities Northern Ireland

PLAN AHEAD

Sharon Williams, Project Manager, Compassionate Communities NI

Foyle Hospice
Together we care

www.compassionatecommunitiesni.com

Department of Health
An Roinn Sláinte
Männystrie O Poustie
www.health-ni.gov.uk



Aim for today

Your Guide to Planning Ahead



1. Explore the Benefits



2. Visualise the Plan



3. Identify Your Priorities



4. Find Your Starting Point



What is involved?

Advance Care Planning

Personal

Wishes, values, spiritual beliefs, personal comforts, pet care, digital passwords, and legacy arrangements.

Financial

Bank details, pensions, property deeds, funeral funding and maintaining accessible records.



Legal

Enduring Power of Attorney (EPA), appointing trusted executors, and drawing up a legally binding Will.

Clinical

Treatment boundaries, Advance Decision to Refuse Treatment (ADRT), organ donation, and ReSPECT forms.



Who, what and when

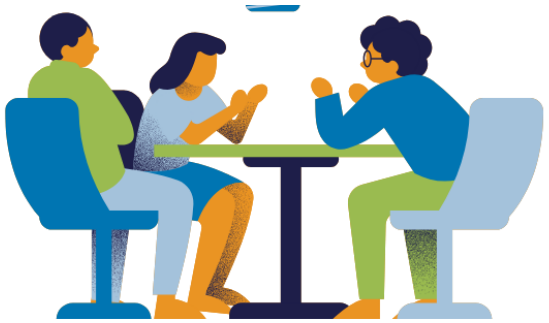




Who, what and when



Reflection



Discussion



Decision-making



Share



An on-going process,
needs reviewed and amended as circumstances change



Your plan is YOUR plan

What you want and don't want

What matters to YOU



Autonomy
How important is independence to you?

Comfort
What is your threshold for medical intervention?

WHAT MATTERS TO YOU

Connection
Who needs to be around you?

Legacy
What do you want to leave behind?



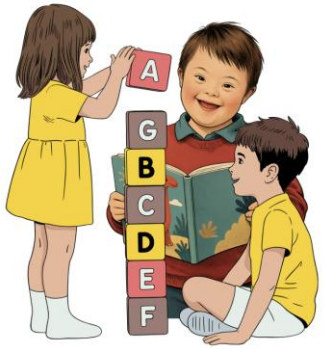
What is important



Who?

Who do you want to have by your side,

who is your advocate?



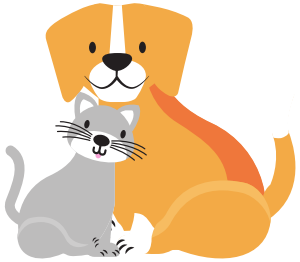
Dependents

Have you made provisions for children and adult children who are dependent on you?



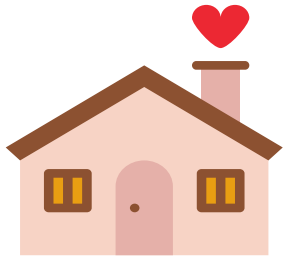
Digital Life *Example*

Where are your log in/password details, who knows them?



Pets

Who looks after your pets if you become very ill or die?



Home/Care Home

Do you want to stay at home or would you like to move to a care home?



Funeral Planning

Do you want this planned now or later, how should it be paid for?



Legal considerations







Ordinary Power of Attorney (POA)	Enduring Power of Attorney (EPA)	Advance Decision to Refuse Treatment (ADRT)
• **What it is:** Appoints someone to help with finances. • **When it's used:** For temporary situations while you still have mental capacity (e.g., hospital stay, extended travel). • **Key Feature:** Stops working immediately if you lose mental capacity.	• **What it is:** Appoints a person (your 'attorney') to manage your property and financial affairs. Arguably more important than a will. • **When it's used:** It 'endures' to continue working if you lose the mental capacity to make financial decisions yourself. • **Key Feature:** Does NOT cover health and welfare matters. Legal advice is strongly recommended for setting one up.	• **What it is:** Your legally binding 'No' to specific medical treatments in the future. • **When it's used:** It is your voice if you lose the ability to speak for yourself. It must be specific (e.g., refusing CPR in a certain state). • **Key Feature:** Legally binding on doctors if valid. It overrides family wishes. You must have capacity when you create it.

Example



Legal considerations

EPA vs. Controllership: Why Planning Ahead Matters in Northern Ireland

In Northern Ireland, individuals must decide between setting up an EPA while they have mental capacity or potentially facing a Controllership application if capacity is lost. An EPA is a proactive, personal choice, whereas a Controllership is a reactive, expensive, and court-mandated process.

PROACTIVE: ENDURING POWER OF ATTORNEY (EPA)



The Financial Impact



£150 – £300

Professional Setup Fees

EPAs cost significantly less in professional fees compared to high legal costs.

0%

Zero Annual Fees for EPA

No ongoing annual charges. Registration fee of £189 only if capacity is lost.

Choice and Efficiency



You Choose Who Manages Your Affairs

With an EPA, you appoint your attorney; in a Controllership, the Court chooses for you.



Single Meeting

An EPA can be signed in one meeting.



Proactive

EPA is a preventative measure; Controllership is a last resort after capacity is lost.

REACTIVE: CONTROLLERSHIP (HIGH COURT)



The Financial Impact



£2,000+

Professional Setup Fees

Controllerships cost significantly more in professional fees due to court application.



£407–£570+

Annual Maintenance Fees per year

Unlike EPA, Controllerships cost £407–£570+ per year. Registration included in initial application.

Choice and Efficiency



Court Chooses for You

In a Controllership, the Court chooses who manages your affairs for you.



6-Month Wait

Controllerships take 4–6 months for court review.



Reactive

Controllership is a last resort court-led process initiated only after mental capacity has been lost.



Legal considerations

WILLS & EXECUTORS: Securing Your Legacy

WILLS
(Your Legal Voice)



- Legally Binding Document
- Clear Instructions, No Ambiguity
- Professional Advice Recommended

EXECUTORS
(Your Trusted Representatives)



- Carry Out Your Wishes
- Manage Estate & Assets
- Two Recommended for Support

Peace of Mind Through Proper Planning

Example



Financial – money matters



Planning for Retirement

State Pension; personal or workplace pensions and other savings and investment



Planning for care

Supported living, residential or care home



Cohabitation

A person is living with a partner but is not married or in a civil partnership, they do not have the same rights as married couples or civil partners.



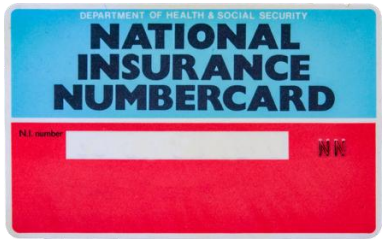
Will

Care of children or dependents;

Financial affairs - money, property and belongings.



Financial – write it down



tional Insurance Number



Bank details



Savings accounts



Credit Union



House Deeds



Solicitor details

Compassionate Communities Northern Ireland www.compassionatecommunitiesni.com

Financial & Legal Records

Instructions

Complete this record for all your online financial and legal records. Print and store in a safe place or email it to someone you have nominated to help manage your accounts on your behalf, i.e. your *'Power of Attorney'* or *'Enduring Power of Attorney'*.

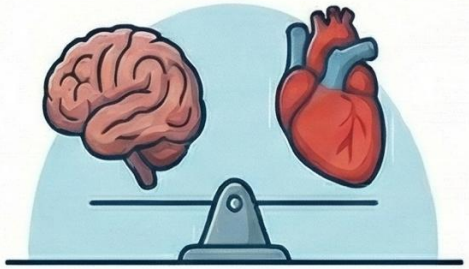
Financial Accounts			
Bank/Building Society/Credit Union	Sort Code	Account Number	Name(s) on the account

Pensions & Benefits			
Pension Provider	Reference Number	Benefit Type	Reference Number



Clinical preferences

Declining health and unexpected emergencies



Best Interests decisions



Organ Donation



Body Donation to medical science



Recommended Summary Plan for Emergency Care and Treatment Plan



Why plan



Clarifies decisions



Peace of mind

Enhances quality of life



Eases carer concerns





Where to start

Head over to www.compassionatecommunitiesni.com for a full range of resources, including videos, animations booklets, and templates.

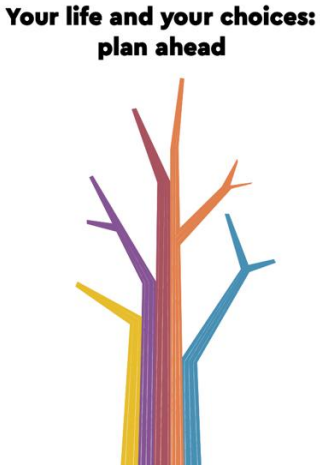


End of Life Support

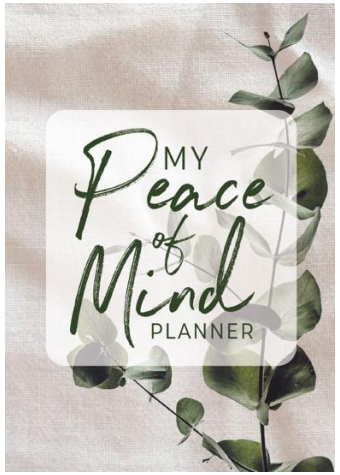


Interview with a Funeral Director











Compassionate Communities Northern Ireland

FOR MORE INFORMATION CONTACT
COMPASSIONATE COMMUNITIES NI

www.compassionatecommunitiesni.com
info@compassionatecommunitiesni.com

Foyle Hospice
Together we care

Department of Health
An Roinn Sláinte
Männystrie O Poustie
www.health-ni.gov.uk

Trussell
Ending hunger together

Talk Money Week 2026

It all counts....



Trussell – who we are

We exist so everyone can be free from hunger.

We're an anti-poverty charity and community of food banks. We work together to ensure no one needs a food bank to survive, while providing food and practical support to people left without enough money to live on.

There are 22 food banks in the Trussell community in Northern Ireland, distributing parcels at over 50 locations.

Trussell – only part of the picture

Many people turn to other charitable food providers or community groups for support, including independent food banks, local churches, pantries, larders, and social supermarkets.

Hunger in the UK data shows that many people using food banks also use other forms of charitable food provision alongside it.

Of people who had used a food bank in the last 12 months, 50% had also used a social supermarket or food pantry.

We know that many people facing hunger and hardship do not reach out for support.

Hunger in the UK 2025, Trussell, https://www.trussell.org.uk/news-and-research/publications/report/hunger-in-the-uk-2025

Hunger in the UK is our landmark multi-year research project on hunger and hardship, including its scale, drivers, impacts and who is most at risk.

It evidences the main driver of hunger and hardship as a lack of money…

driven by an inadequate social security system which is failing to protect people from the consequences of low income, hardship and changing life circumstances.

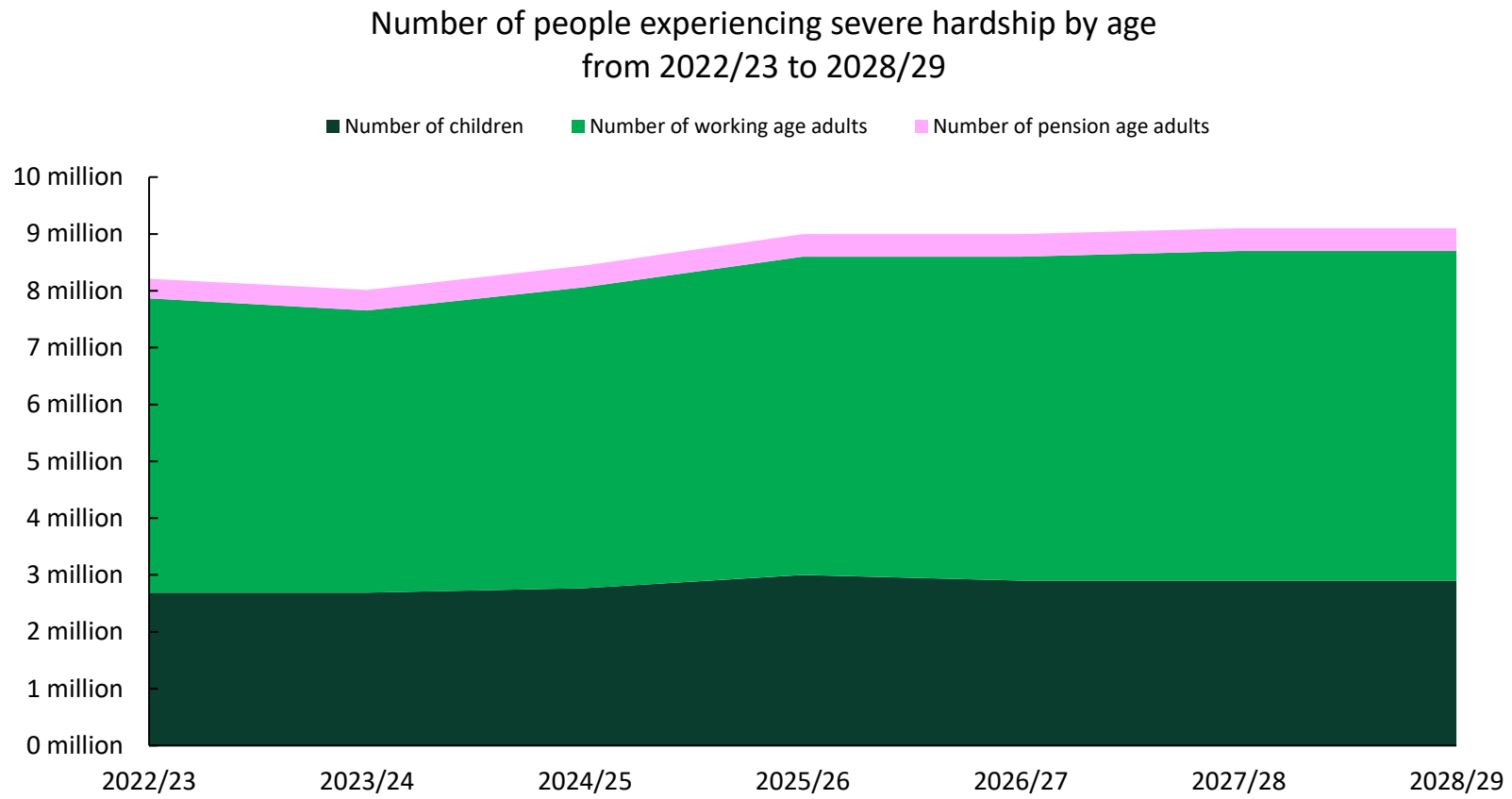
What is the scale of hunger and hardship across the UK?



Despite positive steps, the number of people experiencing severe hardship has increased

Almost 9 million people are experiencing severe hardship in 2026/27.

This includes 6 million adults, and 3 million children.



Source: Family Resources Survey and Households Below Average Income dataset (2022/23–2024/25), WPI Economics analysis. Data for 2025/26 – 2028/29 are projections.

Trussell
Ending hunger together

What is driving hunger and hardship?



There are clear drivers of hunger across the UK

Across the three waves of this research, we have built a clear and consistent picture of what is driving hunger and hardship.



Incomes do not cover the cost of essentials



High costs are weighing down people on the lowest incomes



Unmet support needs and social isolation are deepening hardship

Incomes do not cover the cost of essentials



Inadequacy of Universal Credit



Additional costs and inadequate support for disabled people

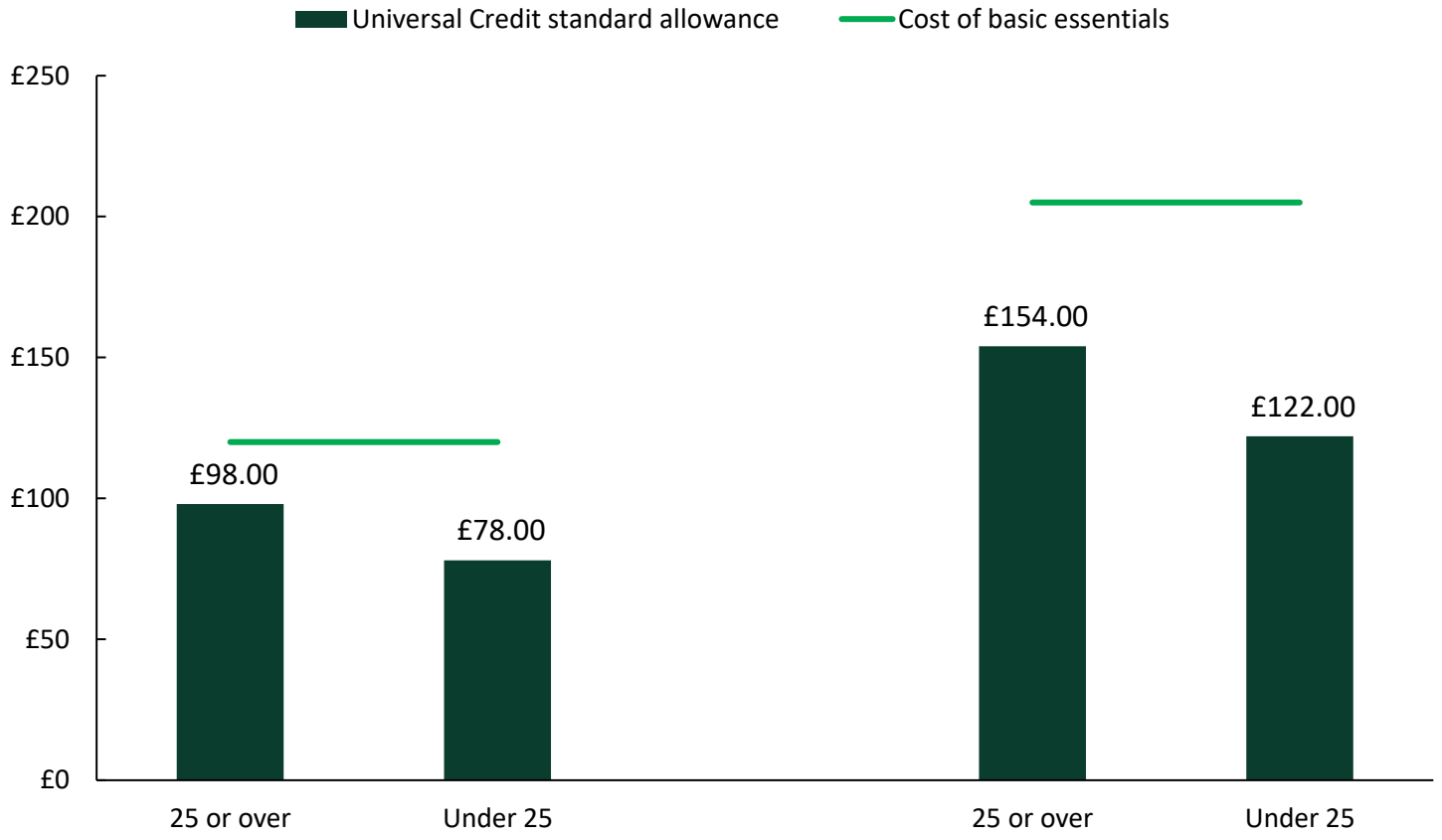


Low paid and insecure work

Inadequacy of Universal Credit

- The majority (64%) of people in receipt of Universal Credit were food insecure in 2026, over three times the rate for people across the UK (20%).
- The basic rate of UC is insufficient to meet people's day to day costs.
- The standard allowance leaves single-adult households facing a shortfall of at least £22 and couples a shortfall of £51 between their support and the cost of essentials.

Universal Credit's standard allowance compared to indicative Essentials Guarantee level (£ per week in 2026/27)



Source: JRF analysis

High costs are weighing down people on the lowest incomes



Affordable housing



Affordable energy

Unmet support needs and social isolation are embedding hunger and hardship in our communities



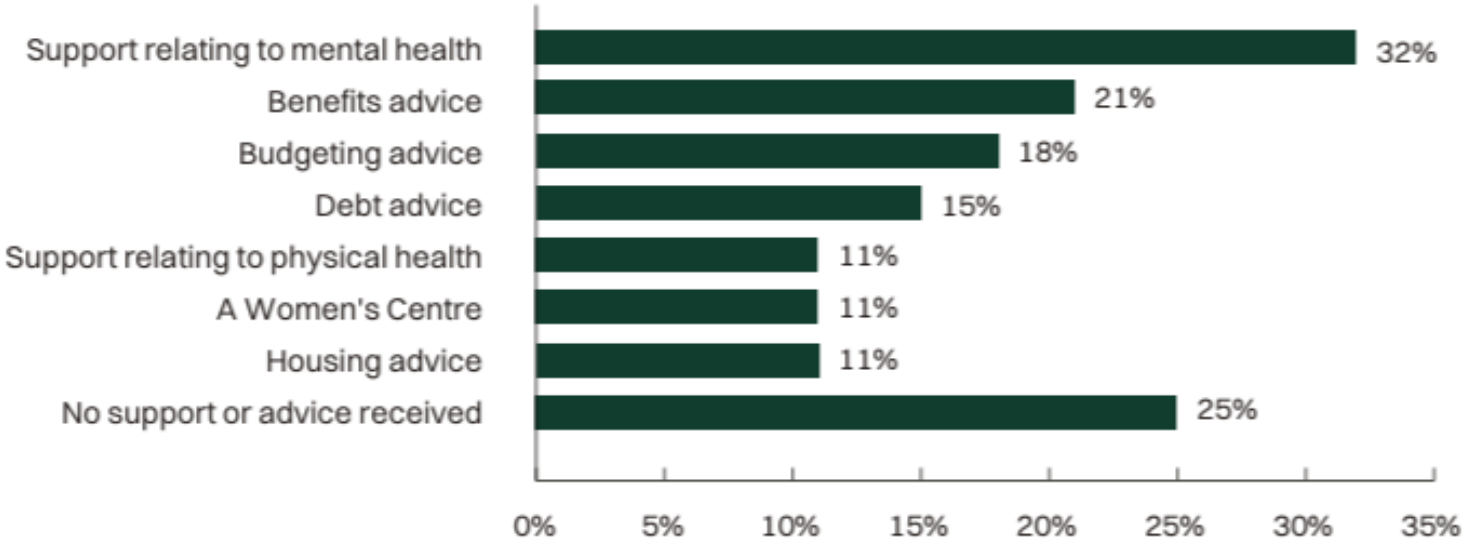
Advice and support are essential, but many won’t receive it



A lack of social and community connections is leaving people at risk of hunger

Hunger in Northern Ireland

Support and advice received prior to a food bank referral



Source: Hunger in Northern Ireland Wave 2 food bank survey.

- In 2024 **25% of people** received no support or advice before being referred to a food bank in the Trussell Community
- This shows an increase in connections from 2022 when **40% received no support or advice and further 11% did not know**
- A gap remains in people getting advice at an earlier stage

What works best?

We know how effective advice is best provided for people in hunger and hardship

We learnt this through:

- Lived experience- formal panels
- Large scale evaluations from Bristol University, Rocket Science & others
- Adviser experience of enquiries
- Food bank understanding
- Feedback from people who we have advised

- **Holistic**
- **Person Centred**
- **Trauma informed**
- **Maximises dignity & respect**
- **Non-judgemental**
- **Supports access to other services**
- **Casework, and a named caseworker**
- **Builds trust**
- **Face to face, informal, supportive**

A partnership model that delivers more than food

In 2021, **Antrim Foodbank** and **Community Advice Antrim & Newtownabbey (CAAN)** developed an integrated advice service in response to increasing levels of financial hardship and food insecurity.

The partnership combines:

- Antrim Foodbank's trusted community presence and frontline reach
- CAAN's specialist welfare, debt and advocacy expertise
- Advice delivered directly within foodbank settings
- Immediate crisis support alongside long-term solutions

Aim: Address the underlying causes of food poverty, not just the symptoms.

Trussell
Ending hunger together

A holistic approach to tackling hardship

CAAN advisers are part of the foodbank team across all five foodbank distribution centres, providing:

- Benefit entitlement checks and income maximisation
- Debt advice and money management support
- Welfare appeals and advocacy
- Referrals to specialist and statutory services
- Ongoing casework for people facing complex challenges

A holistic approach to tackling hardship

As of Sept 2026, 798 people increased their income through the service.

£702,582 secured in financial gains for local households.

Service User Feedback (2024):

- **92%** found the service very or extremely helpful
- **79%** said the service improved their circumstances
- **96%** felt no further support was needed after engagement

Key Outcome: The service helps people increase income, resolve benefit issues, manage debt and improve long-term financial stability.

A holistic approach to tackling hardship

A client attending the foodbank was struggling with ill health and low income

What happened?

- He was referred to the CAAN adviser for support
- Detailed casework identified a missing Employment and Support Allowance (ESA) premium
- The adviser provided ongoing advocacy and follow-up

A holistic approach to tackling hardship

Result:

- **£21 extra per week** added to ongoing income
- **£13,000+ in backdated payments secured**
- Budgeting support provided to help manage the increased income

Why it Matters

This case highlights how combining emergency food provision with specialist advice can deliver life-changing outcomes, helping people move beyond crisis and reduce/end reliance on foodbanks.

How our referral system works

Our foodbanks operate a **voucher referral system.** We work with a network of local organisations, including advice services, health professionals, community groups and elected representatives, who can assess your situation and provide a foodbank voucher if needed.

Getting support is simple:

1. Contact a local referral agency.
2. Discuss your situation and the support available.
3. Receive a foodbank voucher if emergency food is needed.
4. Exchange your voucher at one of our foodbank centres for at least three days' emergency food.

How our referral system works

Our referral partners can also help you access advice and support to address the issues that may be causing financial hardship.

Need help?
Contact your local foodbank and they will put you in touch with the most appropriate local agency.

Get a food voucher | Trussell

How to become a referral agency

If you / your organisation supports people who find themselves in need of emergency food, you could become a referral partner.

To become a referral partner, contact your local food bank to find out more about their requirements and process. You can find contact details for your local food bank below.

Become a referral organisation | Trussell

Keeping Warm and Well

Energy Efficiency in the Home

Nichola MacDougall

Training Officer Northern Ireland

National Energy Action is the leading fuel poverty charity campaigning at a national, regional and local level for affordable warmth in the homes of vulnerable people, highlighting the plight of those forced to live in cold damp homes

The following topics are included

Northern Ireland update

Reducing your electricity costs

Managing heating controls

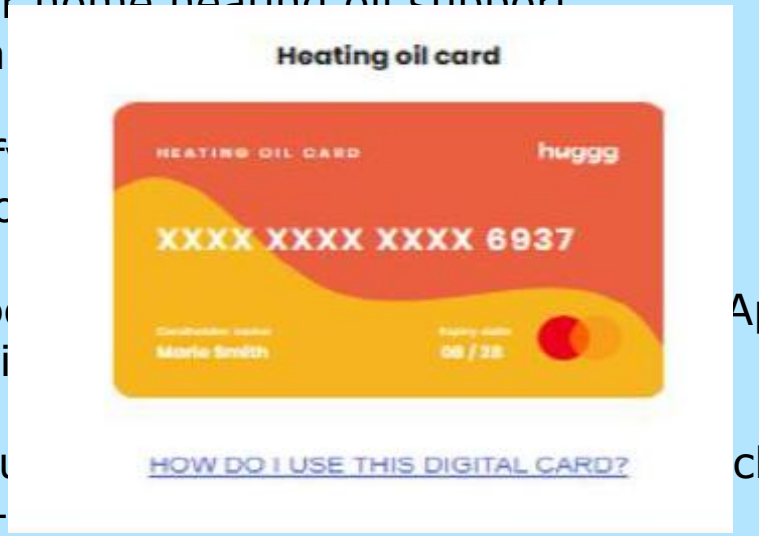
Top Tips: Easy low-cost or no-cost ways to save energy

Advice and support

Northern Ireland update

Domestic Home Heating Oil Scheme

- £100 digital pre-paid card
- Apply online for home heating oil support
- Only one digita



Eligibility -Qualif
Or net annual inco

Qualifying perio April 2026 -
2ND qualifying peri

Apply online You ch
2027. https://dfc-
digital.nidirect.gov.uk/claimhomeheatingoilsupport/

If you need support to apply online you can: phone the helpline on 0800 072 0266 - lines are open Monday to Friday or visit the local Jobs & Benefits office in person

If successful, the letter/email/text will contain a link or QR code which takes you to **HUGG** website – once complete the prepaid digital mastercard is issued.
Only buy oil online or phone with card.

The Household Electricity Discount Scheme

Under the scheme, households will either receive a yearly:

- **deduction from their electricity bill**
- **credit to their pre-pay/ keypad meter**

The scheme will run for **3 years** from 2026 to 2028.

You do not need to apply, and it is not means-tested.

This year's discount is **£63.00** and it will be made from 6 October 2026.

Oil Saving Network NIHE

Householders across Northern Ireland are being encouraged to join the NI Oil Buying Network in order to get better value for their home heating oil during the cost-of-living crisis. The scheme is run by the Housing Executive and is available to all householders, whether they are a homeowner or in a rental property

Easy as 1.2.3.

1. We take your ‘intended’ order and negotiate with suppliers for the best price.
2. We send you the best reduced price with an order discount code via text, email or phone call.
3. You place your own order by the supplier deadline, in 1 to 3 days

Electricity use in the home

Appliance Electricity Costs

Approximate running cost for 1 hour

💡 based on Powerni SVR 34.150p

APPLIANCE	POWER	COST / HOUR	LEVEL
Electric Shower	10,500 W	**£3.59**	Very high
Immersion	3,000 W	**£1.02**	High
Electric Heater	3,000 W	**£1.02**	High
Kettle		**£1.02**	High
Tumble Dry		**£0.85**	High
Grill/Oven	2,400 W	**£0.82**	High
Air Fryer	2,000 W	**£0.68**	Medium
Microwave	1,400 W	**£0.48**	Medium
Vacuum Cleaner	900 W	**£0.31**	Low
Slow Cooker	300 W	**£0.10**	Low
Fridge-Freezer	300 W	**£0.10**	Low
Games Console	200 W	**£0.07**	Low
LCD TV	175 W	**£0.06**	Low
Phone / Tablet (charging)	15 W	**< ¼p**	Very low

Electric shower £3.59 x 7 days = £25.16 per week
Annually = £1306.26

Electrical Appliances



High kW x High Usage = *High Cost*

- 2 kW appliance x 34p per unit/kWh = 68p per hr
- 68p x 6hrs per day = £4.80
- For 6 months in the winter - **£873.60!!**



High-wattage appliances can use electricity quickly, even for short periods.

Switching energy supplier could save you money!

Price comparison websites are free, unbiased, and independent services that assist households in finding better energy deals. They compare all gas and electricity providers and can help users switch suppliers

Northern Ireland
Consumer Council NI www.consumercouncil.org.uk/
Power to switch http:.//powertoswitch.co.uk/

Saving electricity



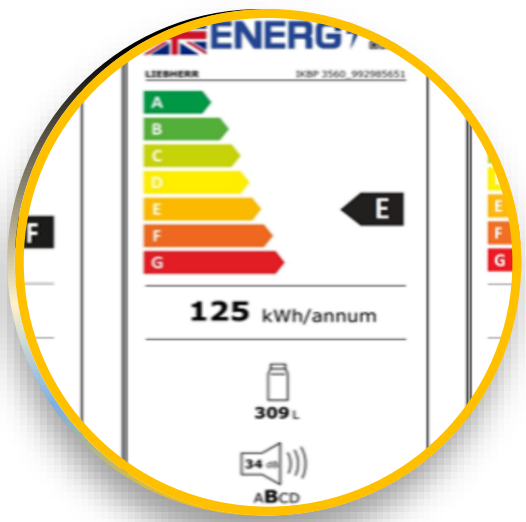
power-downs
to switch off appliances



timers
to schedule usage



lighting
change to energy-efficient bulbs



energy labels
check labels when buying appliances

NATIONAL ENERGY ACTION
NEA NI
ACTION FOR WARM HOMES

Making the most of electricity keypad/ prepayment meter

KEYPAD ELECTRIC METER

Your keypad meter could help you understand your electricity usage.

Press **#** to see the amount of credit left
Press **1** to see the credit time left in days
Press **2** for the cost of the previous day's, week's and month's use
Press **3** to see the unit rates and number of units left
Press **6** for the electricity being used presently in kilowatts – this will reduce when you switch appliances off
Press **8** to see the highest consumption in any half-hour in the last 24 hours and when it occurred

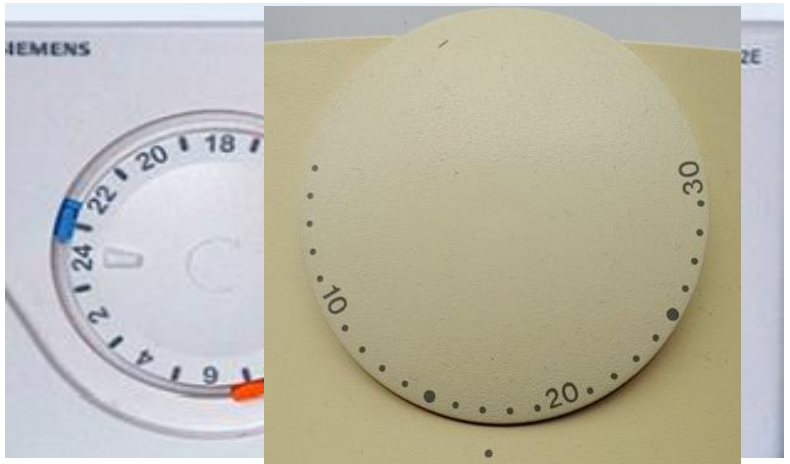


Heating the home

Taking Control - Typical central heating controls

Install & correctly use a full set of controls could save you £150 per year

- Programmer
- Room Thermostat
- Thermostatic Radiator Valves (TRVs)
- Cylinder Thermostat
- Boiler Thermostat







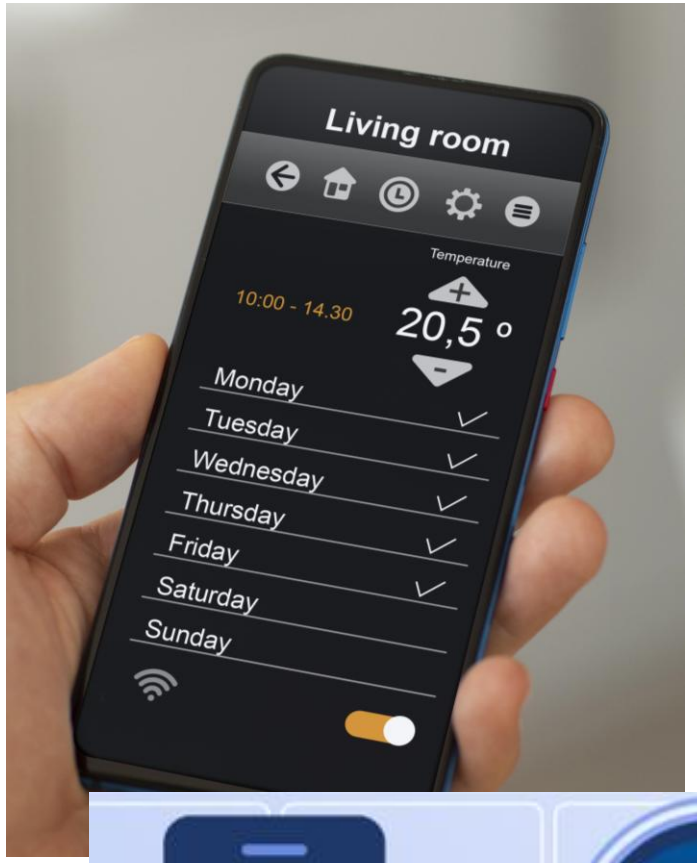


NATIONAL ENERGY ACTION
NEA NI
ACTION FOR WARM HOMES

Smart Heating Controls

Smart thermostats connect to the internet, allowing them to be accessed and adjusted remotely.

They can give greater control over heating, from wherever you are, at any time of day.





Advice and Support

Benefits and Debt advice

AdviceNI Freephone advice helpline 0800 915 4604 Email advice@adviceni.net
Make the Call Service Freephone (network charges may apply) 0800 232 1271 Email makethecall@dfcni.gov.uk

Best deal for your energy & Energy Advice

Consumer Council - provide advice and information about electricity, oil and gas in NI, how to make sure you are getting the best deal, how to save money and be more energy efficient, and what to do if something goes wrong
Website www.consumercouncil.org.uk Phone: 028 9025 1600 Email: info@consumercouncil.org.uk

Energy Advice

NI Energy Advice Service offers free independent and impartial energy advice to domestic householders in Northern Ireland - including advice about energy grants and other sources of help. Freephone 0800 111 4455 Email nienergyadvice@nihe.gov.uk
Website – www.nihe.gov.uk/Community/NI-Energy-Advice

Winter fuel and cold weather payments

Winter fuel payment
If you were born on or before 27 June 1960 you could get between £100 and £300 to help pay your heating bills for winter 2026 to 2027. Payments are made automatically.
**£35,000 threshold –HMRC will claim back*

Cold weather payment
It is triggered if the average temperature in the local area is recorded as, or forecast to be, zero degrees Celsius or below over 7 consecutive days between 1 November and 31 March. In receipt of qualifying benefit / £25.

Energy Efficiency schemes in NI

Northern Ireland Affordable Warmth Scheme designed to help those on lower incomes, and who are living in private accommodation, with the costs of energy efficiency measures.

Northern Ireland Sustainable Energy Programme (NISEP)

Energy efficiency programme for domestic and non-domestic customers. The majority of this funding (at least 80%) is available to vulnerable or 'priority' customers.

Customer Care in NI

- **Electricity and gas suppliers** in Northern Ireland hold customer care registers and offer a range of free additional services for those customers with special requirements.

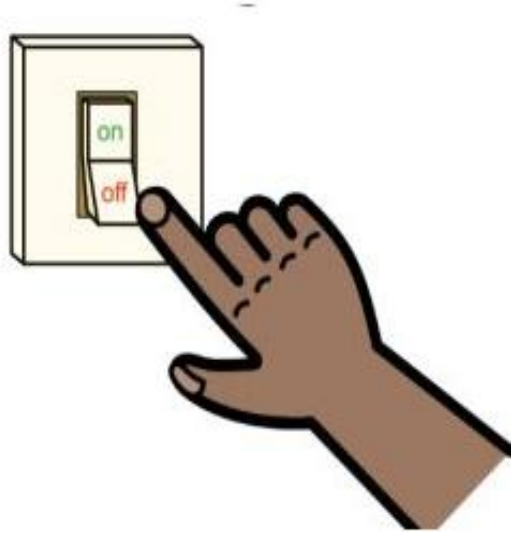
- **NIE Networks Ltd** have a Medical Customer Care Register, they can provide additional services for customers who are dependent on life supporting electrical equipment.

- **NI Water** customer care scheme offers a range of free additional services to older people, those with a serious medical condition or consumers who need extra help for any other reason.

Simple changes to day-to-day activities that can make a difference to household bills

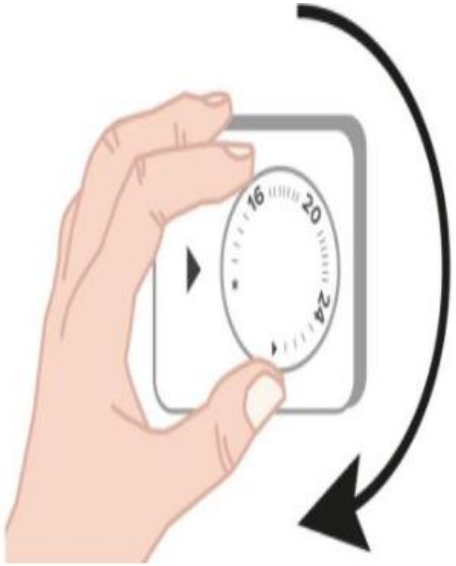


SWITCH IT OFF



You can save around **£55** just by remembering to turn off electric appliances and not leave many of them on standby e.g. TV, laptops, mobile phones

TURN IT DOWN



Room thermostats allow you to set the temperature your home heats up to and maintains.

Turning it down by only 1 degree could reduce your heating bills by up to **10%**.

SPEND TIME WITH YOUR TIMERS



Learn to set your heating timer to match your heating on and off times with your lifestyle.

Turning it off when you're out helps you to economise.

Install & correctly use a full set of controls could save you **£150** per year

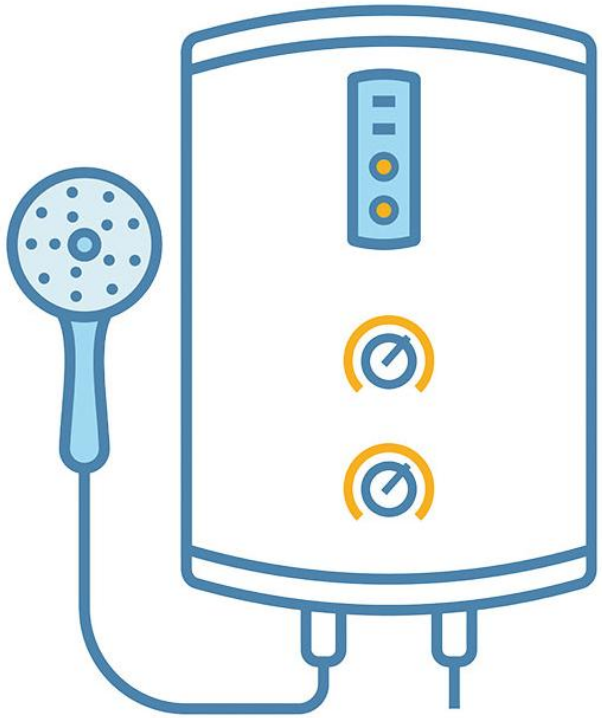
GET YOUR JACKET ON



Top up your hot water cylinder insulation from 25mm to 80mm can save you **£35** per year.

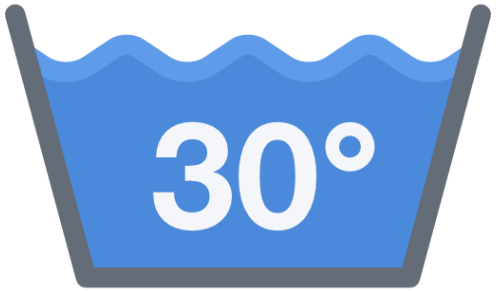
With no jacket you are wasting about **£155** per year!

REDUCE YOUR SHOWER TIME



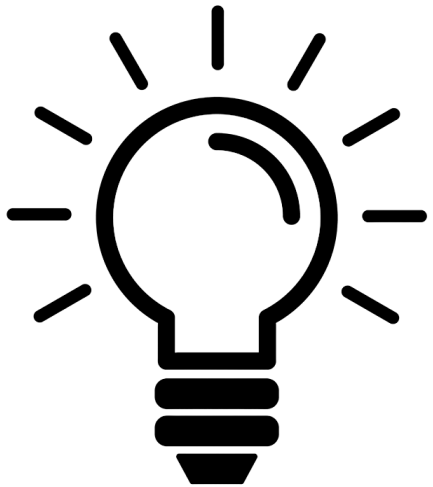
Spend 1 minute less in the shower each day could save you up to **£40** per year.

TURN DOWN THE HEAT



Washing clothes at 30ºC and 1 less cycle per week can save you around **£32** a year

LIGHTS OUT



Switch off lights when not in use. This could save your household **£9** a year.

Switching to Energy Saving (LED) bulbs can save between **£4-£13** per bulb per year

STOP THOSE DRAUGHTS



It’s important to close doors and curtains to keep the heat in especially between heated and unheated rooms.

15% of heat can escape from just draughts

Draughtproofing the whole house, including an unused chimney could save you around **£140** per year

UNDERSTAND YOUR BILL



If your fuel bill is not what you expected, check whether it's based on an estimated meter reading. If it is an estimate it will say on the bill.

Take a meter reading and give this to your supplier and they will amend your bill.

If you are worried about paying for your electricity or gas, please contact your energy supplier as soon as possible.

No Cost Energy Efficiency Savings

Switch off
£55

+

Turn
Thermostat
down 1^0
£150

+

Reduce using
tumble dryer
£60

= **£265**

Energy Efficiency Savings - Insulate

Draught proofing including chimney **£140**

+

0-270mm loft insulation **£270**

+

Cavity wall insulation **£240**

= **£650**

Thank you for listening

Nichola.MacDougall@nea.org.uk

Independent Community Advice

It All Counts – Talk Money Week

Lorraine Adamson

Finance & Budgeting

@CAAntrimNew

www.communityadvicean.co.uk

Community Advice Services

We provide Advice & Advocacy that can make a difference to the problems people face.

We give knowledge and confidence to find a way forward.

We speak up to improve policies and practices that affect people's lives

Services are:

- Free
- Independent
- Impartial
- Confidential

- Structures and Teams of Expert Advisers that delivers Quality of Advice
- Autonomous registered charities across NI

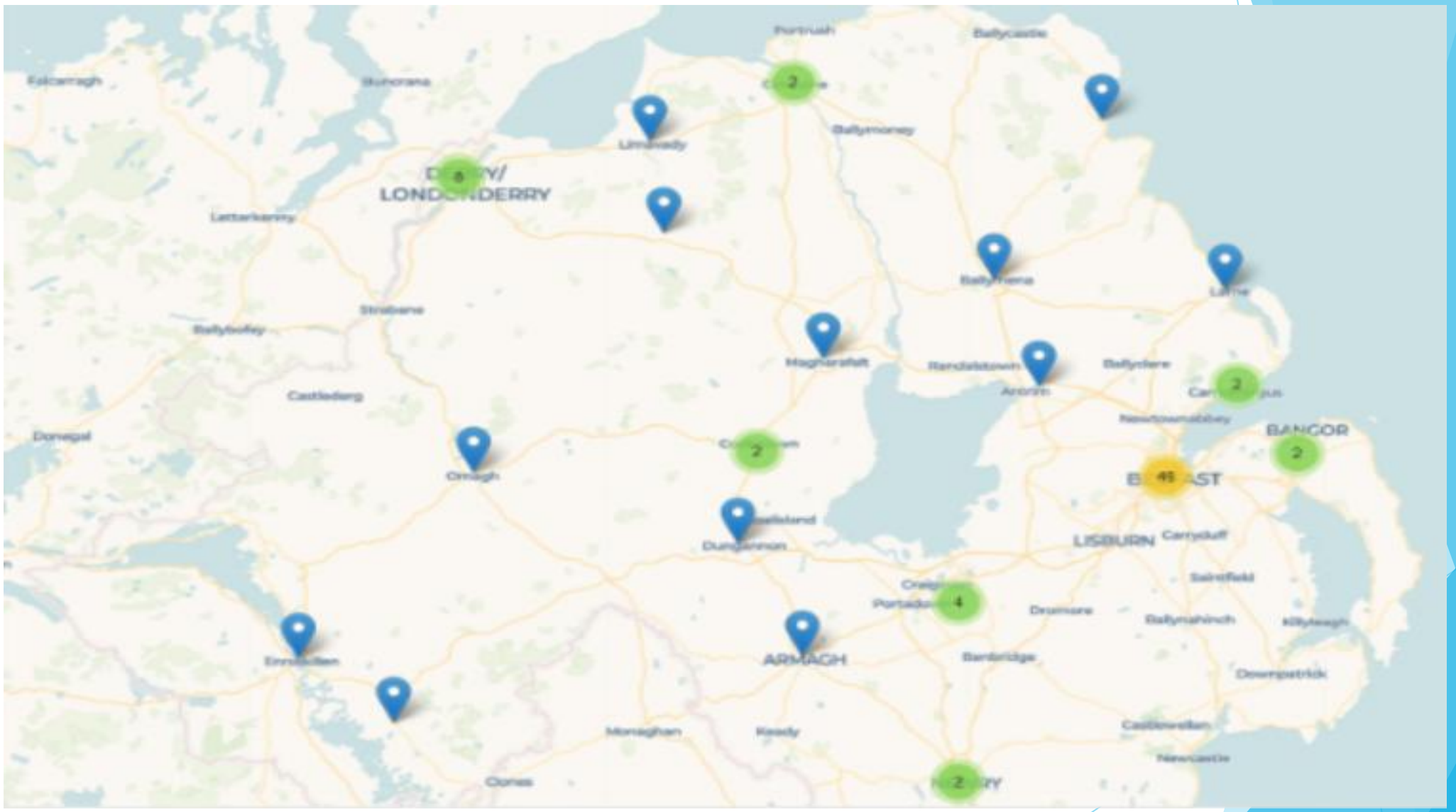
Locations

Community Advice Services are located in each Council area across NI

Contact details can be found on Council Websites and also

Advice NI:

www.adviceni.net/local-advice


Portrush
Ballycastle
Falcarragh
Buncrana
Limavady
Ballymoney
LONDONDERRY
Lettarkenny
Strabane
Ballybofey
Castlederg
Donegal
Omagh
Dungannon
Ballyclare
Randalstown
Antrim
Newtownabbey
BANGOR
LISBURN
Carryduff
Saintfield
Dromore
Ballynahinch
Banbridge
Downpatrick
ARMAGH
Monaghan
Ramelton
Cavan
Oonas
Castlewellan
Newcastle

Multi Channel Access

A priority for CA Services, is to ensure easy access to advice for those who need it.

- Face-to-Face In-Person
- Telephone
- Digital – email, webchat, etc
- Outreaches
- Community Pop-Up Sessions
- Referral Pathways

Advice Topics Covered

- Welfare Benefits
- Debt & Finance (Specialist & Regulated)
- Housing
- Employment Rights
- Consumer
- Health
- Education
- Legal
- Immigration Support
- Relationships
- Tax

- One-Off Advice > Advice > Advocacy > Tribunal Representation
- Financial Wellbeing
- Holistic Advice

Examples of Projects & Partnerships

(Core Services are similar across Council Areas, but Projects can vary)

- Welfare Reform
- Specialist Money and Debt Advice
- Macmillan Money and More
- PHA / Trust Funded Projects that tackle Health Inequalities
- Tribunal Services
- Health Specific Projects
- Foodbanks & Social Supermarkets
- Family Support Hubs
- Immigration Advice
- Range of Charitable Support

Welfare Benefits

- Disability benefits
- Means-tested benefits
- Non means-tested benefits
- Age related benefits
- In work benefits
- Out of work benefits

We:

- Identify entitlement
- Assist with claims process
- Challenge incorrect decisions
- Represent at appeal tribunals

Main Benefits
(Means-Tested)

- **Universal Credit**
  - Working Age
  - In & Out of work
  - Carers
  - Incapable of Work
  - Childcare Costs
  - Housing Costs
- **Pension Credit**
- **Housing Benefit**
- **Help with Rates**
- **Mitigations**

Help With Rates

- Housing Benefit for Rates & Rate Relief
- Rate Rebate (UC)
- Lone Pensioner Allowance
- Disabled Persons Allowance

Help With Childcare

- Universal Credit
- Tax Credits
- Tax Free Childcare
- Employer Childcare Schemes

Other Services

- Blue Badge
- Cinema Pass
- Council Services
- Leisure Concessions
- Employability Schemes
- Help with health costs
- Carers discounts
- Concessionary travel
- Community Oil Clubs
- Oil Stamp Schemes

Charitable Support

- Help with Heating, Gas & Electricity,
- Help for Pets
- Foodbanks
- School Uniforms
- Christmas Toys
- Baby Bank & Baby Basics
- Family Fund - Northern Ireland programme - Family Fund
- Grants For Individuals In Need

Finance & Budgeting

@CAAntrimNew

www.communityadvicean.co.uk

Over half of UK households keep a regular budget.

Most say it gives them peace of mind about how much they are spending, and makes them feel better about life in general

Budgeting

Individual Budgeting – adviser will discuss simple steps to take control of your money, to include:

- Maximising income
- Identifying Priority and non-priority spend
- Awareness of regular and non-regular spend, ie one-off, monthly, quarterly and annual payments
- Keeping a record of all spend, reviewing bank statements, identifying unnecessary spending
- Needs – Wants – Savings / Debt Repayment (50/30/20 Rule)
- Cost of Living Tips

Options for Resolving Debt

- Debt Management Plans
- Individual Voluntary Arrangements
- Low /Token Offers
- Full & Final Settlements
- Bankruptcy
- Debt Relief Orders
- Write-Offs

Whatever you're facing, you don't have to deal with it alone

Local Community Advice Services are here for you

Find your nearest service at
www.adviceni.net/local-advice

MoneyHelper Pension Guidance

It All Counts – Talk Money Week

Martin Whitaker

Before we get started: MoneyHelper in brief

Session housekeeping, consent, and what free impartial guidance can — and can't — cover.

Who's MoneyHelper?

Free, impartial help backed by government to cut through jargon and help people make informed money and pension decisions.

MoneyHelper helps people:

Manage money — clear debts, reduce spending and make the most of income.

Plan ahead — support loved ones, prepare for major purchases and check entitlements.

Understand pensions — build savings and pensions and know the options available.

Advice boundary — we do not give legal or regulated financial advice or recommend specific products.

Decisions — information is correct at presentation time; check details with your pension scheme before acting.

Law Society: https://www.lawsociety.org.uk/

Regulated Financial Advice: https://www.moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/find-a-retirement-adviser

https://www.moneyhelper.org.uk/en/about-us/privacy-notice

https://www.moneyhelper.org.uk/en

Step one – understand your pensions

MoneyHelper Helpline
0800 011 3797

Three types of pension can provide income in retirement.

KNOW WHAT YOU HAVE — AND WHAT EACH PENSION WILL PROVIDE

State Pension

Paid by the Government from State Pension age.

£241.30 a week

£12,548 a year

You need to claim it when DWP contacts you, usually 2–4 months before retirement.

Workplace pensions

You and your employer pay in each pay period.

Defined Benefit
Guaranteed income

Defined Contribution
Flexible income

You may have more than one if you have changed jobs.

Personal Pensions

A pension you set up and pay into yourself.

You can contribute alongside a workplace pension.

Usually provides flexible, defined-contribution income.

NEXT STEPS **Check your State Pension Forecast • Gather every pension statement • Confirm the benefits each pension provides**

Step Two – Workplace pension

MoneyHelper Helpline
0800 011 3797

Your earnings determine whether you're enrolled automatically or can choose to join.

HOW ENROLMENT WORKS

£10,000+	**Automatically enrolled** Ages 22 to State Pension age • your employer contributes
£6,240–£9,999	**You can ask to join** Your employer contributes
Below £6,240	**You can ask to join** Your employer does not have to contribute

SELF-EMPLOYED?

Set up and pay into your own pension.

PAY IN MORE

You can contribute above the minimum. Some employers match extra contributions, up to a limit.

TASK **Check your workplace pension: can you pay more—and will your employer match it?**

Step Three – Retirement Planning

MoneyHelper Helpline
0800 011 3797

Start early: retirement income needs to cover both everyday life and changing costs.

PLAN FOR REAL LIFE

Retirement may last longer than you expect.

Think about the income you will need—and how your spending could change over time.

EVERYDAY + ENJOYMENT

Regular outgoings, holidays and supporting family.

LATER-LIFE COSTS

Mobility aids, home care or care-home costs.

Use the Retirement Living Standards to explore what retirement may cost.

MoneyHelper Tools

Pension Type tool

Understand what kind of pension you have.

Pension Calculator

See how close you are to your target income.

Budget Planner

Map current spending and future changes.

Workplace Pension Contribution Calculator

Explore the impact of paying contributions.

TASK **Review your outgoings, estimate future costs, then check whether your pensions are on track.**

MoneyHelper Helpline
0800 011 3797

Step Four – Do you and your scheme have all the correct information?

Many people lose track of their pensions. This could be changes of address that haven't been updated or because a pension changes provider.

Currently there is over £18 billion of pensions unclaimed.

TRACE LOST PENSIONS

Currently you need to use the Pension Tracing Service to search for pensions. You just need to know the name of the employer or pension provider (even if they don't exist now) and they will tell you who the current pension provider is. You then need to contact the current provider to check your benefits and update your details.

ONE VIEW IS COMING

Shortly there will be the Pensions Dashboard which will offer you one place to log in and see all your pensions in one place, this could include pensions you have forgotten about.

KEEP DETAILS CURRENT

It is important to ensure that your pension provider has up to date information about you to enable them to keep you up to date on your benefits.

USE THE PORTAL OR APP

If they have an online portal/App, this can be a useful way of reminding yourself to change any details as your personal circumstances change.

TASK **Check for any pensions you may be missing, use the Pension Tracing Service or Dashboard to help you find them. Ensure that all your details such as names, addresses, beneficiaries are up to date.**

Pension scams and how to spot them

- **Unexpected contact —** Cold calls or messages out of the blue.
- **Pressure —** Requests to decide or transfer quickly.
- **Big promises —** Guaranteed returns or pension access before age 55.
- **“Exclusive” deals —** One-off investments, incentives or supposed loopholes.

Before you act

Check the firm: Financial Conduct Authority

Learn the signs: How to spot and avoid pension scams



MoneyHelper Helpline 0800 011 3797 (Option 3)

How can we help you?

CALL US

0800 011 3797

Open Mon-Fri 9am to 5pm

FACEBOOK

Your pension and planning for the future — by MoneyHelper

ONLINE

Webchat or online form

CHOOSE A SERVICE

- **Pensions**

Booking/amending a Pension Wise appointment; general enquiries; tracing lost pensions

- **Managing money**
- **Fraud, scams, complaints and mis-selling**
- **Debt**
- **Insurance**

Specialist pensions support: divorce and pensions appointments

GUIDANCE ACROSS LIFE AND MONEY

MONEY

Benefits, budgeting, credit, cost of living and savings

HOME

Renting, mortgages and all types of insurances

LIFE

Becoming a parent, deaths, divorce, redundancy and long-term care — plus many more...

Get Retirement Guidance

It All Counts
Talk Money Week NI
Summary

Key Points from today

Trading Standards

www.nidirect.gov.uk/articles/scams or Consumerline Team on: 0300 123 6262.
Nothing is ever that urgent that you can't take 5 minutes to stop, think, and check.
Scammers want you to act first and think later.
Talk to someone you trust before making financial decisions. A fresh pair of eyes can often spot a scam. Remember: it's not your fault if you're targeted; anyone can be scammed.

Women's Support Network

Healthy Start is a Government Scheme which helps with the cost of milk including formula milk, fruit and vegetables if you are pregnant, have children under the age of four and are in receipt of benefits below a certain level of earnings.
Awareness levels are low in Northern Ireland and many people don’t know about the Scheme. You can find out more at **www.healthystart.nhs.uk**

www.MoneyHelper.org.uk

website is packed with brilliant tools for everyday money support example a budget planner, bill prioritiser, benefits calculator and debt advice locator
There is support and help for everyone going through a life event
It’s free to use

talk money week

Money & Pensions Service

Key Points from today

Trussell

Need help?
Contact your local foodbank and they will put you in touch with the most appropriate local agency.
https://www.trussell.org.uk/emergency-food/get-a-food-voucher

Make The Call – We're Here to Help

Find out if you could be entitled to additional financial support, benefits and services.
A quick call can make a lasting difference
📞 **Make the Call:** 0800 232 1271
🌐 **nidirect.gov.uk/makethecall**

MoneyHelper Pensions Guidance

Step 1 - Check that you know what pensions you have and get up to date statements.
Step 2 - If you are employed make sure you are enrolled in your workplace pension, if you are self-employed, consider setting up your own personal pension
Step 3 - Consider when you want to retire and work out your retirement budget
Step 4 - Make sure your pension providers have your correct details
Step 5 - Make sure you know your options - both now and when you retire
Contact MoneyHelper for free Pensions Guidance on **0800 011 3797**

talk money week

Money & Pensions Service

Key Points from today

National Energy Action (NEA)

The national fuel poverty charity. NEA NI focuses on ensuring every household can **afford** a warm, and healthy home. We work to support vulnerable clients, raise awareness and achieve enduring change. **Keep Warm and Well!**

Get Advice, Support & Training:

📞 **Phone:** 028 9023 9909
✉️ **Email:** nichola.macdougall@nea.org.uk
🌐 **Web:** nea.org.uk

Consumer Council

For further information on getting help with complaints and saving money on energy bills, check out our price comparison tools and tables on our website www.consumercouncil.org.uk or contact our team who will be happy to help on 0800 121 6022 or contact@consumercouncil.org.uk

Compassionate Communities NI

'Today, do just one thing, that protects you and those you care about.'
https://compassionatecommunitiesni.com/

talk money week

Money & Pensions Service

It All Counts

Talk Money Week NI

Thank you for joining us today