The Welsh Government criteria to only fund 'National' Advice organisations have led to small independent but effective, well used, and much needed Advice and Support Charitable Organisations such as the Bro Ddyfi Advice Centre (Operating as Advice Mid Wales) having great difficulty in accessing sufficient funding to enable us to keep our doors open to our community.

£4 million of ongoing Advice funding appears to be going to the same national organisations who were successful in the original Tendering round in 2014.

Access to Citizens Advice services, who have no current office open in Machynlleth, is by triage, which is a very serious barrier to the most vulnerable and rurally isolated members of our community. Citizens Advice services in Wales are important, but as part of a mix with other more bespoke providers to provide holistic Advice Services that are accessible to all, - particularly to the vulnerable.

Who we are

Advice Mid Wales (Bro Ddyfi Advice Centre) is based in Machynlleth, North Powys, and bordering South Gwynedd and North Ceredigion. We are a registered charity (no. 1111040) and a member of AdviceUK.

We adopted our current Constitution as a Charitable Company in 2005. **Our aim** is to provide an independent, free, impartial and confidential Advice Service to anyone who needs it. By doing this we seek to ensure that individuals do not suffer a detriment through lack of knowledge of their rights and responsibilities, or the services available for them, or through an inability to express their needs effectively.

We provide a bilingual Welsh and English Generalist Advice Service but we also provide specialist advice in money, debt, and welfare benefits. Our part-time Money and Welfare Benefits Specialist Caseworker is a member of the Institute of Money Advisers, and we have two advisers who are Accredited Intermediaries for Debt Relief Orders (DROs).

Our specialist caseworker is a member of the Child Poverty Action Group and two advisers recently completed Welsh Women's Aid Domestic Abuse 'Ambassadors' training.

We work closely with other Charities in the area to try to reduce the effects of the ongoing recession in our Community, including the 'Machynlleth Food Bank' who we are an outlet for and helped set up a few years ago, and CAMAD (Community Action Machynlleth and District). Powys County Council Housing Solutions Team use our offices once a month for client appointments as do The Wallich, Homeless Charity.

Why we are needed

Machynlleth is a small market town in the Dyfi valley which covers mainly parts of Powys, but also parts of Gwynedd, and Ceredigion, forming a community of some 5,000 inhabitants.

We are a rurally isolated area, and goods and services taken for granted in urban areas are often difficult to access. The "local" district hospital is over an hour's travelling time for many. The nearest large towns with Tesco and, Marks and Spencers are expensive 18 mile bus or train journeys away, and that's from the centre of Machynlleth. Many of the surrounding villages have few or no buses at all to even get to Machynlleth. Even internet bargains may require using one of the town library's computers, with many people outside the town not being able to access reasonable speeds of broadband.

Traditionally, the area is one of low, seasonal incomes (e.g. tourism), falling agricultural incomes, part time jobs (e.g. shop workers) and self-employed people making a very modest living. Many people are still struggling economically and the local food bank which we helped to set up a couple of years ago is still a necessity. The Advice Centre alone gives out an average of one food parcel every week, which is a lot in a small community such as ours, and many of our clients rely on this service. Quite apart from this we have an aging population, over half our Clients are fifty years of age or over, and struggling to make ends meet on small pensions. Our services continue to be increasingly vital for vulnerable members of our disadvantaged and isolated community.

Deprivation within the Dyfi Valley, in terms of high unemployment and earnings below the national average wage was recognised in its former status as a Welsh Government Communities First area; the Communities First Programme and funding has ceased but the deprivation remains. See attached Welsh Index of Multiple Deprivation 2014 - Statistics Extract.

When people are overwhelmed by a devastating event, such as redundancy, relationship breakdown, sickness or disability, they need advice and information. Since the welfare benefit cuts began a few years ago, the need for money/debt/budgeting advice has continued to increase; also the level of desperation. People need long term assistance, to enable them to come out of crisis and live without fear of immediate hunger or cold.

We provide our generalist and specialist service professionally, accessibly and flexibly, responding to the requirements and requests of our community of which we are an integral part. So we run drop in sessions and appointments every week, enabling people to seek assistance when they need it. Next week may be too late or the decisive moment passes and doesn't return.

We are the only agency in our area to offer the home/hospital visiting service and to represent clients at First Tier Tribunals. We follow up specialist casework in debt and welfare benefits with appointments. We maintain a telephone and postal service and advice by e-mail for those who have broadband, (a substantial minority do not due to reception problems or cost).

We offer services not duplicated by any other agencies for the following reasons: Other agencies serve a specific user group, (e.g. Disability Powys) – we are there for anybody. They do not provide our mix of delivery methods or the range of services (e.g. Powys Citizens Advice, (No current office open at Machynlleth), they cannot provide complex debt/welfare benefits advice (e.g. AgeUK, Newtown).

The need for services exceeds the capacity of any one agency to satisfy it and the situation has become worse as other charities in the area who were doing similar work run out of money and close, hitting those who cannot leave their homes and need home visits.

Many people who come to us need financial help and support. This can vary from helping them with budgeting/money/debt advice to Debt Relief Orders and Bankruptcy. We run a benefit check for all new money advice/ benefit claimant clients. We offer support to challenge problems with the Benefits to which they are entitled, such as representation at Tribunal. This aspect has become particularly important with the number of claimants being denied Employment and Support Allowance and Personal Independence Payment.

Over the last few years we have seen the level of debt and money problems continue to accelerate and this follows many years of increasing financial hardship in our community. Unemployment and under employment continue to rise. At the same time, agencies like Citizens Advice (no office open in Machynlleth), have had their funding cut and have had to scale back their services.

Many clients do not know where to turn, worst of all, there seems little hope for the future. It is the emotional toll as well as the increasing financial burdens that are overshadowing lives, e.g. by causing stress, potential homelessness, straining (and sometimes breaking) relationships, exacerbating fuel and child poverty and physical and mental ill-health.

The services of our volunteer advisors as well as our part time Specialist Caseworker are desperately needed to enable people to regain control over their lives and so help to pre-empt related problems which could drag them into a long-lasting downward spiral.

Recent quotes extracted from our 'Client Opinion Forms' include:

- "Keep up the excellent work. Would not know what to do without your help"
- "Polite helpful advice"
- "We look forward to ongoing advice in future"
- "I'm feeling comfortable now you have taken on my problems. I don't have no
 one else to go to for help. It's so comforting to know you're acting on my
 behalf"
- "This service is invaluable the help and advice is exceptional and has lifted a weight off my shoulders again"
- "Invaluable resource for the community. Have also supported three friends of mine for other reasons"
- "Keep up the good work. You are invaluable"
- "Really appreciate the excellent service every time"

- "Without you our lives would be hell"
- "I can never thank Advice Mid Wales enough"
- "I was so appreciative of the kindness shown to me by the person dealing with my problem and the professionalism in the way she dealt with my problem with DWP and CAPITA. Even when being stonewalled by these people she managed to get more information than I was ever given"
- "They were extremely helpful"
- "Very pleased with the service which took a lot of anxiety away from me"
- "Would like more Welsh especially for older people"
- "Very helpful and lovely people"
- "Brilliant!! Without the help received today my situation would be far worse.
 Big thank you to P... thanks"
- "Very good"
- "They were great, I don't know what I would have done without them"
- "Very helpful advice received this service is of great value to the community"
- "Always ready to help and very helpful"
- "It feels very reassuring to receive help filling in PIP and other forms as it can be a very daunting task to do alone"
- "A great and really appreciated service a 'Lifesaver' literally Thank you"
- "Better service and advice than received from CAB Services"
- "Very friendly and amenable"
- "Very happy with the service received"
- "Marvellous and Brilliant!"
- "Absolutely brilliant"
- "Fantastic service and C...... the advisor was very helpful and approachable"
- "You will never know how grateful I am for you all"
- "The lovely and helpful people here have saved me many times, financially, emotionally, and practically"

Both our MP and AM are very aware of the important services we provide here in the Bro Ddyfi area of Rural Mid Wales as can be seen from the attached letters of support we received from them for inclusion with funding applications. There are unfortunately however many Funding Trusts and Foundations that do not allow such attachments to be submitted and whilst greatly appreciative of their support, we still struggle to convince Funders to contribute towards the Core Running Costs of Advice Mid Wales.

We consider it to be of great importance that Welsh Government re-visits its funding criteria and looks at ways of providing equal means of accessing funding for all Advice Service providers in Wales and not just the select few.

Written by Cyril Breeze Evans, General Manager (on behalf of Advice Mid Wales).

Contact:

enquiries@advicemidwales.org.uk or 01654 700192

Also see our website http://www.advicemidwales.org.uk/ and the attached appendices:

Appendix 1 - 2x Letters of support from our AM and MP

Appendix 2 – Welsh Index of Multiple Deprivation 2014 - Statistics Extract.

Appendix 3 – Advice Mid Wales – General Information Leaflet

Appendix 1

Russell George AM

National Assembly Member for Montgomeryshire Aelod Cynulliad dros Sir Drefaldwyn

Shadow Secretary for Economy and Infrastructure Ysgrifennydd yr Wrthblaid dros Economi a'r Seilwaith



To whom it may concern

I am writing in support of Advice Mid Wales (AMW) regarding their application to yourselves for financial support.

Having recently visited AMW and discussed aspects of their work with some of their trustees, Staff, and volunteers. I am of the opinion they provide a vital service in what is a very remote rural community.

AMW aim to provide an independent, free, impartial and confidential advice service to anyone who needs it. As well as providing a generalist advice service, they also provide specialist advice in debt and welfare benefits.

Their Money and Welfare Benefits Caseworker is a member of the Institute of Money Advisers and they have two advisers who are Accredited Intermediaries for Debt Relief Orders (DROs). AMW's caseworker is a member of the Child Poverty Action Group and two advisers recently completed Welsh Women's Aid Domestic Abuse 'Ambassadors' training.

AMW are an outlet for the Machynlleth Food Bank who they helped set up a few years ago and work closely with other charities and organisations in the area to try to reduce the effects of the ongoing recession both in the Dyfi Valley area, where they are based and also the wider Mid Wales area.

They also provide office space for client appointments on a monthly basis to both the Powys County Council Housing Solutions Team and The Wallich Homeless Charity.

The Dyfi Valley is a financially and socially deprived area with employment in the area being mostly farming and hospitality which can often be very seasonal as well as part-time. The support AMW gives to individuals and families is invaluable to those who have very little understanding about how to claim benefits or what their next step is.

Advice Mid Wales is also a prime source for volunteering for people aged 18 to 80+. The skills learnt, such as listening, IT, record keeping and confidentiality can give people a huge boost on the employment ladder.

To lose this the Advice Mid Wales would be a catastrophic blow to the local community and further afield. I do hope you can see your way of giving financial support to this vital community resource.

Yours sincerely

Russell George

National Assembly Member for Montgomeryshire / Aelod Cynulliad dros Sir Drefaldwyn 13 Parker's Lane / 13 Lôn Parkers Newtown / Y Drenewydd Montgomeryshire / Sir Drefaldwyn SY16 2LT

Rhif Ffon/Telephone: 01686 610 887 E-bost/Email: Russell.george@assembly.wales

Appendix 1



GLYN DAVIES MP/AS

Montgomeryshire/Sir Drefaldwyn

Constituency Office 20 High Street Welshpool Powys SY21 7JP

To whom it may concern,

I am writing in support of a request submitted to you from Advice Mid Wales for financial assistance.

Advice Mid Wales provide a much needed and well used independent, free, impartial and confidential Advice Service to anyone who needs it in a very remote rural community. They provide a general advice service as well as specialist advice in debt and welfare benefits. Their Money and Welfare Benefits Caseworker is a member of the Institute of Money Advisers, and two advisers are Accredited Intermediaries for Debt Relief Orders (DROs). The specialist caseworker is a member of the Child Poverty Action Group and two advisers have completed Welsh Women's Aid Domestic Abuse 'Ambassadors' training.

Advice Mid Wales helped to set up the Machynlleth Food Bank a few years ago and continue to be an outlet for this essential service. They work closely with other organisations in the area and provide office space once a month to both the Powys County Council Housing Solutions Team and The Wallich Homeless Charity to enable them to carry out client appointments.

The Dyfi Valley is a financially and socially deprived area with employment in the area being mostly farming and hospitality which can often be very seasonal as well as part-time.

The support Advice Mid Wales provides for their clients is invaluable to those who have little knowledge of how to complete benefit applications or cope with appeals processes.

Advice Mid Wales also provides volunteering opportunities for people of all ages and the skills learnt can undoubtedly help people back into employment.

I would sincerely ask that you give consideration to providing some much needed funding to this invaluable and well used community resource.

Yours sincerely

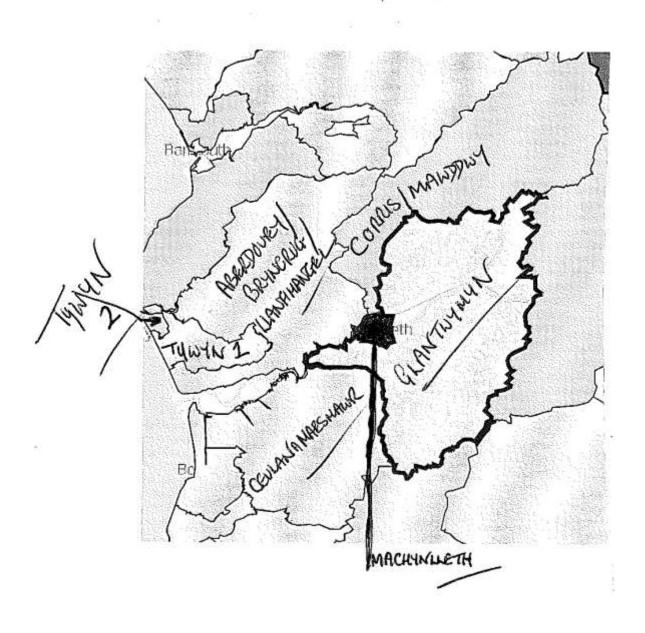
Email: glyn,davies.mp@parliamedt.uk

Telephone: 01938 554037

FAX: 0207 219 2857

Appendix 2

Welsh Index of Multiple Deprivation 2014 - Statistics Extract Main Advice Mid Wales Area (We work well beyond theses boundaries)



Health: Ranked 848 out of 1909 LSOAs in Wales, which places it among the 30-50% most deprived.

Education: Ranked 818 out of 1909 LSOAs in Wales, which places it among the 30-50% most deprived.

<u>Glantwymyn (W01000442):</u>

<u>Access to Services:</u> Ranked 55 out of 1909 LSOAs in Wales, which places it **among the** 10% most deprived.

<u>Housing:</u> Ranked 734 out of 1909 LSOAs in Wales, which places it **among the 30-50%** most deprived

Llanbrynmair & Banwy (W01000452):

Overall: Ranked 888 out of 1909 LSOAs in Wales, which places it among the 30-50% most deprived.

<u>Access to Services:</u> Ranked 2 out of 1909 LSOAs in Wales, which places it **among the 10% most deprived.**

<u>Physical Environment:</u> Ranked 441 out of 1909 LSOAs in Wales, which places it among the 20-30% most deprived.

<u>Housing:</u> Ranked 723 out of 1909 LSOAs in Wales, which places it **among the 30-50% most deprived.**

Corris/Mawdddwy (W01000060):

Overall: Ranked 934 out of 1909 LSOAs in Wales, which places it among the 30-50% most deprived.

<u>Access to Services:</u> Ranked 27 out of 1909 LSOAs in Wales, which places it **among the 10% most deprived.**

<u>Housing:</u> Ranked 118 out of 1909 LSOAs in Wales, which places it **among the 10% most deprived.**

Ceulanamaesmawr (W01000523):

Overall: Ranked 1311 out of 1909 LSOAs in Wales, which places it among the 50% least deprived.

<u>Access to Services</u>: Ranked 119 out of 1909 LSOAs in Wales, which places it **among the** 10% most deprived.

<u>Physical Environment</u>: Ranked 859 out of 1909 LSOAs in Wales, which places it among the 30-50% most deprived.

<u>Housing</u>: Ranked 701 out of 1909 LSOAs in Wales, which places it **among the 30-50%** most deprived.

Aberdovey/Bryncrug/Llanfihangel (W01001933):

<u>Access to Services</u>: Ranked 120 out of 1909 LSOAs in Wales, which places it **among the** 10% most deprived.

<u>Housing:</u> Ranked 586 out of 1909 LSOAs in Wales, which places it **among the 30-50%** most deprived.

Tywyn 1 (W01000116):

<u>Access to Services:</u> Ranked 525 out of 1909 LSOAs in Wales, which places it **among the 20-30% most deprived**

<u>Housing:</u> Ranked 863 out of 1909 LSOAs in Wales, which places it **among the 30-50%** most deprived.

Tywyn 2 (W01000117):

<u>Overall:</u> Ranked 799 out of 1909 LSOAs in Wales, which places it **among the 30-50% most deprived.**

<u>Income:</u> Ranked 659 out of 1909 LSOAs in Wales, which places it **among the 30-50%** most deprived.

Employment: Ranked 805 out of 1909 LSOAs in Wales, which places it **among the 30-50% most deprived.**

<u>Health:</u> Ranked 623 out of 1909 LSOAs in Wales, which places it **among the 30-50% most deprived.**

<u>Education:</u> Ranked 846 out of 1909 LSOAs in Wales, which places it **among the 30-50%** most deprived.

<u>Housing:</u> Ranked 521 out of 1909 LSOAs in Wales, which places it **among the 20-30%** most deprived.

Appendix 3 General AMW Z-fold leaflet



FREE HELP, ADVICE AND INFORMATION





For over 35 years, we at Advice Mid Wales have been helping people overcome a whole host of problems. So if you find it hard to make ends meet, or you feel you've been unfairly dismissed from your job, or refused a state benefit, or your new washing machine doesn't work, come in and see us.

There's no need for an appointment on our drop-in days and it will cost you nothing but your time

How can we help you?

Our trained, experienced advisors are committed to helping you, in the strictest confidence, with many of the problems we all face in everyday living. With advice, up-to-date information, help in filling in forms and, when we feel there is a case, representation at appeals tribunals.

We can help you with just about any issue that may be of concern, including:

- Welfare Benefits
- Debt
- Housing
- Employment
- Consumer
- Relationships
- Pensions

For more information please browse our website at www.advicemidwales.org.uk

Or follow us on Facebook:

When can we see you?

Mondays, Wednesdays and Fridays from 10:30 to 2:30

(No appointments needed)

Pre-booked appointments by arrangement. Contact: 01654 700192

or enquiries@advicemidwales.org.uk

Where are we?

Advice Mid Wales THE CARE CENTRE

(The old Cottage hospital)

FORGE ROAD MACHYNLLETH SY20 8EQ

www.advicemidwales.org.uk







The Golyfi Advice Center Expectating as Advice Wall Wales/via a Registered Charlin Me (1110/40) and a Compose Limited by Gaussian No 56-0718

Helping people throughout Mid Wales since 1983