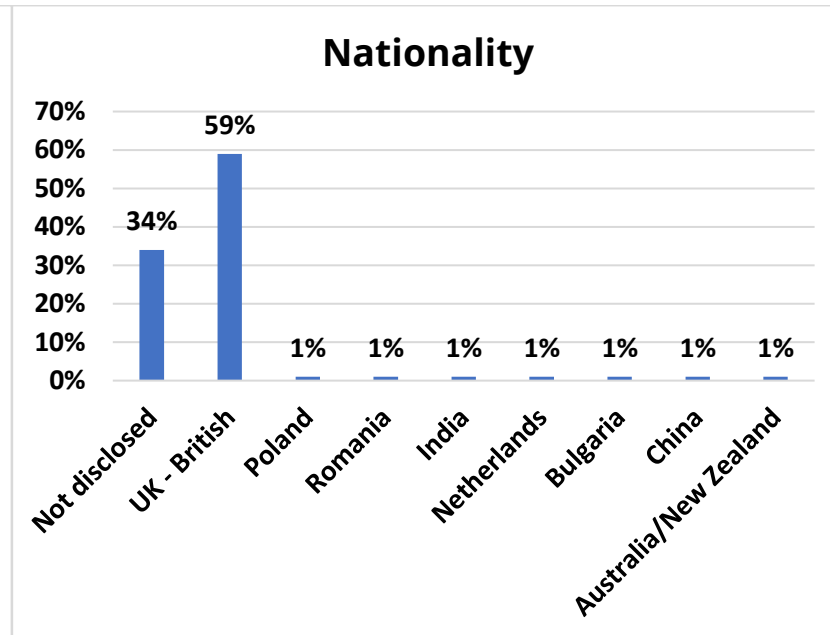
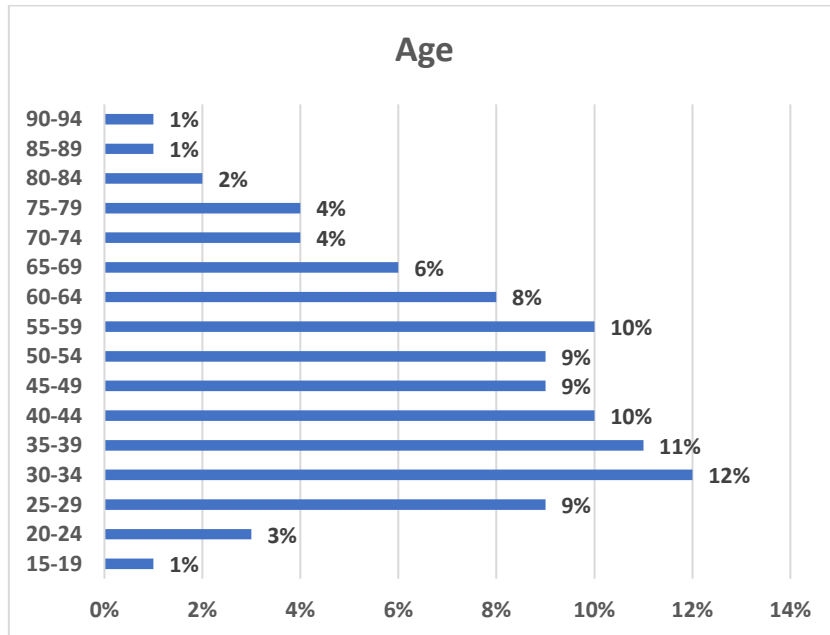
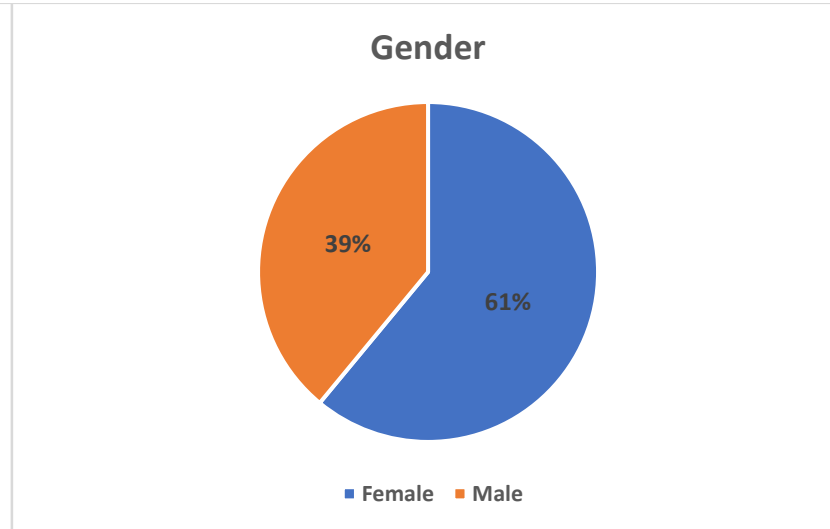
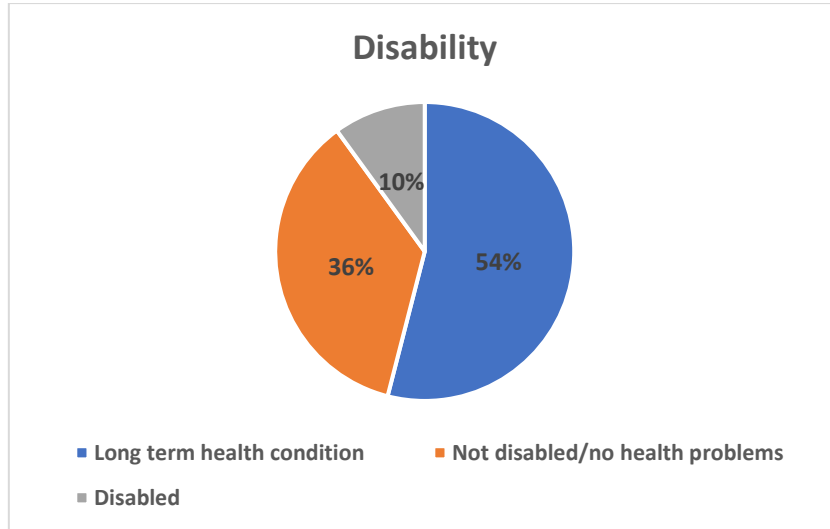
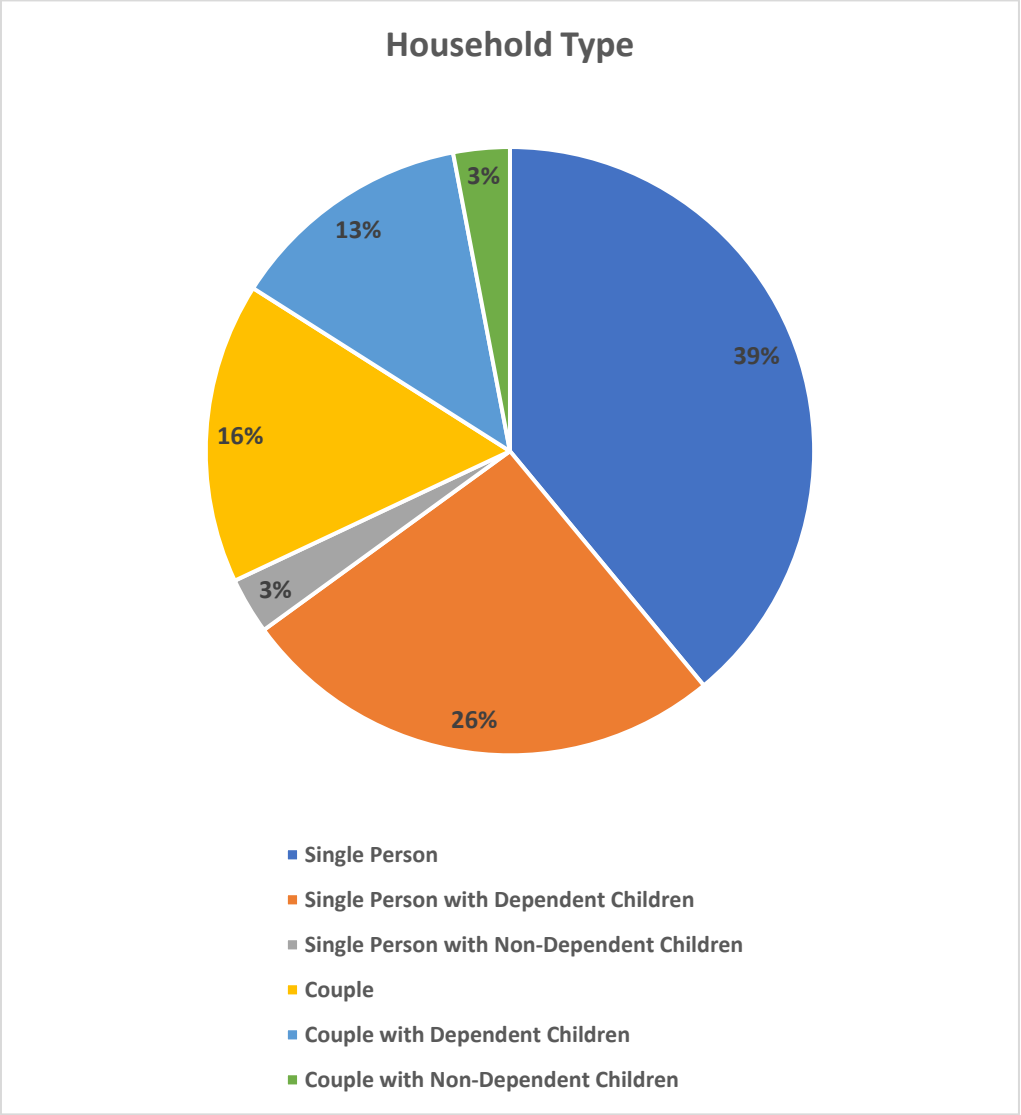


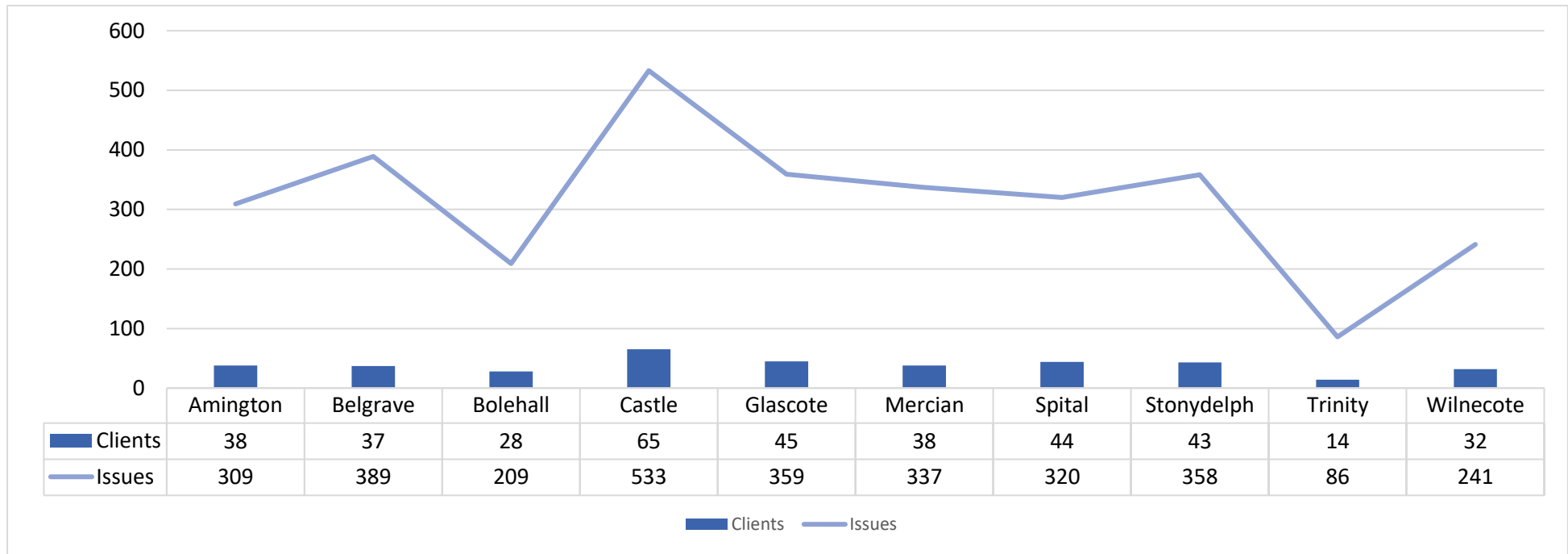
Total number of clients in the quarter = 384

Breakdown of client demographics (Q1 2024/25)

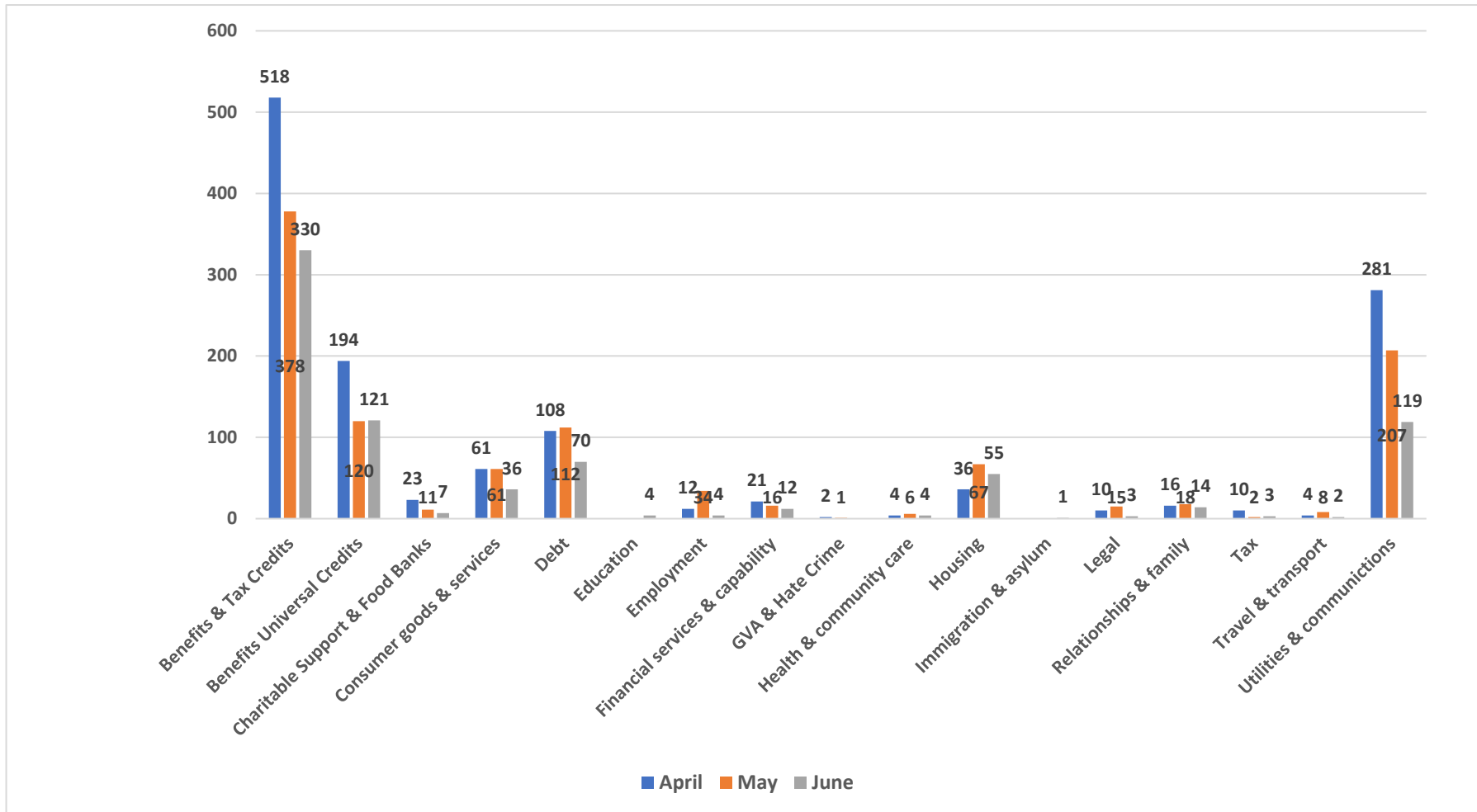




Tamworth Debt and Generalist Advice Project - Breakdown of clients and issues by Ward (Q1 2024/25)

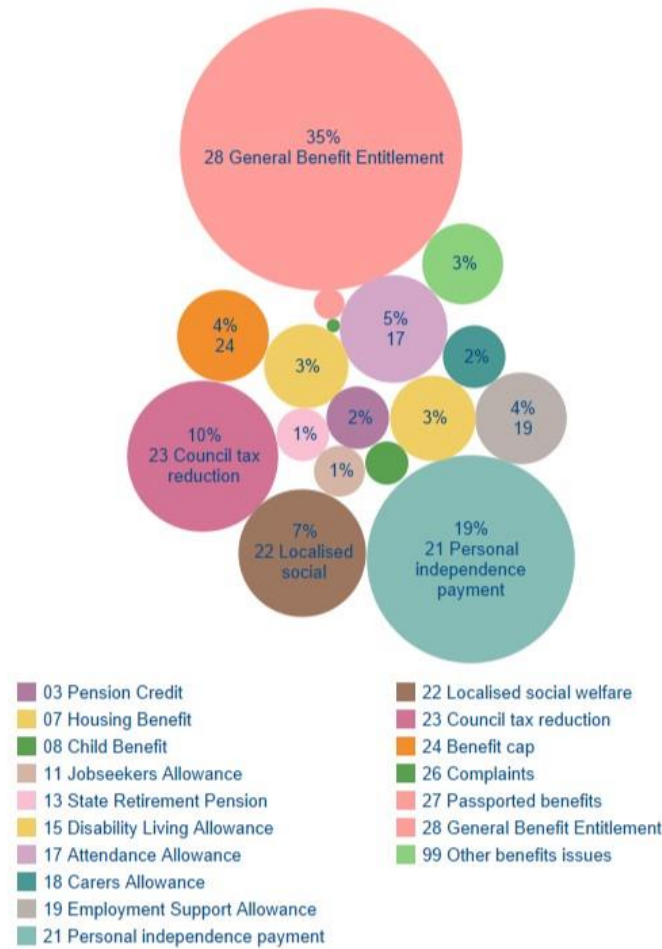


Tamworth Debt and Generalist Advice Project - Breakdown of reported issues (Q1 2024/25)



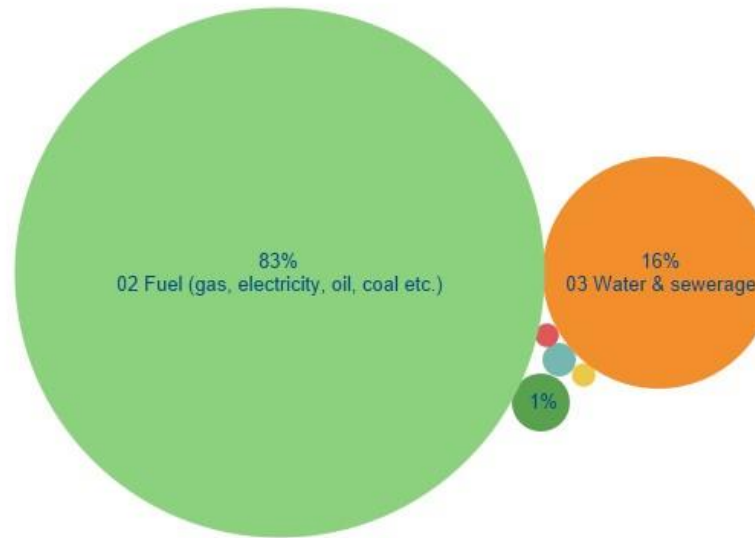
Tamworth Debt and Generalist Advice Project - breakdown of Benefits & tax credits top issues (Q1 2024/25)

Benefits & Tax Credits accounted for the majority of reported issues across the quarter (39%/1216 issues). The percentage split of the issues surrounding Benefits & Tax Credits are reported as follows:



Tamworth Debt and Generalist Advice Project - breakdown of Utilities & Communications top issues (Q1 2024/25)

Utilities & Communications issues accounted for the second highest reported issues across the quarter (20%/607 issues). The percentage split of the issues surrounding Utilities & Communications are reported as follows:



- 02 Fuel (gas, electricity, oil, coal etc.)
- 03 Water & sewerage
- 04 Telephone landline
- 05 Mobile phones
- 07 Internet & broadband
- 99 Other communications & utility issues

Tamworth Debt and Generalist Advice Project – Number of Contacts by Channel (Q1 2024/25)

	In person	Letter	Email	Adviceline Phone	Telephone	Grand Total
April 2024	41	37	39	83	217	417
May 2024	47	49	47	98	239	480
June 2024	14	46	58	42	224	384
Grand Total	102	132	144	223	680	1281

Tamworth Debt and Generalist Advice Project – Client Outcomes (Q1 2024/25)

	Number of outcomes	Client count	Amount	Average per outcome	Average per client
Able to access / engage in community activities	1	1	£0	£0	£0
Access to, or provision of accommodation bid successful	1	1	£0	£0	£0
Additional evidence for completion of the claims process successfully submitted	1	1	£9,716	£9,716	£9,716
Benefit / tax credit gain - a new award or increase	82	63	£258,860	£3,157	£4,109
Benefit / tax credit gain - award or increase following revision or appeal	3	3	£26,483	£8,828	£8,828
Benefit / tax credit gain - Money put back into payment	2	2	£15,418	£7,709	£7,709
Benefit / tax credit maintained	4	4	£0	£0	£0
Better deal through switching supplier	7	7	£1,620	£231	£231
Better deal with same supplier	15	13	£3,214	£214	£247
Blue badge - obtained	1	1	£0	£0	£0
Cancellation - successful	1	1	£2,160	£2,160	£2,160
Charitable payment	5	4	£925	£185	£231
Claim or complaint - not possible	4	3	£0	£0	£0
Client familiarised with how UC works and what it means for them	5	5	£0	£0	£0
Client obtained appropriate help with court forms	1	1	£2,000	£2,000	£2,000
Complaint resolved	1	1	£69	£69	£69
Debt write off - other	7	6	£28,854	£4,122	£4,809
DMP - debt management plan	3	1	£2,649	£883	£2,649
DRO - debt relief order	9	3	£39,655	£4,406	£13,218
Food provision / referral	21	20	£1,575	£75	£79
Fuel Voucher	20	18	£1,890	£95	£105

Hygiene - Bank	2	2	£70	£35	£35
Improved health / capacity to manage	54	54	£0	£0	£0
Issue unresolved or appeal unsuccessful	1	1	£0	£0	£0
National Fuel Vouchers - Fuel Bank Foundation	17	16	£590	£35	£37
New tax liability identified	1	1	£351	£351	£351
Non-financial admin issue resolved	1	1	£0	£0	£0
Other (financial)	3	3	£4,483	£1,494	£1,494
Other (non-financial)	14	9	£125	£9	£14
Other savings achieved	44	43	£7,084	£161	£165
Referred to in house team for support	1	1	£0	£0	£0
Referred to VCSE organisation for support	1	1	£0	£0	£0
Repayment negotiated	6	4	£4,344	£724	£1,086
Tax - other (financial gain)	2	2	£1,955	£978	£978
Token payments	1	1	£60	£60	£60
Utility meter installed / moved / recalibrated	1	1	£0	£0	£0
Grand Total	343	299	£414,150		

Quarterly Comparison	Q2	Q3	Q4	Q1	Grand Total
No. of outcomes	258	216	560	343	1,377
Client count	207	176	452	299	1,134
Amount	£261,012	£259,084	£536,703	£414,150	£1,470,949

Tamworth Debt and Generalist Advice Project – Debt (Q1 2024/25)

Type of Debt		April	May		June		Q1 Total		Previous Quarter Total	
Detail	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount
Benefit overpayment (not HB)					1	£590.16	1	£590.16	2	£299.08
Business debt					1	£600	1	£600		
Business rent/Lease arrears (not trading)					2	£5,000	2	£5,000		
Business utility/Water arrears (not trading/previous supplier)					1	£600	1	£600	1	£100
Business utility/Water arrears (still trading/current supplier)									3	£2,797.97
Buy now pay later (BNPL)	1	£700	3	£1,472.12	2	£1,600	6	£3,772.12	4	£1,938
Catalogue / Mail order	3	£1,110	3	£3,461.59	2	£1,599.72	8	£6,171.31	12	£5,285.82
Council tax	3	£716	15	£19,198.67	7	£17,586.08	25	£37,500.75	25	£19,300.50
Credit Card	22	£25,020.73	21	£27,214.58	10	£14,698	53	£66,933.31	64	£101,723.11
Credit Union Loan	2	£2,200					2	£2,200		
Dual Fuel	5	£4,417.50	9	£16,265.24	3	£9,800	17	£30,482.74	17	£25,484
Electric			3	£6,402.22	1	£1,500	4	£7,902.22	2	£378.64
Friends/Family					1	£6,250	1	£6,250	3	£750
Gas			2	£3,000	1	£1,500	4	£4,500	2	£1,600
Gas / Electricity / Dual Fuel Arrears (former supplier)			3	£3,822.02	3	£1,980	6	£5,802.02	2	£2,946.94

Hire Purchase (HP)/Conditional Sale					1	£3,332.07	1	£3,332.07	3	£4,442.40
HMRC Tax Credit Overpayment			1	£3,666.16	5	£3,931.06	6	£7,597.22	7	£14,186.67
Housing Benefit Overpayment			1	£100			1	£100	4	£22,394.24
Income Tax Arrears			1	£1,200			1	£1,200	3	£2,952.40
Insurance					2	£513	2	£513		
Magistrates Court Fine					1	£300	1	£300		
Mobile Airtime Contract			2	£800			2	£800		
Mobile phone	1	£31	4	£2,639.94			5	£2,670.94	8	£2,485.24
Other non-priority debt	1	£3,029.77	9	£12,951.41	2	£700	12	£16,680.18	5	£16,628
Overdraft	6	£1,700	7	£6,240	3	£3,000	16	£10,940	10	£13,962.86
Parking/Traffic Penalty Charge Notice (PCN)	10	£3,090	1	£170	2	£478	13	£3,738	2	£240
Payday Loan	1	£174					1	£174	3	£818.90
Rent Arrears	3	£3,900	6	£7,321.42	7	£11,017	16	£22,238.42	19	£20,285.64
Rent Arrears (former tenancy)					2	£14,000	2	£14,000	1	£1,200
Service charge/Ground Rent Arrears									1	£2,784.85
Social Fund Budgeting Loan					1	£0	1	£0		
Store Card	2	£709					2	£709	11	£8,399.47
Student Debts									8	£10,463.90
Student loan – student loans company			1	£2,370.69			1	£2,370.69	1	£3,500
Telecoms Packages (tv, phone and internet)			7	£1,823.75	1	£198	8	£2,021.75	4	£3,074
Telephone/Broadband			3	£935.05			3	£935.05	4	£1,273.94
Universal Credit budgeting advance	2	£875.96	6	£1,882.08	5	£3,277.55	13	£6,035.59	9	£721.54

Universal Credit new claim advance			2	£400	5	£1,750	7	£2,150		3	£1,947.01
Unsecured Loan / Bank Loan	16	£14,949.83	14	£27,477.43	9	£14,504.20	39	£56,931.46		23	£52,913.70
Water Arrears	1	£1,000	12	£11,790.55	6	£5,433	19	£18,223.55		9	£5,956.87
GRAND TOTAL	79	£63,613.79	136	£162,604.92	87	£125,737.84	302	£351,956.55		275	£353,234.88