

**citizens
advice**

Copeland

The difference we make

*Our impact in Copeland
2020/21*



*“Always well
advised and always
happy with the
service I get!”*

We are Citizens Advice Copeland

We provide **Free, Independent, Confidential** and **Impartial advice** to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

Our service aims:

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives

Every year thousands of people come to us for advice and help with solving their problems.

We're here for everyone and help with problems like managing debt or household bills, understanding rights at work or housing issues. We are an important part of this community, providing specialist support in location including Whitehaven, Cleator Moor, Distington, Egremont and Millom.

Through our daily interaction with clients, we have a credible understanding of local needs. We use our data and insight to tailor our services, as well as help improve policies and practices locally.

We're also part of the Citizens Advice service. This means we share knowledge and best practice so that people can expect a quality service.

Together we work to fix the underlying causes of people's problems using evidence gathered from across our network. **This is the story of our impact in Copeland.**



How you can access our service

We offer a range of ways in which our advice service can be accessed. We are passionate about providing access to face to face advice and are always looking at ways in which we can develop telephone and digital access. Living in a Borough as rural as Copeland it is vital we provide specialist support face to face, over the phone and online.



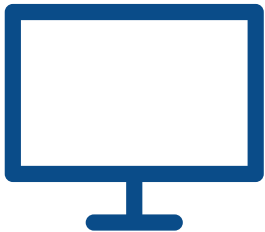
Face to Face

Due to the Covid-19 pandemic we suspended our face to face services and implemented a remote telephone and email advice service.



On The Phone

Clients have the option of contacting our dedicated adviceline five days per week on **0808 278 7959** and requesting a call back or by contacting the national Adviceline on **0800 144 8848**



Online

Advice at your finger tips. Citizens Advice Copeland provides a range of information and service updates on our website citizensadvicecopeland.org.uk



Email

For general queries we also have two dedicated email advisors, you can send an email with your query to advice.copeland@gmail.com

You can also find us on social media



[AdviceinCopeland](https://www.facebook.com/AdviceinCopeland)



[copeland_ca](https://twitter.com/copeland_ca)

Chair's Report

" Well, it has certainly been a different year for the organisation! The impact of the Covid-19 pandemic across the nation has brought its own challenges to our service: the reduction in face to face consults, the increase in telephone advice and the challenges of delivering a quality service while home working have all presented problems throughout the year. As usual, our staff responded brilliantly and the service we presented was excellent (albeit a little different from our 'normal' method of operation!)

Looking forward, the challenges will not stop: Universal Credit issues, the cessation of Furlough terms and the resulting redundancies will have big impacts on our local citizens and we will no doubt be called upon to advocate on their behalf.

There are a number of initiatives we are currently pursuing including: collaborative working with our local partners; new partnerships that Shelley is developing and a realisation that we may need to develop a more flexible operation that is based on both necessity and also on the lessons we have learned during the extended periods of lockdown.

Again, we had an excellent audit and our score from last year actually increased . This is totally down to the hard work and professionalism of our staff and the exemplary leadership of our CEO. Please accept the congratulations from the whole Board for your fantastic work this year.

Looking forward, the challenges are multiple and funding (once again) is at the forefront. We do need to look at new funding opportunities and also look at efficiencies within our operation. There will be some restructuring within the teams that should allow us to target these areas and certainly premises will be at the front of my thoughts.

While this might look like change on a large scale, please be aware of the two key things that I will always insist we keep to the front of our planning : Job security for our staff and retention of our exceptional care for our community. These are absolutely non-negotiable, As a Whitehaven lad, I am proud of our mission in Copeland and refuse to compromise on it.

So, as I seem to say every year, many thanks for the work you do. I am in awe of the way you have worked these last two years and I hope we can develop and improve our service to Copeland in the coming year."



Peter Hanratty

Chief Officer's Report

" This last year has perhaps been one of our most challenging as an advice agency. Our staff and volunteers have worked tirelessly to meet the needs, demands and expectations of our communities in these unprecedented times.

We have so much to be proud of. We have delivered new projects, exceeded our targets for funders and had a fantastic organisational audit which highlighted our strengths and successes as an independent advice agency.

*Our small team has produced amazing outcomes. Over **2,300 people** have been assisted in 2020/2021 with over **19,700 issues**. We have secured income gains of over **£3 million** and have assisted clients to deal with over **£3 million** of priority and non priority debt. This has been achieved whilst the majority of our staff and volunteers have worked from home.*

We have continued to work with local partners to manage and respond to the impact of the pandemic. We are members of key resilience groups to ensure that our help and support can be accessed by everyone who needs us.

As an independently funded organisation we could not achieve all that we do without the support from our funders. Securing funding is incredibly difficult with many more demands on local and national funders for support. We thank everyone that has believed in us and our work and has supported us throughout the last year. We truly couldn't do this without you!

To my amazing team of staff and volunteers, words can't express how grateful I am to have you on my team. Your resilience over the last year and your determination to support those who live and work in Copeland never ceases to amaze me. Thank you will never be enough for all that you do."



Shelley Hewitson

Our staff and volunteers

We employ **18** paid staff which includes specialist advisers, administrators, trainers and our cleaning team. Our paid staff provides advice from our offices in Whitehaven and Millom as well as at outreach locations. We have a team of **19** volunteers who undertake roles including advisers, telephone assessors, researchers, campaigners, administrators and trustees. Our volunteers undertake a high level of training, equipping them with the skills they need to deal with our vast range of enquiry areas.

Our staff



Alison
Bragg



Emma
Stone



Lyndsay
Carver



Alysha
Thirlaway



Gillian
Percival



Naomi
Wright



Anne
Mccarron



John
Chapman



Marcus
Pope



Catrina
Lazonby



Joyce
Chapman



Rebecca
Lyll



Chris
Nichol



Lauren
Dunn



Shelley
Hewitson



David
Judd



Lan
Pham



Teresa
Kevern

Our volunteers

Our volunteers give their time, skills and experience to enable us to reach as many people as we do. There are also considerable benefits for them too, such as improved employability.

Thank you to the following volunteers who have supported us in 2020/21:



**Adrienne
Calsy**



**Hilary
Hemm**



**Rachel
Mclaren**



**Ann
Sanderson**



**Ian
Smith**



**Sheila
Blackadder**



**Bertha
Priestley**



**Jane
Micklethwaite**



**Shirley
Clark**



**Clare
Brind**



**Matthew
McKenzie**



**Tim
Lees**



**Damon
Wright**



**Paul
Cox**



**Trish
Adams**



**Diane
Routledge**



**Paul
Mitchell**



**William
Cocker**



**Donna
Mills**

Our Trustees

Our trustee board is made up of volunteers who live and work in Copeland. Our trustees help to guide and govern Citizens Advice Copeland by working with the Chief Officer and other staff to give direction and shape strategic direction of the organisation. Our 5 members are trustees under charity law and directors of the charitable company.



David Wallace



Jane Donaldson



Bob Kelly



Peter Hanratty



Jane Donaldson



John Alderson



Peter Smith

Statement of Internal Control

The trustee board of Citizens Advice Copeland oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed.

Citizens Advice Copeland hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service.

An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

Our funders

Citizens Advice Copeland receives support from a wide range of funders. We'd like to thank all of the organisations that have supported us during 2020/21.

We look forward to your continued support and working with all of you in future years.



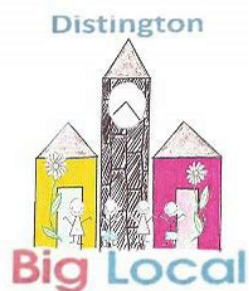
United Utilities Trust Fund



Money & Pensions Service



The Hadfield Trust



Cumbria County Council Money Advice

Energy Advice Programme

Phyllis Harney Trust



How we help people



Over the past year
we've supported
2,313 clients with
19,729 issues

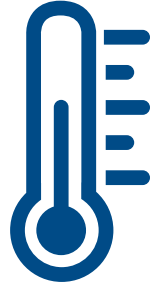


We helped **959**
clients with
4,401 benefits
and tax credit
issues

We helped
766 people
with **3,676**
debt issues



We helped **152** clients
with **Warm Home
Discount** applications



We helped **1,010**
to maximise their
incomes amounting
to a total of
£3,097,313



We issued
287 fuel
vouchers

We issued
306 food
vouchers



We helped **112**
people with **123**
issues regarding
their energy
suppliers



We helped **20**
clients to get a
better deal for their
energy saving them
collectively **£4,065**

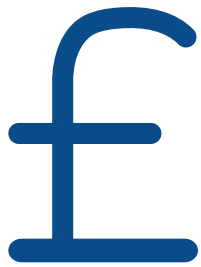


We helped **735**
people with
5,326 Univeral
Credit issues

We helped **208** clients with **524** housing issues



We helped **56** clients with **70** billing & meter reading issues



We helped our clients deal with **£976,780** of priority debts



We helped our clients deal with **£2,360,621** of non-priority debts

We helped **86** people with **187** consumer issues



We helped **226** people with **583** employment issues



We helped **44** clients make and maintain an **Employment & Support Allowance** claim



We helped **106** clients check their entitlement for a **Blue Badge**

We helped **44** clients complete a **Personal Independence Payment** form with an estimated income gain of **£314,263**



16 clients were awarded a **Ways to Welfare** grant amounting to **£460**



Our value to society

We help millions of people every year. This provides us with unique insight into the challenges our clients are facing today. We're not only helping people find their way during difficult situations, but also identifying and tackling the underlying causes of their problems.

The people we help, our funders, government and the organisations we work with see the value we deliver and the impact we're making.



£1 Every pound we spend benefits our clients by **£14.11**



£1.20 million the amount we saved the government & public services



£7.45 million estimated total social and economic value to society



£153,364 estimated total saving to the NHS



£467,889 estimated total saving to housing providers by preventing evictions

For more information on how these figures were calculated please visit:



<https://www.greatermanchester-ca.gov.uk/what-we-do/research/research-cost-benefit-analysis/>

Sophia's Story

Sophia came to us through a women's aid charity for assistance with a Universal Credit claim through our Help To Claim project. Sophia is a very young vulnerable refugee and was a victim of domestic violence and abuse and had an 8 week old baby at the time.

Our advisor worked with Sophia's support worker in difficult circumstances with a distressed baby in the background to get a language line referral for her and then stayed on the line to assist where needed. A translator was arranged who assisted with translation and a confirmation of next steps to Sophia.

Our advisor then contacted Universal Credit to arrange a telephone claim with all involved. The Universal Credit operative was both calm, compassionate and very helpful in what were very difficult circumstances. Everybody was involved with any additional exploration / information that was needed and Sophia was reassured throughout the process.

A successful claim was completed with Universal Credit and the support worker was able to note and inform Sophia that she could have a biographical appointment with Women's Aid to sort ID issues and set up a bank account for her.

Everybody from their respective agencies all worked together in very difficult circumstances to ensure Sophia's complex needs were understood, valued and transferred into the Universal Credit claim.

Her claim for Universal Credit was successful and Universal Credit noted the complex needs and will be using their own interpreter when contacting Sophia in future to discuss her case.

Sophia was awarded £494.41 per month and granted an urgent advance payment of £494.41.



Research and campaigns

We use our evidence and influence to tackle people's problems on a local, county and national level. This year, we achieved policy improvements across welfare, debt, postal system, housing, energy, employment, and consumer issues to help make life easier for people. In Copeland we are lucky to have a dedicated team of volunteers and staff who promote our campaigns within our office, report Copeland evidence to the County research and campaigns group and feed into national work.

More information about our national campaigns can be found here:



<https://citizensadvicecopeland.org.uk/index.php/support-our-campaigns/>

2020/21 has been a busy year for our team who have worked to campaign for improvements to policy.

Scams Awareness Fortnight is a national campaign run by the Consumer Protection Partnership and led by Citizens Advice with key support from partners such as the Trading Standards service. The campaign runs for two weeks in June and is an annual opportunity to empower the public against scams. Through the campaign, we aim to create a network of informed, confident consumers who know how to:

- recognise scams when they see them
- report scams to the appropriate channels
- talk about their experiences to help raise public awareness of scams

The dates of this year's campaign were 15th - 28th June 2020.

National Consumer Week is a yearly campaign which aims to raise people's awareness of specific consumer issues. The campaign runs in close collaboration with the Consumer Protection Partnership, bringing together key partners in the consumer landscape to identify, prioritise and coordinate collective action to tackle consumer detriment.

Each year we focus on a different theme depending on what's happening externally. For example, this year's theme was online shopping and delivery due to the increase of people buying products and services online due to the pandemic.

The dates of this years campaign were 16th - 22nd November 2020.

Customer standards and protections - working to ensure energy suppliers don't withdraw help and support from their most vulnerable customers.

Supplier failures - working to minimise the cost of energy supplier failures to consumers.

Research and campaigns cont'd

Big Energy Saving Winter is a national campaign to help people cut their energy bills and get the financial support they are entitled to. We all have the power to save energy, money and the environment through everyday actions. Simple changes such as switching energy supplier or tariff, accessing discounts or grants, and making homes more energy-efficient can make a big difference.

We run the campaign with the **Energy Saving Trust** in collaboration with the Department of Business, Energy and Industrial Strategy and with the support of numerous organisations, charities and companies.

This year, we ran a 3 month campaign over the course of the winter months November 2020 to January 2021.

Following our **#KeepTheLifeline** campaign, we welcomed the government's decision at the start of pandemic to increase Universal Credit and Working Tax Credits by £20 a week. This uplift has provided a lifeline for millions of families across the UK, during extraordinarily tough times.

As a result of all your hard work earlier in the year, we contacted over 50% of MPs across England and Wales about keeping the uplift. In March, the Chancellor announced a six month extension of the Universal Credit uplift and a £500 one off payment for Working Tax Credits claimants.

However, the uplift is only in place until September 2021. The government needs to do more to ensure that Universal Credit is adequate and flexible. It needs to cover basic essentials, enable people to be financially secure, prevent debt build up and support people to enter and progress in work.

We released our 'Roadblock to Recovery' report in June, outlining how the rules in UC can create a barrier for people getting back into work. We're also re-launching the #KeepTheLifeline campaign this summer - keep an eye on future newsletters and Workplace for more about the campaign.

Find out more about our welfare policy research:



<https://www.citizensadvice.org.uk/about-us/our-work/policy/welfare-policy-research/>

If campaigning interests you why not join our team?

We are always looking for volunteers who will support us in our research work and help us to campaign for change. If this is you contact us on **01946 693321** for more information.

Ron's Story

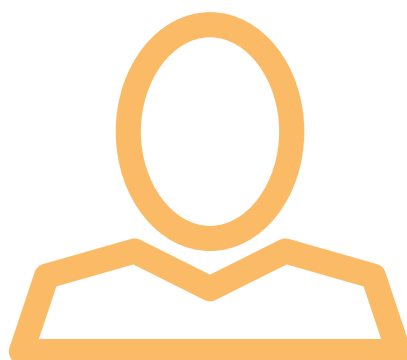
Ron came to us from a referral from PEC, for assistance with debt and budgeting advice. Ron had been a victim of domestic abuse and had recently secured a tenancy on a private property, after some time in a youth homeless hostel. Ron also wasn't originally from this area therefore had no family nearby who could support him. He also informed us he suffered from borderline personality disorder.

While investigating his case our advisors were quick to support him with a household starter pack which included a microwave, kettle, toaster, bedding and other basic household necessities which had a value of **£200**. There was also an application made to the local WEDCU Hardship fund (Whitehaven, Egremont and District credit union) for assistance with a washing machine, this was approved, and the item was purchased, delivered and installed for the client, this had a value of **£250**.

At the time we were having to contact him on his neighbour's phone as his mobile phone's microphone didn't work, at the time we were made aware that this was something the local council could assist with, we were able to secure a mobile for him (**valued at £50**). This was a great help to him as he had benefit queries, he needed to phone about which he could now do in private.

We were also able to secure a single bed for him (**valued at £50**), this was a massive help for him as he had been sleeping on the floor. Our advisor advised the client on the benefit issues he was currently facing and was able to inform him of what he had to do if his current Housing Benefit claim was terminated because of his change in circumstances. Ron had **approx £1725** worth of debt, a debt assessment was completed, and he was offered a money advice appointment, at the time he declined hoping most of the debt would be written off once his Housing Benefit claim was resolved, however he was advised on other options available if this wasn't the case.

Ron thanked us for all our help and informed us that his house now felt like a home with the items we had provided.



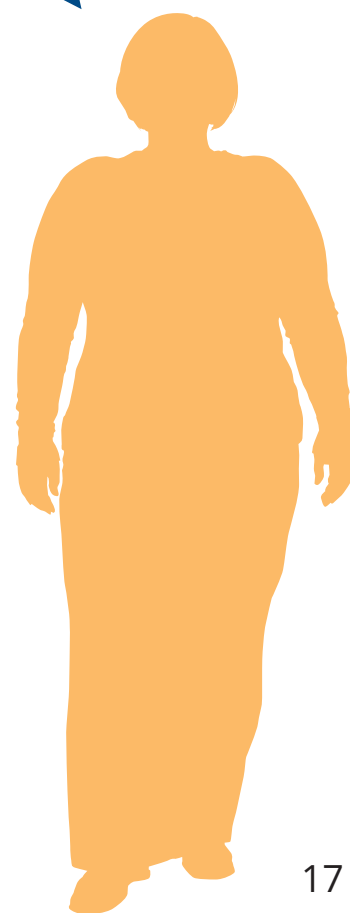
Client feedback

“ Everything explained clearly to us. Thank you so very much for your help 10/10 ”

“ Outstanding service provided at every point of contact, we were made to feel at ease ”

“ Adviser very helpful and easy to talk to. Full marks ”

“ Always well advised and always happy with the service I get! ”



Citizens Advice helps people find a way forward

We provide free, confidential and independent advice to help people overcome their problems.

We are a voice for our clients and consumers on the issues that matter to them. We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.

citizensadvicecopeland.org.uk

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Registered number: 3954988 England

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