

**citizens
advice**

Copeland

The difference we make

Our impact in Copeland

2022/23

A photograph showing a woman with voluminous curly hair, wearing a pink top, holding a white document and looking towards a man. The man is seen from the side, wearing glasses and a white shirt. They appear to be in a professional or advisory setting.

“Your service helped me and keeps on helping me when I was at my most vulnerable, they showed sympathy & kindness, extremely good & helpful advice.”

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 locations including Whitehaven, Cleator Moor 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

We have specialist face to face appointments available at both our offices in Cleator Moor and Millom these are pre-arranged appointments only.



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 citizensadviceland.org.uk



Email

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

You can also find us on social media



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



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



[copelandcitizensadvice](https://www.instagram.com/copelandcitizensadvice)

Chair's Report

Peter Hanratty

It has been a challenging year for CA Copeland, following on from a number of previous challenging years!

On top of the almost 2,000 clients and 17,000 issues we dealt with, we also had the added issue of leaving our Whitehaven office and setting up our base in Cleator Moor.

The logistics of this move were quite complex as you would expect after many years of being in Whitehaven. However, the willingness of our staff to get involved and the help of our partners within the Phoenix Centre means we quickly got established and the new office is now functioning extremely well.

We have a number of significant challenges facing us as we move into the new year:

- The complexity of issues that our clients are presenting in these dire economic times is a challenge and many are in crisis.
- A complete restructure of the Local Authority also means that our traditional funding partners have now been replaced by larger county based authorities.
- The extent of our service from Distington in the North to Millom in the South also presents a challenge we need to address, especially given the reduction in our volunteer numbers.

I have full confidence in our CEO and her team of staff and volunteers, will guide our service through these problems with their usual competent professionalism.

As a Board, I can say we will do everything in our power to assist them in the mission as we must always be aware that the people of Copeland are our primary focus.

Volunteering is extremely important to our organisation both to support our staff and to join our Board. I would encourage anyone considering volunteering, to take the plunge and join us. The rewards in supporting your local community are great and to many of us, it gives a new perspective on our local area. Please do get in touch if you are considering it.

Once again, I would like to thank Shelley and her staff. I am in awe of the work they do and their ability to work collaboratively with a multitude of partners for the benefit of our clients. I have no doubt this will continue and we should be grateful for them in these times.

As the year draws to a close, please be kind and look after each other.

Chief Officer's Report

Shelley Hewitson

2022/23 was a big year for our organisation. After over 20 years in Whitehaven we made the decision to leave our offices in Tangier Buildings and move to Cleator Moor. For a number of reasons this was a difficult decision to make however with the support of my staff, volunteers and trustees we have made it work. We have been welcomed into the Phoenix Enterprise family and look forward to the opportunities being in Cleator Moor may bring us.

Over the next year our focus now must turn to our Millom office so we can develop the services delivered from there and the opportunities Local Government Reform and funding in the area will bring.

We deal with people in crisis everyday. Issuing food, fuel and hardship vouchers is now a part of our everyday service. We are receiving phone calls from people who can't afford to replace essential household items or from people who need advice as a bailiff is at the property. The decline in the mental health of some of our clients is something that is causing all of us great concern. We are seeing an increase in the number of people who feel that suicide is there only option for dealing with rising debt, relationship breakdowns, benefit problems and housing issues. Instead of recovering after the pandemic our communities are struggling. Our free and independent service is vital to support our people to find a way forward. We need to build resilience in households and communities. Increasing our community engagement and providing self-help tools are ways in which we can promote the benefits of accessing advice and taking preventative action to prevent crises from occurring.

Over the next year we face challenges with securing funding to maintain delivery of our free, specialist advice service. A cut to our service during the cost of living crisis would be devastating to those who rely on us. We must do everything we can to invest in the third sector, recruit to our organisation and develop our services to meet changing needs. There are a number of fantastic companies who we are working with, supporting us to make a difference to the lives of our most vulnerable residents. We are excited about the opportunities that are being presented to us and the positive impact these will have in the year ahead.

Thank you never seems enough to express just how grateful I am for my team of staff and volunteers. I am in awe of you all, the work that you do and your commitment to our service.

Finally, I would like to dedicate this year's report in memory of Sheila Blackadder. Sheila was involved with Citizens Advice Copeland from the 1980's taking on many roles during her time with us. An inspirational lady who led a remarkable life and who will be remembered and missed by us all.

Our staff and volunteers

We employ **20** 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 **18** 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



Donna Mills



Marcus Pope



Anne Mccarron



Emma Stone



Naomi Wright



Catrina Lazonby



Gillian Percival



Rebecca Lyall



Chloe Gill



Jack Priestley



Rebecca Watson



Chloe McCarron



John Chapman



Shelley Hewitson



Chris Nichol



Lan Pham



Susan Simpson



David Judd



Lauren Dunn

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 2021/22:



Ann Sanderson



Josef Gardiner-Jones



Trish Adams



Adrienne Calsy



Joyce Chapman



Zoe Grace



Bertha Priestley



Kimberley Hine



Clare Brind



Lucy Carver



Donna Mills



Paul Cox



Hilary Hemm



Sam Jackson



Ian Smith



Shirley Clark



Jane Micklethwaite



Tim Lees

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 6 members are trustees under charity law and directors of the charitable company.



David Wallace



Jane Donaldson



Peter Hanratty



Helen Conway



Peter Smith



Bev Coverdale

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.

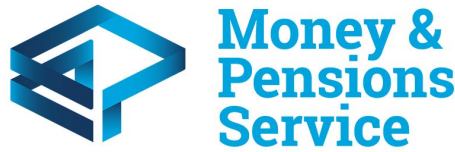
Citizens Advice Copeland hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service.

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 2021/22.

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



How we help people



We helped **1,928** people with **16,702** issues



We helped **866** clients with **3,816** benefits and tax credit issues

We helped **791** people with **4,891** debt issues



100% of people said they would recommend our service to a friend



Secured income of over **£2.9 million**



We issued **178** fuel vouchers

We issued **269** food vouchers



We helped **30** people apply for a Macmillan Grant totalling **£12,329**



We issued **7** clients with hardship grants of **£250** to purchase white goods



We helped **465** people with **1,918** Universal Credit issues

We helped **208** clients with **439** housing issues



We helped **462** clients with **1588** issues with utilities and communications



We've written off debts and debts rescheduled totaling over **£1.7 million**

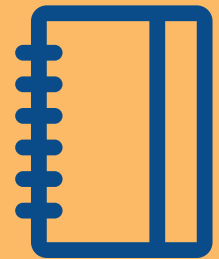


We dealt with **194** relationship and family issues

We helped **245** people with consumer issues



We helped **88** people with **217** employment issues



83% of our advice was delivered via telephone. **8%** email advice & **5%** F2F in person



We supported **172** clients with **509** financial services problems

Our top benefit issues related to **Personal Independence Payment**



94.8% of our clients said they found our service either very beneficial or useful



Our value to society

We help thousands 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.



Last year we helped to solve the problems of **3 in 4 (75%)** of the people who we gave advice to directly.



In **2021-22** the advice we delivered directly saved government and public services at least **£717 million**.



We estimate our value to society at **£4.6 billion**



For every **£1** spent on the service, we benefit our clients by **£14**



Nearly **9 in 10 (87%)** would recommend us to a friend.

Claire's Story

Claire lives with her partner in a housing association property. She came to us asking for help with around **£11,000 of debt (£11,269.14)**. Both Claire and her partner used to work full-time but had to give up work due to chronic health conditions, leading to a significant drop in their income as they were having to manage only on sickness and disability benefits. This left them unable to afford their mortgage and Claire could not keep up the payments to her other debts. Claire entered a free debt management plan with another organisation, but the payments became unaffordable with the increased cost of living, especially rising energy and fuel bills. Claire and her partner were further struggling because of the extra costs of their health conditions.

We completed a budget with the Claire and helped her look at options for maximising her income. We helped her identify that she could benefit from a discretionary housing payment to assist her and her partner with a shortfall in their housing benefit, and also that they could qualify for a lower cost social tariff with their internet supplier.

We explored all her available debt options and talked through how each one would affect her. Claire has decided that a DRO will be the best option for her so she can have a fresh start and has now been referred to the national DRO Hub to complete a DRO application. As long as the client continues to meet the DRO criteria for the 12 month moratorium period, **all her debts will be written off and she will not need to make any further payments.**



Research and campaigns

We use our evidence and influence to tackle people's problems on a local, county and national level. 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.

As a service, we hold a huge amount of insight and data about the problems our clients and their wider communities face. We can use this insight and data to do several things:

- to help us research issues further
- to influence decision-makers to change policies and practices
- to campaign to get decision-makers to change policies and practices

Research and campaigns gives Citizens Advice Copeland the opportunity to widen our impact, particularly at local level. It allows us to help those who may not be able to access our advice service and prevent issues from occurring which in turn should help with demand and capacity issues.

In 2022/23 we have supported the following awareness raising and policy campaigns.

Scams Awareness

The Scams Awareness Campaign 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 ran as two weekly campaigns in May and July and is an annual opportunity to empower the public against scams.

The campaign, we aim to create a network of informed, confident consumers who know how to:

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



Research and campaigns cont'd

The Energy Saving Campaign is a national consumer that runs all year round and helps people to get financial support they're entitled to, or take action to reduce energy usage. We deliver key energy advice to clients, helping them reduce bills while keeping warm throughout the year.

We run the campaign with the Energy Saving Trust in collaboration with the Department for Business and Trade and the Department for Energy Security and Net Zero; and with the support of numerous organisations, charities and companies.

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.





Chris' Story

Macmillan have reported that **4 out of 5 people** with cancer are on average **£570 a month** worse off as a result of their diagnosis, our Macmillan Benefits Adviser is here to help these Copeland residents and we would like to tell you about one of their advice journeys.

Chris contacted our Macmillan Service following a cancer diagnosis and explained that he was receiving full pay for the first six months of being unable to work. He was three months into his sick leave and wanted to know if he might be entitled to any benefits once his income dropped.

We quickly established that their household income meant that they would not be entitled to any of the means tested benefits such as Universal Credit or Council Tax Benefit. We learnt that his illness could not be cured and began to look at other areas of support. Following a discussion with our client's GP they agreed to support an application for Personal Independence Payment by providing a medical report. We proceeded with an application and as our client was having walking difficulties we also applied to Cumbria County Council for a Blue Badge. Chris had already gained his prescription exemption certificate, cancer patients do not pay for their prescriptions, and we discussed a future claim for new style Employment and Support Allowance. We agreed to call the client in a couple of weeks to check the progress of the applications.

Two weeks later he had been awarded PIP of **£156.90 per week** and had the blue badge. Chris told us that he wanted advice on accessing his pensions and we were able to make an appointment for him to receive free advice from the Pension Wise Service which is part of Money Helper. We explained to Chris that as he received the **highest rate of the mobility component** of Personal Independence Payment he now had the option of using this part of this award to lease a vehicle under the Motability scheme. This provides a brand new car which is insured, has road tax, has breakdown cover and is serviced and maintained.

We next contacted Chris a month later as the SSP element of his sick pay was due to end and we were able to assist him with a claim for new style Employment and Support Allowance. We rang him a couple of weeks later and he had been awarded **£117.60 per week**.

In total we were able to gain an annual increase in Chris' income of **£14,274.00** and his response was ***"My adviser was excellent. Told me exactly what benefits I was entitled to, completed the forms for me, kept me informed every step of the way, can't thank her enough for what she did"***.

Client feedback

" I have used Citizens Copeland most of my adult life, I have always received good help, I do have a lot of problems with physical and mental health, I will always be truly grateful to them"

"Spoke to a very lovely person who helped me with excellent service. Thank you all"

"Have had a few appointments with Citizens Advice Copeland in the last few months and have been working with Gillian who is BRILLIANT and has helped me on numerous of times such a nice polite and helpful women"

" Your service helped me and keeps on helping me when I was at my most vulnerable, they showed sympathy & kindness, extremely good & helpful advice. Their info was extensive, I cannot thank them enough."

"A real genuine sympathetic service. Very professional excellent advice from very knowledgeable staff. So grateful on the advice given. Helps massively in stress worries not knowing where to know Thank you so much. "

"A very valuable service which we need throughout Copeland forever."

"I would like to thank David for all the hard work he put into my case."



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

Citizens Advice Copeland is authorised and regulated by
the Financial Conduct Authority (FRN: 617570)

