

**citizens  
advice**

**Copeland**

# **The difference we make**

*Our impact in Copeland  
2023/24*



## 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 people accessed 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. Delivering a service in one of the most rural areas in England, it is vital that we provide specialist support over the telephone, online and face to face.



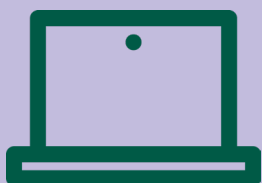
### Face to Face

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



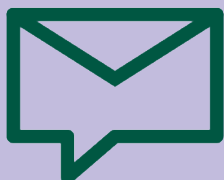
### On The Phone

Clients contacted us by telephone on **01946 693321** and requested a call back from one of our advisers.



### Online

Advice at your finger tips. Citizens Advice Copeland provides a range of information and service updates on our website **[citizensadvicecopeland.org.uk](https://citizensadvicecopeland.org.uk)**



### Email

We have dedicated email advisers who provide email advice to clients via our advice email on **[advice@cacopeland.org](mailto:advice@cacopeland.org)**

## You can also find us on social media



# Chief Officer's Report

## *Shelley Hewitson*

The cost of living crisis and impact of the COVID pandemic continues to impact our communities. Our staff and volunteers, despite the challenges of the complexity of the cases they are presented with, continue to provide advice and support to people who live and work in the former borough of Copeland. My team is amazing and I am grateful for the commitment they show to our service users and the organisation. Working in the third sector is hard but so rewarding. We are reminded everyday of the importance of our free and independent advice service. Requests for food and support to purchase gas and electricity are daily as people try and navigate increased living costs. The range of support we offer and the expertise provided by our small and dedicated team never ceases to amaze me. From supporting people who are facing a tribunal to guiding them through the bankruptcy process, supporting people to heat and light their homes. Securing incomes for people with life changing conditions and providing grants to those in hardship. As a team your compassion and knowledge are testament to the skill and dedication of this workforce. As you read this report you will see that we have secured millions of pounds in income and grants for people and you will read examples of the difference our advice makes. Life changing support which in some cases wouldn't have been secured without a telephone call to our offices. I also want to acknowledge the importance of those in our team who aren't in advice roles. The dedication you put into developing our charity, improving standards, reporting, marketing, being the first person someone talks to about a problem is just brilliant. We would not keep going without you all!

I am incredibly proud of the work we are doing with other local Citizens Advice offices in Cumbria and the partnerships we are building with organisations across Cumberland. Working in collaboration is a key aim for us over the next financial year as we look to secure funds, share experiences and develop projects. Over the last year we have said goodbye to volunteers including Adrienne, Andrew, Donna, Josef, Tim, Natalia and Helen. I would like to thank you all for choosing us to volunteer with and the commitment you showed to our organisation. I would also like to thank Peter Hanratty who volunteered with us for over 13 years. As a Chair of our trustee board Peter was a powerful advocate for our service and the difference we make.

***Thank you all for the difference you have made!***

## Our staff and volunteers

We employ **21** 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 Stobbart
- Anne McCarron
- Catrina Lazonby
- Chloe Gill
- Chloe McCarron
- Chris Nichol
- David Judd
- Emma Stone
- Gillian Percival
- Jack Priestley
- John Chapman
- Lan Pham
- Lauren Dunn
- Lucy Carver
- Marcus Pope
- Naomi Wright
- Rebecca Lyall
- Rebecca Watson
- Shelley Hewitson
- Susan Simpson
- Rachel Wilkinson

### 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 2023/24:

- Adrienne Calsy
- Andrew Marshall
- Anne Farrer
- Bertha Priestley
- Cecilia Holder
- Chrisitne Harvey
- Donna Mills
- Hilary Hemm
- Ian Smith
- Jane Mickelthwaite
- Josef-Gardiner-Jones
- Joyce Chapman
- Mariana Buhaienko
- Nataligha Ptitsyna
- Paul Cox
- Paula Ratcliffe
- Shirley Clark
- 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**  
**Peter Hanratty \***  
**Peter Smith**

**Jane Donaldson**  
**Helen Conway \***  
**Gillian Elliott**

**Sarah Graham**  
**Craig Brown**  
**Kevin Peel**

*\* these trustees resigned in 2023/24*

## 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 2023/24.

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



# How we help people



We helped **2116** people with **20,017** issues



We secured income of **£3,514,757**



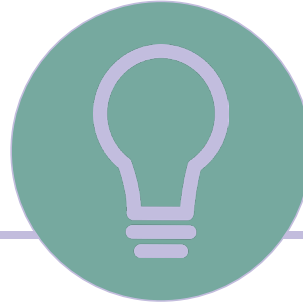
We dealt with debts totalling **£4,254,314**



We helped **702** people with **5272** debt issues



We helped **1009** people with **5931** benefits and tax credits issues



We helped **404** people with utilities and communications



We helped **270** people with consumer issues



We issued **143** food vouchers for the local food banks



We issued **245** clients with a **£49** fuel voucher



We helped **99** people obtain a blue badge



We issued **40** **£400** grants and **5** **£800** cost of living grants



## Jane's 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.

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

We quickly established that Jane's household income meant that she would not be entitled to any of the means tested benefits such as Universal Credit or Council Tax Benefit.

We learnt that Jane's illness could not be cured and began to look at other areas of support. Following a discussion with Jane's GP they agreed to support an application for Personal Independence Payment by providing a medical report. We proceeded with an application and as Jane was having walking difficulties we also applied to Cumbria County Council for a Blue Badge. Jane had already gained her 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 Jane in a couple of weeks to check the progress of the applications.

Two weeks later Jane had been awarded PIP of £156.90 per week and had the blue badge. Jane told us that she wanted advice on accessing her pensions and we were able to make an appointment to receive free advice from the Pension Wise Service which is part of Money Helper. We explained to Jane that as she received the highest rate of the mobility component of Personal Independence Payment she now had the option of using this part of her 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 Jane a month later as the SSP element of her sick pay was due to end and we were able to assist with a claim for new style Employment and Support Allowance. We rang them a couple of weeks later and Jane had been awarded **£117.60 per week**.

In total we were able to gain an annual increase in Jane's income of **£14,274** and her 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".



## 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 2023/24 we have supported the following awareness raising and policy Campaigns:**

- Scam Awareness
- Energy Saving
- National Consumer week
- Talk Money week
- Safer Gambling week
- Gas Safety week

### **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.





## *Bethany's Story*

Bethany lives with her partner in a housing association property. She came to us asking for help with **£11,269.14** of debt. Both the client 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 the client could not keep up the payments to her other debts. Our client 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. Bethany and her partner were further struggling because of the extra costs of their health conditions.

We completed a budget 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.

Bethany 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.

## Client feedback



*"As always you were a great help to me and made my life less stressful than it had been."*



*"Without the help of CAB I don't know what I would have done. Thank you!"*



*"I was impressed. She had got information ready to impart. She was considerate and aware of my hearing disability and acted accordingly."*



*"My adviser has helped me a lot and has made my journey with cancer a lot easier than it would have been without her. Always there to answer any questions and provide support with a positive friendly manner. Thank you!"*



*"Service, help and advice was absolutely fantastic. Very professional, helpful, supportive - very caring team. Can't thank all the people within the sections in which we have dealt with enough for all their help in a number of matters and also their continued support over the last few weeks making sure we were managing ok. Thank you so much from the bottom of our hearts. Lovely caring team!"*

## Funder/Partner feedback



*"They are committed to working in partnership to address the issues of local people. They will always agree to come to the table and offer practical solutions."*



*"All the team are very knowledgeable, very responsive and passionate about helping those in need of support in the right ways to help them move forward in life."*



*"The communication help and support I receive from all the staff at Copeland Citizens advice is and has been brilliant. I would have been a bit lost at a few events without their support."*



*"Always willing to work in partnership. Friendly and informed staff. Advocates for the VCSE sector."*



# 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](https://citizensadvicecopeland.org.uk)**

Registered office: Phoenix House, 3-5 Jacktrees Road,  
Cleator Moor, Cumbria, CA25 5DB

Charity Number: 1080581 | Company limited by guarantee,  
Registered number: 3954988 England

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

