

Citizens Advice Copeland Community Newsletter



June 2025



Want to be more money confident?

Our Money Confidence workshops aim to support people in gaining the knowledge, skills and confidence to manage their money more effectively and make good financial choices that are right for them.

The workshops will run in groups and be both discussion based and activity based around the key concepts of budgeting, debt and savings.

We will look at:

- Budgeting tools
- Essential bills when budgeting
- Shopping on a budget
- Tips to reduce spending
- What paperwork will help with dealing with debt
- Identifying priority and non priority debt
- What a priority and non priority creditor can do
- Tips for dealing with debt
- Saving habits
- Saving tips
- Savings challenges

Our workshops will benefit those who find budgeting difficult or have experienced a change in their circumstances such as a new baby or job loss.

For those needing 1-2-1 in- depth specialist support around these key topics we can link in with our very own specialist services who can provide further support. Those who attend the workshop and wish to start saving will also have the opportunity to join Whitehaven and Egremont District Credit Union for FREE.

All sessions are free and resources provided. If you would like to book onto a workshop or refer someone you work with, please complete the online referral forms using the QR code below.

For more information on the workshop please call us on 01946 693321 or email advice@cacopeland.org

Book your workshop today!



Visit our website



SCAMnesty

The National Trading Standards Scams Team will be running a SCAMnesty campaign to encourage everyone in the UK to send in any scam mail that they receive to the team, free of charge. The team works with enforcement agencies abroad and here in the UK to tackle mail scams head on. All mail sent in supports the team's investigations into the criminals behind scams. It also allows the team to understand the latest trends in scam mail landing on consumers' door mats.

If you, or someone you know is in receipt of scam or nuisance mail, the NTS Scams Team's Investigators want to see it! They already use the mail that they receive from Scam Marshals to great effect through their disruption techniques but the team would like to see more and put a stop to these mailings landing on consumers' door steps.

Postal scams are letters sent with the goal of obtaining your money using deception or fraud.

There are many different types of scam mail:

- fake lotteries or prize draws
- fake psychics
- bogus health cures
- investment scams

The NTS Scams Team estimates that only 5% of these crimes are reported; this can be due to a number of reasons, including shame or embarrassment, or even that victims don't know who to report scams to. Victims of these crimes shouldn't feel ashamed at all - these criminals are experts at what they do and know exactly how to commit their fraud.

The SCAMnesty campaign will run for four weeks from Monday 2nd June.

**Send Mail (no Need For A Stamp) To:
NTSST, FREEPOST, MAIL MARSHALS**

**For more advice on
Scams scan this QR
code**



*Scams
Advice*



Become a volunteer energy adviser

We are looking for a volunteer energy adviser to join our team of volunteers!

Would you like to help people in your local community with their energy queries?

Our energy advisers help clients with:

- Getting a cheaper energy deal
- Checking eligibility for schemes and grants

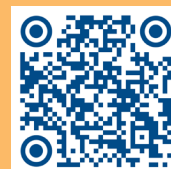
- Being added to the priority services register
- Resolving disputes with their energy provider
- Energy saving tips and advice
- Looking at options for topping up their meter or their oil if their eligible

Full training and support provided!

How to apply to be a volunteer with us

If you would be interested in volunteering email advice@cacopeland.org or call **01946 693321** and we will be happy to either email or post you an application form.

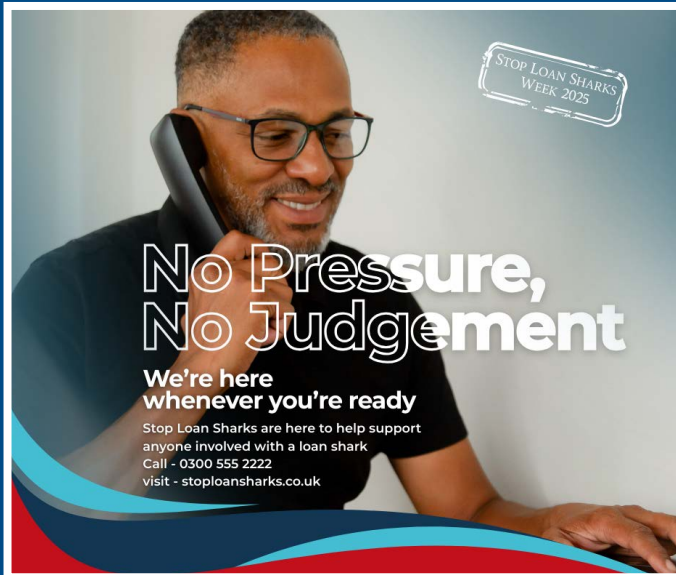
Scan the QR code
which will take you to
our website for more
information and the
application form.



*Volunteer
with us!*



Stop loan sharks



Stop Loan Sharks has been around for 20 years, fighting illegal money lending and supporting borrowers.

They don't put pressure on people when you contact them. Sometimes you might want to tell them a bit of information, then come back to them weeks, or even months, later. That's fine – they are here whenever and however you want to talk.

Being in debt to a loan shark is more than just a financial burden - it can be a terrifying, isolating, and emotionally draining experience. For many, it feels like being trapped in a nightmare with no way out.

Vulnerable borrowers, who may already be struggling, can find themselves spiralling deeper - borrowing more to stay afloat and

sinking further under the control of the loan shark exploiting them.

They don't just lend money - they trap people in a cycle of intimidation and psychological control, leaving victims too afraid or ashamed to ask for help. But help is out there.

When someone first hears about Stop Loan Sharks - whether through a poster, a conversation with a support worker, or word of mouth - it can feel like a glimmer of light. And yet, taking that first step toward getting support can still feel overwhelming.

Borrowers may fear the consequences or blame themselves for getting into this situation. They may worry they won't be believed, or that things will only get worse if they speak up. The Stop Loan Sharks team members understand this, and they want to make sure people realise they are not alone and there is a way out.

What happens when you contact Stop Loan Sharks?

Stop Loan Sharks officers are a team of professionals, trained to offer confidential, compassionate support tailored to the differing needs of borrowers. They also have the powers to investigate and ultimately prosecute loan sharks.

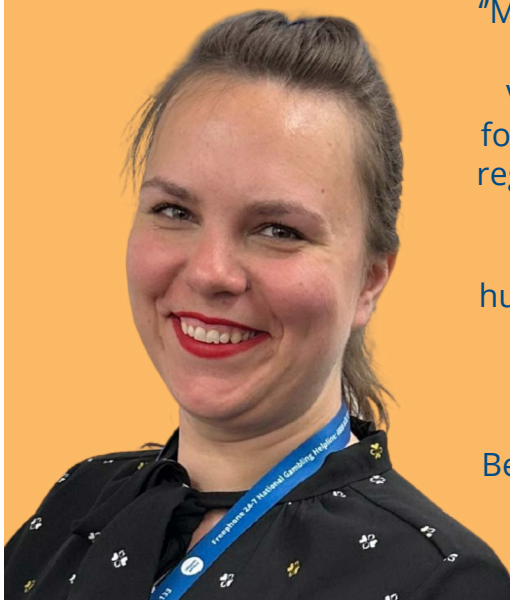
When someone calls the 24/7 helpline (0300 555 2222), a real person will answer the phone. You won't find a call centre or a recorded message, just someone ready to listen and help in any way they can.

"My name is Hanna, and I have been volunteering with Citizens Advice Copeland since January 2025.

Volunteering has been an incredibly important opportunity for me, a chance to contribute to the community in Cumbria, a region that gave our family new hope after we had to leave our home, destroyed by the war in Ukraine.

With over eight years of experience working in the humanitarian sector, I now find myself among those who must start life anew.

I am deeply grateful to Citizens Advice Copeland for their support, kindness, and for welcoming me into their team. Being a volunteer here is a way for me to truly give back to the country that offered us a chance for a new beginning"



Who we helped last year

We wanted to share with you some of the stats from 2024/25 to show you how many people we are helping in your local community. As well as our small team of advisers we also have an amazing team of volunteers and we couldn't help as many people as we do without their support!



We helped **1,760** people with **14,920** issues



We secured income of **£3,650,409**



We helped clients with writing off debts totalling **£541,941**



We helped **495** people with **2963** debt issues



We helped **190** people with consumer issues



We helped **303** people with utilities and communications



We helped **841** people with **5306** benefits and tax credits issues

If you or someone you know needs advice we can help with a range of issues such as; managing debt, benefits, household bills, energy advice, housing problems, understanding rights at work, family/relationship breakdown, consumer issues and immigration.

Our advice can be accessed by telephone, email or online.

Call us on **01946 693321**

Email **advice@cacopeland.org**

We also have lots of advice on our website! Scan the QR code.



Visit our website



Upcoming Community Outreaches

We're going to be at various outreach sessions over the next few months. At all our outreach sessions we promote the services we offer and if you come to us in need of help we can add you to our list for an adviser to contact you.

Here is a list of the outreaches we will be at over the next few months:

Wednesday 4th June

Egremont Welcome Hub, The Meeting Place, Methodist Church, Main Street, Egremont
11am-1pm

Friday 6th June

Time To Change Welcome Hub, B4 Haig Enterprise Park, Kells, Whitehaven, CA28 9AN
12-2pm

Wednesday 11th June

Seascale Library drop-in, Gosforth Road, Seascale 10am-12.30pm

Friday 13th June

Time To Change Welcome Hub, B4 Haig Enterprise Park, Kells, Whitehaven, CA28 9AN
12-2pm

Friday 20th June

Time To Change Welcome Hub, B4 Haig Enterprise Park, Kells, Whitehaven, CA28 9AN
12-2pm

Friday 27th June

Time To Change Welcome Hub, B4 Haig Enterprise Park, Kells, Whitehaven, CA28 9AN
12-2pm

Wednesday 16th July

Distington Warm Hub, Distington Club for Young People, 12-2pm

Tuesday 22nd July

Whitehaven Memory Clinic, Whitehaven RUFC, Richmond Terrace, Whitehaven
11am-12.30pm

Friday 8th August

Social Prescribing Wellbeing Festival, Whitehaven Rugby League Recreation Ground, Coach Road, Whitehaven 10am-3pm

To keep up to date with our upcoming outreaches visit our website:

www.citizensadvicecopeland.org