

**citizens
advice**

Copeland

The difference we make

Our impact in Copeland

2024/25



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**



Email

We have dedicated email advisers who provide email advice to clients via our advice email on **advice@cacopeland.org**

You can also find us on social media



Chief Officer's Report

Shelley Hewitson

2024/25 has been a year of both challenge and achievement. Citizens Advice Copeland has continued to stand at the heart of our community, supporting thousands of people facing the pressures of the continuing financial pressures facing households. Despite the increasing complexity of issues and growing demand for our services, our staff and volunteers have shown unwavering dedication to ensuring that everyone has access to free, confidential, and impartial advice.

We are grateful to our funders and partners for their ongoing confidence and commitment. Their support enables us to respond quickly to emerging needs and deliver meaningful, lasting impact in our community

Our work is delivered by an extraordinary team of staff and volunteers who bring compassion, professionalism, and integrity to everything they do.

This year, our volunteers contributed hundreds of hours to support local people from advice delivery to governance and community engagement. We have continued to invest in training, ensuring our people feel supported and valued in their roles. Our volunteers remain central to our success and impact. Their dedication continues to inspire and sustain our mission.

Our priorities for the year ahead are clear:

- 1. Meeting Rising Demand** – Increasing capacity to ensure timely access to advice.
- 2. Sustaining Our Service** – Securing long-term funding and exploring innovative delivery models.
- 3. Championing Change** – Using our evidence to influence local and national policy.
- 4. Supporting Our People** – Continuing to invest in training, wellbeing, and inclusion.

We will also focus on strengthening our community outreach and ensuring that those in rural and hard-to-reach areas can continue to access our advice and support with ease.

As Chief Officer, I am deeply proud of what Citizens Advice Copeland has achieved this year. Despite limited resources and growing challenges, our team has continued to deliver high-quality advice and support that changes lives every day.

My thanks go to our staff, volunteers, trustees, funders, and community partners. Your dedication makes our work possible and our impact real.

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 **22** 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 | → Emma Stone | → Lucy Carver |
| → Anne McCarron | → Gillian Percival | → Marcus Pope |
| → Catrina Lazonby | → Jack Priestley | → Naomi Wright |
| → Chloe Gill | → John Chapman | → Rebecca Watson |
| → Chloe McCarron | → Kirsty Telford | → Shelley Hewitson |
| → Chris Nichol | → Lan Pham | → Susan Simpson |
| → David Judd | → Lauren Dunn | → 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 2024/25:

- | | | |
|--------------------|----------------------|---------------------|
| → Anne Farrer | → Hilary Hemm | → Paula Ratcliffe |
| → Bertha Priestley | → Ian Smith | → Philippa Christie |
| → Carole Woodman | → Jane Mickelthwaite | → Sana Basit |
| → Catrina Lazonby | → Joyce Chapman | → Shirley Clark |
| → Cecilia Holder | → Katie Wightman | → Steve Bithell |
| → Chelsea Wright | → Mariana Buhaienko | → Steve Kruger |
| → Chrisitne Harvey | → Natalia Ptitsyna | |
| → Hana Bukrieieva | → Paul Cox | |

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 Smith *
Jane Donaldson

Gillian Elliott
Sarah Graham
Craig Brown

Kevin Peel *
Anne-Marie Melvin
Michael Scholfield

** these trustees resigned in 2024/25*

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 2024/25.

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

Funded by Sellafield Ltd

Phyllis Harney Trust

TRANSFORMING WEST CUMBRIA
Funded by Sellafield Ltd

TRANSFORMING WEST CUMBRIA
Funded by Sellafield Ltd

The UK Shard Prosperity Fund

Chair's Report

Craig Brown

In the two year i've been with Citizens Advice Copeland I've learnt a huge amount and met a fantastic team. I couldn't have felt more welcome.

It's been a steep learning curve and to be offered the opportunity to become Chair has been a great honour. As I take over from David Wallace I must thank him for acting as Interim Chair. He has done an incredible job, and I learnt so much working with him.

Over recent years the team has dealt with significant challenges. The unprecedented national impact of the COVID epidemic that moved us from a face to face service to a total telephone service with people delivering from home. Then the relocation from Whitehaven to Cleator Moor, a complex logistical exercise. It's a testament to the resilience of the that they continue to provide a quality of service to the clients that is so valued.

Coming into this year we faced uncertainty. But thanks to the efforts of the CEO and her team I think we have had a good year. Working with you has been a pleasure, and long may it continue.

Some of the highlights of the year have been:

- Every single client receiving quality advice from the team
- The campaign in schools to provide education in managing money for children
- The outreach work we have been doing in the local communities
- Securing funding from local and national organisations to support project delivery throughout Copeland

Looking forward we need to reflect on what we have achieved and prepare for the future. The service we provide has evolved in response to the changes in environment and I think we now need to be proactive, consider the changing demands of our clients and how we adapt to meet them.

At the same time more change is coming:

- The change in what we get from National Citizens Advice with the Local Support Offer (LSO)
- The devolution of powers to the new Cumbria mayor
- The bidding for funding from major partners such as Macmillan and MaPS, and the additional demands that brings (like Cyber security)

I speak on behalf of the Board when I say we will do all we can to help the team to meet these challenges and continue to provide the quality service for our clients.

With that let me be the first one to wish you the best for a Merry Christmas and a happy New Year.

How we help people



We helped **1757**
people with
14,920 issues



We secured income
of **£3,596,184**



We dealt with
debts totalling
£2,117,580



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



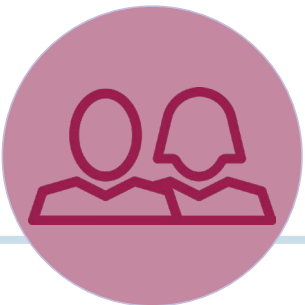
We helped **1244**
people with **6710**
benefits and tax
credits issues



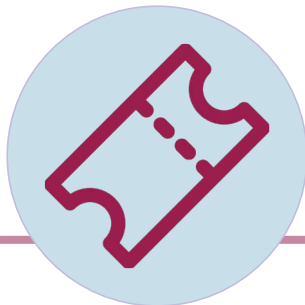
We helped **302**
people with
utilities and
communications



We helped **204**
people with
housing issues



We helped **123**
clients with family
and relationship
issues



We issued **98**
clients with a fuel
voucher



We helped **189**
people with
consumer goods
and services
issues



We issued
164 food
vouchers

Claire's Story

"Claire was referred to our service by a health and wellbeing coach (HAWC) for help with debts. She is a single parent with 3 children, aged 11, 6 and 5. She was struggling with her mental health and the stress and pressure of her debts was making her mental health worse. She wanted to get help with her debts so she could have a fresh start and move forward. She had multiple **debts totalling £30,630.25**, including council tax arrears and utility debts for previous properties. Some of the council tax debts had been passed to bailiffs and Claire was distressed about them visiting her property. She works part time but is only able to work a limited number of hours due to her mental health. She also receives Universal Credit.

We provided Claire with debt advice on all her options and put together a budget with her to help work out strategies for covering her bills going forward. We helped her contact the bailiffs and get the accounts put on hold to lift some pressure from her while she found a

longer term debt solution. We also helped her identify help she can get with her bills, such as reduced cost social tariff broadband as well as other benefits she might be eligible for, including PIP. Claire wanted to look at PIP again once she had sorted out her debts.

We assisted her to apply for council tax reduction to help reduce her council tax bills and help her keep up with bills in the future. We also assisted her to complete a child DLA application, as two of her children have additional needs. Claire said she felt able to complete a DLA for her other child herself, using the information from the appointment. She was invited to return if she needed further help. We applied for a Debt Relief Order for her. Claire's DRO was approved which will **clear £30,630.25 of debt**. Client said this had lifted a huge amount of pressure and really helped her mental health. She felt that by continuing to work with her HAWC, she could carry on moving forward with her finances."

Jack's Story

Jack was referred to our service by his support team at Cumberland Council after being refused both Personal Independence Payment (PIP) and Universal Credit (UC).

At the time of referral, Jack was attending a local college to study engineering but was struggling to travel due to his health condition. Without financial support, he faced barriers to continuing his education and maintaining independence.

Jack had started to believe that he wasn't entitled to any extra help, despite the ongoing encouragement and reassurance from his support team. Because of his Autism, communicating during assessments was often difficult for him. When Jack didn't fully understand a question, he tended to answer "yes" to be polite or to move things along, which sometimes meant that his true needs weren't reflected in the assessment reports.

Our team worked closely with Jack and his support team to; gather comprehensive

medical and social evidence, clearly explain how his Autism and communication style impacted assessment outcomes, submit two Mandatory Reconsiderations (MRs) and provide representation at appeal for his PIP claim.

This collaborative approach ensured assessors had an accurate understanding of Jack's daily challenges and needs. As a result Jack was awarded Universal Credit Limited Capability for Work and Work-Related Activity (LCWRA) **£423.27 per month (£5,079.24 per year)**, PIP at the full enhanced rate for both components following appeal **£187.45 per week (£9,747.40 per year)**, **a backdated payment of over £17,000**. Giving him a **total annual income increase of £14,826.64**.

Jack now receives the correct level of financial support to manage his health, attend college, and maintain independence. Access to transport and care has reduced daily pain and stress, enabling him to focus on his studies and long-term goals.



Sarah's Story

Sarah came to us for support following a difficult relationship breakdown that led to her moving into a new property on her own. Alongside the emotional impact of this change, Sarah was also managing ongoing mental health challenges.

Soon after moving, she began receiving letters about an outstanding energy bill of **£1,971**, which she believed to be incorrect. The situation quickly became distressing, particularly as she began receiving letters from a debt recovery agency warning of potential enforcement action.

Sarah explained that the energy account had originally been held jointly with her former partner. When the company transitioned, only her name was migrated to the new account, leaving her solely responsible for the entire outstanding balance.

Sarah was clear that she was willing to pay her fair share of the bill and the debt collection company accepted this arrangement, agreeing to repayments of £10 per month. However, the energy company later rejected the agreement and could not explain why her ex-partner's name had not been transferred across.

The continued threat of bailiff action and unresolved dispute had a serious impact on Sarah's mental health, leaving her anxious and overwhelmed.

We worked with Sarah to; gather evidence proving her former tenancy was not in her sole name and that she should not be held fully liable for the debt, contact her energy supplier to challenge liability for the bill with the account placed on hold while the account was in dispute and submit a formal complaint to the Energy Ombudsman outlining the errors in account management.

Following our intervention; ***the energy company accepted responsibility for the error and reduced a significant portion of the disputed balance***, the threat of bailiff action was withdrawn and ***the ombudsman ruled the remaining account balance be cleared in full leaving Sarah with no liability to pay.***

The removal of the debt lifted a major source of anxiety and allowed her to focus on rebuilding her life following the relationship breakdown. With the right support, Sarah was able to achieve a fair outcome and regain a sense of control and stability in her life.

Client feedback



"Very happy with the service I received, great service. Very helpful staff"



"CA Copeland have always been a great help to us. So glad we have this service in our community. Keep up the good work!"



"Very happy with the service I received in Millom. The advice they gave me was fantastic and very helpful. Without them I would have been in a lot of financial trouble so I am very very greatfull for your help and advice. Thank you again!"



"From start to finish I cant express the gratitude for the help I received from the service the professional way in which my case was dealt with and all the advice given. From reception through to your advisers. Thank you sincerely."



"Your advisors have helped me so very much over the years during some extremely distressing times and I do not know what I would have done without you as I have no other support nor family support. I have a lot of physical health problems and I suffer from anxiety, depression and get panic attacks."



"The lady I spoke to was very polite and helpful and was a credit to the service"



Very pleased with the service and support I received. I felt very comfortable discussing my situation with the adviser who helped me, she took the stress out of the process for me."



"The gentleman I saw to help with my pip problem was excellent, very supportive and accommodating to my health and severe anxiety. Took time to really talk to me and find out all the information to help. The lady dealing with my energy problems has so far helped me 3 times. She is absolutely fantastic, so kind, patient, helpful, reassuring, understanding, and supportive. Such a lovely manor and very professional and in my opinion went above and beyond to help me."

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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