

Citizens Advice Copeland Community Newsletter

citizens
advice

Copeland

Nov 2025

Our Community Outreaches



Our outreach team has been busy visiting groups and communities across Copeland chatting with residents, sharing useful information, and listening to what matters most to local people. We've attended community groups in Whitehaven, St Bees, Egremont, Frizington, Cleator Moor, Distington, Moor Row and many more!

What we do at our outreaches

- Meet community members at local coffee mornings and village halls
- Provide information on safe gambling and scam awareness
- Connect people with local advice and support services

Would you like us to visit your group, club, or event?

We're always happy to bring our outreach team to new places.

Get in touch to book a visit or to find out more about how we can support your community.

Please contact us on 01946 693321 or email kirsty@cacopeland.org

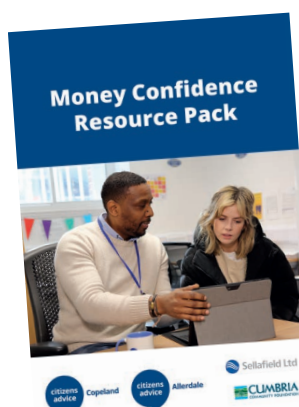
You can find details of our upcoming outreaches on the following page and on our website:

citizensadvicecopeland.org

Money Confidence Resource Pack

Money confidence is the feeling of being in control of your financial situation and the ability to trust yourself to make smart decisions, regardless of your circumstances. It isn't about having a lot of money, but rather about having the knowledge, skills, and mindset to manage your finances effectively and handle challenges with clarity.

We have created a Money Confidence Resource Pack to help you feel more money confident.



Download it from our website; scan the QR code below:



Money
Confidence





Upcoming Community Outreaches

Monday 10th November

Richmond Pensioners Social Club, Overend Road, Whitehaven, CA28 8SD 12.15-1.15pm

Monday 10th November

Cleator Moor History Society, Wath Brow Hornets RLFC, Cleator, CA23 3EW 2-3pm

Monday 10th November

Frizington Library drop-in, Frizington Library, Main Street, Frizington 2-3pm

Friday 14th November

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

Monday 17th November

Whitehaven Welcome Hub, United Reformed Church, James Street, Whitehaven, CA28 7HZ 11am-1pm

Wednesday 19th November

Distington Club for Young People, Main Street, Distington, CA14 5UJ 12-2pm

Friday 21st November

Howgill Family Centre Warm Welcome Hub, Birks Road, Cleator Moor 10am-12pm

Friday 21st November

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

Monday 24th November

Frizington Library drop-in, Frizington Library, Main Street, Frizington 2-3pm

Tuesday 25th November

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

Friday 28th November

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

Tuesday 2nd December

Howgill Family Centre, Birks Road, Cleator Moor 12-2pm

Wednesday 3rd December

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

Thursday 4th December

St Peter's Church Hall, Cliff Road, Kells, Whitehaven 1-3pm

Friday 5th December

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

Monday 8th December

Frizington Library drop-in, Frizington Library, Main Street, Frizington 2-3pm

Tuesday 9th December

Hensingham craft club, Richmond Pensioners Social Club, Overend Road, Whitehaven, CA28 8SD 12.30-1.30pm

Friday 12th December

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

Monday 12th January

Frizington Library drop-in, Frizington Library, Main Street, Frizington 2-3pm

Tuesday 13th January

Cleator Moor Library, Market Square, Cleator Moor, CA25 5AP 1.30-3pm

Monday 26th January

Frizington Library drop-in, Frizington Library, Main Street, Frizington 2-3pm

To keep up to date with our upcoming outreaches visit our website:
www.citizensadvicecopeland.org

Safer Gambling Week

Safer Gambling Week is a cross-industry initiative to promote safer gambling in the United Kingdom and Ireland. We will be sharing lots of tips and advice to get people to think about their gambling, talk about their gambling and equip themselves with the knowledge and tools to take control and gamble more safely.

Remember...

It's good to set yourself limits

Decide how long you want to play for and stick to it. Do the same for your spending limit.

400,000 deposit limits are set every month. Have you set yours yet?

Gambling is not a way to make money

Gambling is never a way to make money. You may get lucky now and again but don't be tempted to gamble with money that you

need for things like rent and bills. Only ever stake what you can comfortably afford to lose.

It's good to take a break

Step away, tap out and pause before you play. Take time to think.

Friends and family are more important than gambling

Spend time with your friends and family doing other things you enjoy. Don't let gambling interfere with your personal relationships. And, if you are ever tempted to hide or lie about your gambling, consider talking it through with one of the gambling helplines.

Take action here are some safer gambling tools: <https://safergamblinguk.org/take-action-safer-gambling-tools>

For more advice on gambling scan this QR code



Gambling Advice



Volunteer Role Spotlight – Community Outreach Volunteer

Would you like to meet new people, represent your community, and make a real difference?

Our Community Outreach Volunteers are at the heart of what we do. They help us reach local residents, share vital information, and bring our campaigns to life.

What You'll Do

- Attend local events, coffee mornings, and community gatherings
- Chat with residents and share information about our support and campaigns
- Distribute leaflets and materials on topics like safe gambling and scam awareness
- Help identify local needs and ideas for future outreach visits

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.

What You'll Gain

- A chance to give back to your community
- Experience in public engagement and communication
- Full training and ongoing support from our friendly team
- Travel expenses reimbursed
- Meet new people from a range of backgrounds and ages, and make friends

No previous experience is needed just enthusiasm, good communication skills, and a willingness to help others.

If this sounds like something for you, get in touch today!

Scan the QR code

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



Volunteer with us!



Scams Awareness Week

For our 2025 Scams Awareness campaign, we concentrated on staying #ScamAware, focusing on an overview of scams advice, highlighting the top 5 scams consumers should be aware of:

1. Dropshipping scams

Dropshipping is when an online store acts as a third party supplier, selling on items which it doesn't stock — often at inflated prices and with items which don't match the item photos or description.

They're often advertised to you through adverts from a company that's closing down and offering a substantial discount, alongside an emotional goodbye message to gain your attention.

2. Delivery scams

If you're waiting for a parcel and get a message that asks you to pay to get it, or reschedule the delivery, it's usually a scam. Scammers are hoping to convince you to click on a link to a fake website, so they can gain your financial information.

Parcel delivery scammers often pretend to be from an organisation like Royal Mail. They might ask for additional delivery fees, or claim a package failed to deliver. These can be shared by text or email, or even by posting a fake 'Something for you' card through your door.

Delivery companies won't ask you to pay them through a link in an email or text. Don't click any links or attachments, even if it looks like it could be an official message.

3. Phishing scams

'Phishing' is when scammers use unexpected emails, text messages or phone calls to trick their victims, pretending to be an organisation you trust, such as your bank or the government. Their aim is often to make you click a link or visit a website, so they can attempt to steal your bank details or other personal information.

Signs of a scam include, fake links, bad spelling and grammar and a general greeting instead of your name. Scam messages can be sophisticated — don't rely on obvious

mistakes only.

If you get an email, check if the email address matches the sender's name or organisation — you might have to click on their name to see the email address.

4. Trader scams

If a tradesperson approaches you at home unexpectedly, stay #ScamAware. Scammers often pose as tradespeople, noticing some urgent work that needs to be done on your home, or offering you surprisingly low cash-in-hand deals.

Often they'll add pressure by offering limited time deals, or stressing the danger of not getting the repair done, with the aim of making you agree to their price quickly and without doing your research.

A legitimate trader won't rush you into agreeing to work, and will provide a written quote / contract, as well as accepting payment once the work is complete.

5. Investment scams

Scammers will offer you fake opportunities for investments and convince you to spend your money in markets such as cryptocurrencies. Scammers often use fake celebrity endorsements to promote false investments on social media. Scammers can also make fake investment firms seem legitimate by setting up clone websites of real companies using their details and official branding.

What to do if you've been scammed

Report the scam as soon as possible to stop the scammers and prevent others from being scammed and finding themselves in a similar situation.

Check if you can get your money back by contacting your bank immediately to let them know what happened and see if you can get a refund. Scams can have a big impact on your finances and wellbeing so get emotional support if you've been scammed.

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



*Scams
Advice*

