Contents

Page 1   About Copeland Citizens Advice Bureau
Page 2   Who’s Who in Bureau
Page 3   Chair & Managers
Page 4   General Advice Sessions
Page 5   Money Advice
Page 6   Welfare Benefits
Page 7   Macmillan Benefits Advice
Page 8   HMP Haverigg
Page 9   Telephone Advice
Page 10  Outreach Services
Page 11  Social Policy
Page 12  Volunteering, Guidance Tutor & Training
Page 13  A Thank you to our Partners
Page 14  Trustees Report & Financial Statement
About Copeland Citizens Advice Bureau

The Citizens Advice Service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities.

We value diversity, promote equality and challenge discrimination.

Our aims are to provide the advice people need for the problems they face, and to improve the policies and practices that affect people’s lives.

Open Session Times
Whitehaven: 13:00 - 19:00, Mondays
10:00 - 15:00, Tuesdays
Wednesday: appointment only
10:00 - 15:00, Thursdays
Friday: appointment only

Millom: 09:00 - 15:00, Mondays
Tuesdays: Closed
Wednesday: appointment only
09:00 - 15:00, Thursdays
Friday: appointment only

Location:
Tangier Buildings, Gregg’s Lane,
Whitehaven, CA28 7UH

Location:
30 Wellington Street
Millom, LA18 4DG

Contact:
Telephone: 01946 693321
Email: whitehaven@cabnet.org.uk

Contact:
Telephone: 01229 772395
Email: millom@cabnet.org.uk

Outreach Services
Copeland Citizens Advice Bureau offers advice services in a variety of outreach locations throughout the Borough. Home visits are available where appropriate. The following lists of outreach sessions were available during 2012-2013.

Mondays
Egremont De Lucy Centre: 10:00 - 12:00
Queen Street Surgery: 09:00 - 13:00 (existing patients only)
Howgill Centre, Whitehaven: 11:00 - 13:00 (alternative Mondays)
HMP Haverigg: 09:00 - 12:00 (prisoners and staff)
Catherine Street Surgery: 13:00 - 17:00 (first Monday of the month)

Tuesdays
Howgill Centre, Cleator Moor: 09:00 - 11:00 (alternative Tuesdays)
HMP Haverigg: 09:00 - 12:00 (prisoners and staff)
Queen Street Surgery: 09:00 – 13:00 (existing patients only)
Fellview Surgery, Whitehaven: 13:00 – 17:00 (existing patients only)

Wednesdays
Yewdale Ward, WCH: 09:00 - 12:00
Health Centre, Seascale: 13:00 – 16:00 (2nd & last Wednesday, monthly)
Fellview Surgery, Cleator Moor: 09:00 – 13:00 (existing patients only)
Distington Surgery: 11:30 - 13:00

Thursdays
Copeland BC, Whitehaven: 09:00-12:00 (appt only) 12:00–13:00 (drop in)
Westcroft Surgery, Egremont: 13:00 – 17:00 (every two weeks)

Fridays
Town Hall, Cleator Moor: 10:00 - 12:00

Issues dealt with in 2012/13 throughout the Bureau

17,084

Families helped with Tax Credit related issues

411

Client's dealt with throughout Copeland Citizens Advice Bureau

4,242

Families helped with Tax Credit related issues

1

Client's dealt with throughout Copeland Citizens Advice Bureau

4,242
Who’s who in Bureau

Management & Supervisors
Bureau Manager: Carol Graham
Deputy Managers: Joyce Chapman & Lisa Wilford
Advice Session Supervisors: Joyce Chapman, Lisa Wilford, Hilary Hemm
Administrator Supervisor: Shelley Hewitson

Welfare Benefits
Welfare Benefits Supervisor: Catrina Lazonby
Macmillan Benefits Advisor: Catrina Lazonby
Benefits Caseworker: Michelle Llewellyn, Gillian Percival (From Dec-March 2013)

Money Advice
Money Advice Supervisor: Lisa Wilford
LSC Money Advice Supervisor: John Chapman
FIF Caseworkers: Pam Douglas, Steve Kruger
Money Advice Caseworkers: Neil Edgar (Northern Rock), Gillian Percival (United Utilities)

Financial Empowerment Trainer: Lyndsay Carver

Outreach Advice
Outreach Caseworker: Gillian Percival, Michelle Llewellyn

Administration
Senior Administrator: Shelley Hewitson
Administrators: Adele Travers, Jordan Todd, Chris Nichol
Telephone Advice: Jordan Todd, Chris Nichol

Apprentices
Apprentices: Adam Smith, Catherine Campbell, Giorgia Youngs, Daniel Hornby

Volunteers
Volunteer Advisors: Pam Mullineaux, Wendy Battersby, Eileen O’Fee, Anne Dick, Carol Bateman, Hilary Hemm, Verna Lowe, Mary Waterhouse, Elizabeth Watson, Marion Anderson, Brenda Long, Denise Burness, John Hamilton

Volunteer Trainee Advisors: Denise Burness, John Hamilton, Eve Moore, Chris Tatters, Lorraine Wilson, Rena Vincent, Paul Cox, Moira Coombes, Paul Mitchell, David Billing, Allan Turner, Judith Parker, Carol Davison, Fiona Young, Richard Watson, Christine Carvey, Trish Adams.

Volunteer Social Policy Workers: Verna Lowe

Volunteer Administration: Sheila Blackadder, Sheila Flower, Matthew McKenzie, Georgia Youngs, Cheryl Smallwood

Trustee Board
Mr. G. Brunskill, Mr. P. Hanratty, Mr. V. Leader, Mr. D. Livesey, Mrs. R. Willis, Mr I. Lockwood, Mr A. Hargreaves,

Bureau Secretary
Company Secretary: Ms. J. Kennedy
Secretary to the Board: Ms. J. Kennedy

Finance
Finance Officer: Andy Hunter
Company Accountants: Saint & Co.

Cleaners: Teresa Travers, Lesley Blezard
Chair & Managers Report

Chairs Report

Once again we have experienced an increase in the number of people in Copeland seeking help from Copeland CAB.

Over the last year we have seen an increase in the number of people in employment who are seeking our assistance as the increasing costs for heating, food and fuel, added to large mortgages taken out when times were good, are tipping them over the edge and they are in danger of crashing into a debt spiral. This could result in the potential loss of their property, and for some, their employment.

We have been actively trying to access funding from local employers to help us to continue to meet the needs of people who are in work and in debt but so far have not had any success – perhaps as the need for evidence of socio-economic input from employers is pressed home we may see a change in this situation.

In the meantime our staff and volunteers become more and more creative in meeting growing needs on reducing resources.

With the enormous changes being pushed through under Welfare Reform in the coming years, we find ourselves facing what is possibly the biggest challenge we have yet encountered. I have no doubt that the resourcefulness and commitment of staff and volunteers will be tested to the full.

Michael Guest, Chair

Managers Report

The challenges we knew we would face as a result of the Welfare Reform programme have begun. There has been an increase in benefit related enquiries since the changes to ESA (Employment Support) were introduced; the request for Food parcels has increased. Increasing numbers of people are being caught up in payday loan nightmares and coming to the bureau for help with spiralling debt.

Next year, when Universal Credit and the ‘bedroom tax’ are introduced they will contribute to even greater numbers seeking our help.

The staff and volunteers of Copeland CAB will continue, with the help of partners such as Trading Standards, Copeland Borough Council, Age UK, Howgill Family Centre and others, to help those who are most vulnerable in our communities, and those who are having problems as a result of a lack of knowledge as to how best to help themselves.

Partnership and teamwork are the only solutions which will help in these times of ever dwindling resources, and staff and volunteers at the bureau are champions at this.

A heartfelt thank you to you all for all your efforts, hard work and commitment to the work of Copeland CAB.

Carol Graham, Manager
General Advice Sessions

Overview

As always, we have been busy in our public advice sessions this year. The sessions are manned by our volunteer generalist advisers, guided by an Advice Session Supervisor.

Between Whitehaven and Millom branches we were open for public drop-in sessions for 28 hours every week. In addition we provided telephone advice every weekday morning and ran two weekly drop-in outreach sessions, in Egremont and Cleator Moor.

The most complex and demanding area of work once again was benefits. Employment and Support Allowance (ESA) continued to provide many challenges to clients as more came under its regime. With all benefit appeals taking at least 9 months to be dealt with and much tougher sanctions being introduced for both ESA and JSA (Jobseekers Allowance) claimants who were considered to have failed to comply with DWP requirements, both the drop-in service and generalist ongoing case work increased in quantity and complexity.

By March 2013 we were anticipating and training for the imminent introduction of another new benefit, Personal Independence Payment (PIP) on a pilot scheme in Cumbria, as well as the much anticipated Housing Benefit reductions (the so-called “bedroom tax”).

Our world is not just one of benefits though. Variety is definitely the spice of life in a general session and our advisers dealt with many other issues from debt, housing and employment to immigration, relationship breakdown, difficult neighbours and much, much, more beside.

Our volunteers come willingly to train and then give of their time and expertise to help others in the community week in, week out. Without them the service would not function. We thank them all.

Hilary Hemm, Advice Session Supervisor
Overview

This year money advice in Copeland CAB was funded through four streams – Legal Services Commission, Cumbria County Council, Northern Rock Integrated Debt Advice project and the Money Advice Service Face-to-face debt advice project. The end of this year saw the end of Legal Services Commission funding for debt advice except in very specific circumstances relating to loss of home.

Each funding stream has its own targets for numbers of clients to be seen during the year and all targets were met or exceeded this year.

The recession and austerity measures continue to affect the people of Copeland with continuing high numbers visiting the bureau for assistance with debt problems.

The bureau continued to assist clients to petition for bankruptcy or apply for debt relief orders, as appropriate, to enable them to start afresh without the burden of debts that they cannot pay.

No major changes to debt remedies of benefits occurred during the year but the last few months of the year saw increasing numbers of clients visiting the bureau in anticipation of welfare benefits changes. In particular the under-occupancy charge for social housing (or “bedroom tax”) is expected to lead to large increases in the number of clients being put at risk of losing their homes because of rent arrears.

Steve Kruger, Money Advice Caseworker

---

Top 5 Debt Issues:

- Unsecured personal loan debts (1,065)
- Debt Relief Order (648)
- Credit, store & charge card debts (608)
- Bankruptcy (551)
- Catalogue & mail order debts (470)

---

I don’t think you could improve, I found you a great help at all times. Thank you.

Level of service is very good, easy to understand and the advisor took the time to understand the situation before advising us.
Overview

As in previous years there is a high demand for advice relating to Welfare Benefits and we have been able to offer assistance to the residents of Copeland through a number of different projects in a variety of locations. Assistance through our legal aid contract was provided in the bureau and this concentrated mainly around appeals relating to benefit decisions. We provided advice in peoples homes, for those who were unable to travel to the bureau, and at outreaches in GP surgeries. We were lucky to gain additional funding in July 2012, following a successful pilot, and now provide outreaches in 7 GP surgeries throughout our area. Our clients have found it a convenient way to access our service, with clients either being referred by the GPs and other health care professionals or self-referring.

We continue to carry out benefit checks, complete claim forms, appeal decisions and challenge the Department of Work and Pensions on the administration of benefits and have achieved many successes.

Funding from United Utilities Trust fund allowed us to provide outreaches in The Children’s Centres, Seascale Health Centre and on Yewdale Ward in West Cumberland Hospital, this is the ward for psychiatric patients. We also worked with the Community Mental Health Team and offered appointments in the bureau and in client’s homes. Alongside undertaking benefit work, we also facilitated debt prevention workshops.

Many of our clients have seen changes to their benefit income as a result of the change from Incapacity Benefit to Employment and Support Allowance and they remain very anxious about the governments Welfare Reform policy. As a result, we expect to see the number of people accessing our service to continue to increase.

Catrina Lazonby, Welfare Benefits Caseworker

Top 5 Benefit Issues:
- Employment & Support Allowance (1,402)
- Housing Benefit (715)
- Disability Living Allowance: Care Component (697)
- Disability Living Allowance: Mobility Component (612)
- Council Tax Benefit (601)

The forms that are sent to us are difficult to understand. The bureau took all the stress and difficulty out of the process by helping.
Macmillan Benefits Advice

Overview

The Macmillan CAB Welfare Benefits service is available to people living with cancer, their families and carers and we have provided this service since 2006. We advise on all aspects of social security benefits, complete forms, challenge decisions and chase outcomes. We accept referrals from all health care professionals, working closely with the Macmillan Nurses, Hospice staff and the Henderson Suite at West Cumberland Hospital. We decided to extend our service early this year to include an outreach in the Henderson Suite, this is where people receive chemotherapy, and this has proved successful in both attracting clients earlier in their diagnosis and raising awareness of our service. Our contact details are handed to every new patient and we are present on the ward on a fortnightly basis, we alternate with our colleagues from Allerdale CAB.

During the year 2012/13 we have achieved and exceeded our annual target of 85. We saw 230 clients during this time, the service is funded for 2.5 days a week, and we gained £554,293.80 in benefits and grants for our clients.

This would not have been possible without the tremendous support of the health care professionals who continue to champion our service. The service has gone from strength to strength and is now an essential part of the support network for cancer patients in Copeland and we look forward to continuing our partnership with our funders.

Catrina Lazonby, Macmillan Benefits Advisor

---

Number of Attendance Allowance issues: 140

Number of DLA issues: 127

Number of Carers Allowance issues: 75

Number of Blue Badge Applications: 78

Following the home visit I received which was friendly and helpful; the application made on my behalf was successful. This made our situation more acceptable.
Overview

The outreach facility we provide within HMP Haverigg aims to replicate, as far as practically possible, the Citizens Advice Bureau service available to regular clients who attend our main office.

The CAB service is delivered to existing offenders, ex-offenders, and prison staff. It operates from the HMP Haverigg's Resettlement Centre, where we provide information and discuss options available for clients on their enquiry.

We receive referrals, and if necessary refer clients to other organisations e.g. Shelter, Cumbria Law Centre, Royal British Legion, Jobcentre plus and CARETS.

We conducted 222 interviews (127 new clients and 95 existing clients) during this period and through dealing with their problem prisoners told us their stress and anxiety is relieved and on release they can focus on rebuilding their lives in the community.

ENQUIRY AREAS
The range of issues we deal with is vast and we have continued to see an increase in several enquiry areas including Debt, Housing, Benefits, Relationship and Family matters and Tax.

DEBT
The amount of debt we deal with increases year on year, £456,928.63 owed by new clients alone. We have assisted them in providing options to deal with their debts and where appropriate help with Debt Relief Orders and Bankruptcy.

FOLLOW UP
On release, we look to make as many practical arrangements to continue their enquiry e.g. corresponding with them at their home address, referring the case to their local CAB or providing contact details of organisations that may help them further on release.

OTHER HELP
We have produced, “GET SORTED” a self help booklet, aimed at giving general advice regarding a range of issues including Housing, Debt and Welfare Benefits for people who are facing the possibility of a prison sentence. We aim to prevent a variety of problems those facing prison may encounter to leave them with less anxiety and worry upon release.

Joyce Chapman, Deputy Manager

Help and advice very helpful and would certainly recommend your services.

I was dealt with professionally and satisfied with the outcome.
Overview

Jordan and I continued in our posts as telephone advisers in 2012/13. This year we were assisted in our efforts on Mondays and Thursdays by a new volunteer, Richard.

The number of clients who sought advice over the telephone increased from 662 to 799. There were more enquiries for every enquiry type compared with the previous year, except debt (see below).

Despite a small drop in the volume of debt enquiries, it remained one of the most common types of enquiry. However, in a change from the previous year, 2012/13 saw benefit enquiries outnumbered debt enquiries, due to a 75% increase in benefit enquiries on the previous year. This is likely due to the extensive reforms to the welfare system.

The number of clients who were given specialist advice appointments for debt and benefits decreased from 144 to 113 and 50 to 34, respectively. However, the number of generalist appointments arranged over the telephone increased from 19 to 29 and the number of clients given full advice increased from 340 to 510. These changes are likely to be the result of a reduced number of specialist appointments being available in the office, owing to the increased number of outreach services offered by the bureau, many of which were staffed by our specialist advisers.

Chris Nichol, Telephone Advice Worker

<table>
<thead>
<tr>
<th>Enquiry type</th>
<th>2011/12</th>
<th>2012/13</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefits</td>
<td>129</td>
<td>226</td>
</tr>
<tr>
<td>Debt</td>
<td>184</td>
<td>172</td>
</tr>
<tr>
<td>Housing</td>
<td>72</td>
<td>75</td>
</tr>
<tr>
<td>Employment</td>
<td>55</td>
<td>77</td>
</tr>
<tr>
<td>Consumer</td>
<td>42</td>
<td>94</td>
</tr>
<tr>
<td>Relationship</td>
<td>37</td>
<td>46</td>
</tr>
<tr>
<td>Immigration</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>Other</td>
<td>88</td>
<td>105</td>
</tr>
</tbody>
</table>

I was very impressed with the telephone advice I received and would highly recommend it to others, excellent service and I would certainly use it again.

The staff are very pleasant and helpful and explain everything clearly.
Outreaches available at:
- Catherine St, Surgery, Whitehaven
- De Lucy Centre, Egremont
- Fellview Surgery, Whitehaven
- Queen Street, Surgery
- Fellview Surgery, Cleator Moor
- Distington Surgery
- Health Centre, Seascale
- West Cumberland Hospital, Staff Only
- Copeland Borough Council
- Westcroft Surgery, Egremont
- Henderson Suite, West Cumberland Hospital
- Town Hall, Cleator Moor

Copeland Citizens Advice bureau delivered advice to clients from thirteen outreach locations in 2012/13. Our clients were able to access the advice they need in more locations than ever before.

We have established successful outreach services in seven GP surgeries in the area to ensure clients whose problems impact on their health can make contact quickly.

Those in more rural locations, or towns several miles from our main offices, can visit one of our three regular outreaches in the wider community without having to travel into the town centres, thus reducing their travel costs.

We also provide facilities within established organisations or other publicly available services to ensure every member of the local area has the ability to access the advice and information they need. Outreaches within Howgill Family Centres are commonly used by young mothers, whereas more specialist services within the West Cumberland Hospital allow patients to seek independent, confidential advice on their wards.
Social Policy Work

Overview

Social Policy is a twin aim of the CAB service. It seeks to improve the policies and practices that affect people’s lives. All our social policy work is based on evidence gathered at local CAB level. Therefore as an individual CAB, we report social policy matters which we come across to CAB nationally. The national coordinators in turn take appropriate action on our reports by collating information, compiling reports, lobbying government or other organisations and by raising issues in the media. At a local level, we also contact local organisations or the local management of a bigger organization where the issue appears to be more Copeland or Cumbria based.

Our principal social policy co-ordinator is volunteer Verna Lowe, based in Millom. She was assisted in Whitehaven by Hilary Hemm and Carol Davidson. We three gathered the social policy matters which staff and volunteer advisers had referred to us, reported them locally or nationally as appropriate and kept all staff in both branches aware of the issues on which CAB nationally was seeking to raise awareness or gather evidence.

We are also pleased to report that the Cumbria Social Policy group linking all Cumbrian bureaux was being revitalized as the year came to an end, so that local and regional issues could be worked on at the appropriate level. We also liaised with the Cumbria Advice Network.

Perhaps it is not a surprise that the bulk of Copeland social policy reports submitted this year related to benefit issues. ESA (Employment and Support Allowance) featured highly, as did many problems with DWP and Job centre administration of cases.

We also responded to specific nationwide requests to provide information on the effect locally of various issues, from payday loans to the withdrawal of much legal aid.
Volunteering Report

Volunteering for the CAB remains, for me, an equal mixture of fun because of the team dynamics and delight and sense of achievement I still feel at being an active part of such a remarkable organisation.

To be a little more specific, since its inception in the early 20th century, the CAB continues to be a vital part of any community, more so today because of the widening range of issues that ‘ordinary’ people face. I am also a volunteer guidance tutor, and I am impressed when I read the reasons why people want to volunteer – ‘to give something back to the community/use my spare time to do something useful and valuable/I have benefited from the CAB and want other people to benefit as well’ are just a few of the reasons why people volunteer. Some people also volunteer to gain the skills for the workplace; this is also a good thing as the standard of the FREE training is second to none.

The CAB, however, does not stand alone within a given community. Copeland CAB plays a crucial part within the Whitehaven and Millom communities by being actively involved with other organisations e.g. food banks; Credit Union; Age U K, Local Council etc. This I like as it makes me feel as though I am in touch with the whole of the Community whilst still retaining my loyalty and commitment to Copeland CAB.

Denise Burness, Millom Volunteer

Money Management Skills Report

Money Management skills are becoming more and more of a necessity due to the continued rise in the cost of living.

During 2012/13 Copeland CAB recruited and trained 6 volunteer trainers from local agencies who have delivered 10 sessions to 118 consumers and frontline workers. Including 5 ‘Energy Best Deal’ sessions.

We were also involved in Citizens Advice ‘Big Energy Saving Week’ attending 6 different events throughout the borough promoting energy efficiency and the ‘Warm Home Discount Scheme’ where eligible households received £130 grant off their winter fuel bills.

We were also involved with Citizens Advice and Trading Standards scam awareness month.

Lyndsay Carver, Money Management Skills Trainer
Volunteers Needed

Get new skills, gain confidence and improve your employment opportunities, free training and travel expenses paid.

Roles include, adviser, social policy co-ordinantor, fundraiser, IT support, administrator, Trustee Board Member.

For more information contact Whitehaven Office on 01946 693321 or Millom Office on 01229 772395 or visit www.citizensadvice.org.uk/join-us.
A Thank You To Our Partners

Neighbourhood Forums
Cumbria County Council
Northern Rock Foundation
Face to Face Debt Advice
Copeland Borough Council
Legal Services Commission
United Utilities Trust Fund
NHS Primary Care Trust
Cumbria Community Foundation
Home Group
The Coalfields Regeneration Trust
The Money Advice Trust
Nationwide Foundation