

# Annual Report 2021



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## Overview

This report concentrates, for statistical purposes, on our work during the year April 2020/March 2021. However, it also includes some information on developments since April 2021, along with our plans for the future.

Citizens Advice Fylde has been serving the Fylde community since 1968. At present we operate from our main office in Kirkham between 9am and 4pm Mon-Fri. We would normally take a mixture of appointments, drop-ins and telephone enquiries through our Adviceline system. Our St Annes Outreach would be at the Town Hall on Tuesdays for appointments and on Wednesdays for drop-ins.

However, due to COVID, the service has been a telephone only service since March 2020. We are currently in the process of making necessary adjustments to the office to reopen to the public during summer 2021.

### Our Aims:

**To provide the best possible advice to the citizens of Fylde in order that they can deal with the problems they face.**

**To train, encourage and enable local people to volunteer to provide advice to fellow citizens.**

**To enable and assist volunteers currently out of work to acquire skills and gain confidence so that they can return to the workplace.**



# Staffing



Our core staff during the reporting period was: Natalie Reeves, Chief Executive Officer and Lisa Bolton, Advice Service Manager - along with Robert Egford, Session Supervisor, Kim Cook, Volunteer Development Officer and Oleg Melehovs Administrator.

Robert Egford retired in November 2020 and Andrea Clay is now Session Supervisor.

We have 30 Advice volunteers, including 12 trained Adviceline Assessors, 10 trained Full Advisors and 8 advice volunteers in training. We also have volunteers performing admin duties, computer maintenance and IT upgrades, as well as acting as Trustees.

We are continuing to prioritise the recruitment of volunteers to fully cover Adviceline and to allow staff development to the Full Advisor role if desired. However, it has been difficult during the pandemic, to enroll new volunteers when there has been no office based staff. There are a number of trainees ready to progress onto shadowing Adviceline volunteers.

The aim is to have sufficient Full Advisors to increase our outreach work. We have a dedicated member of staff engaged in Volunteer Development. We will also continue to arrange a number of training courses for our paid staff and volunteers using Citizens Advice Training modules and training courses provided through external sources such as Shelter and Lancashire County Council. We will also continue to develop in-house courses and work with other Citizens Advice Offices to provide training specific to our needs. Our Advisors are kept up to date on all subject areas through our Advisernet website, which is constantly maintained and updated by Citizens Advice nationally. We also receive information bulletins provided by Citizens Advice nationally, the Department for Work and Pensions, the Council for Voluntary Services and many other sources.

Citizens Advice Fylde uses the national Performance Quality Framework process to ensure quality of advice, customer satisfaction, and effective leadership. A sample of cases is audited each month. We will continue to be visited 3 yearly for Management/Finance compliance in order to maintain our AQS (Advice Quality Standard) Mark of 'General Help with Casework'. Our last Leadership Self-Assessment in January 2021 resulted in confirmation that we were exceeding the required Citizens Advice standard in all aspects of governance, management and planning.

Each Citizens Advice Office is separately registered with the Financial Conduct Authority. Our Financial Registration Number is **617610**.

# Our Advice Service



**Adviceline**    **0808 278 7881**



**Website**    <https://www.citizensadvice.org.uk/local/fylde/>



**Twitter**    **@FyldeCAB**



**Facebook**    **Citizens Advice Fylde**

Since September 2007 we have been open five days a week, 35 hours per week. Our core opening times are Mon- Fri 9am – 4pm.

Prior to lockdown we had up to eight appointment slots available Tuesday to Thursday. When capacity allows, our drop-in clients can be seen immediately or, if not, a suitable appointment made for them.

We also offered appointments as an **outreach service at St Annes Town Hall** every Tuesday, with a drop-in Wednesday mornings. This allows us to cater for clients who prefer a face-to-face consultation but would have difficulties travelling to Kirkham. We are hoping to reinstate the outreach service as soon as practicable.

Our **Telephone Adviceline Service** has been up and running since the beginning of November 2015 and operates between 10am and 4pm each day. They will be initially be assisted using the Citizens Advice Public Website; If the client requires more in-depth help then an appointment will be made for them at their local Office.

From March 2020, all appointments are carried out by telephone. We intend to continue a telephone service, with face to face available for vulnerable clients who need extra help. Further, we will have a videolink computer in the downstairs area to enable clients to speak to us via a videolink if they do not have the technology or know how to do so from home.

We offer a form filling service, this is carried out by the client posting the form to us and it is filled out through a telephone appointment and then returned to the client to check and sign.

We have continued to offer financial advice through our **MoneyPlan** project. This is delivered by a trained Financial Adviser volunteering their services free of charge. He is able to offer a free first interview, giving generic financial advice to our clients according to their specific situation. Appointments are booked through us and over the past year the Adviser has given advice over the phone. Should the client require further help we provide a list of financial advisers in the area and at that point they are advised that they are likely to be charged by whomever they choose to contact.

The government-backed **Pensionwise** service was also delivered by phone. Clients who are over 50 and have personal or workplace pensions can receive free guidance on their options as they plan for retirement.

We continue to explore ways of increasing our levels of service to the whole of the Fylde. We have updated and simplified our website, enabling the public to find us easily and to access general Citizens Advice information through a link to [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk). Links are also provided from here to other useful websites. Citizens Advice Fylde has a Facebook page and is on Twitter.

## Partnership Working



We are a referral agent for **Fylde Foodbank** who share the lower floor of our building and operate from the Kirkham premises on a Monday and a Friday. This has also allowed us to contribute to **Lancashire County Council's** Crisis Support scheme, through which emergency support (mainly food) can be provided alongside the offer of advice that might improve the client's situation more generally.

We attend the **Fylde Homelessness Action Group** and provide statistics on Debt, Housing and Welfare Benefits to Fylde Council as requested. We work closely with Fylde Housing department, particularly with the housing and homelessness officers. Citizens Advice Fylde remains a Hate Crime Reporting Centre for the Fylde, working closely with Lancashire Police.

We also continue to develop a good community network throughout Fylde which will benefit clients through increased service awareness and referral procedures.

## Other Projects



**Rosemary** – This project began in January 2017 and was initially funded by The Allen Lane Foundation for one year. It involves the specialist training and provision of a Domestic Violence worker for Fylde for one day a week. Natalie Reeves is the project worker; she is qualified as an Independent Domestic Violence Advisor (IDVA) and Independent Sexual Violence Advisor (ISVA). Natalie also participates in and Chairs the Fylde and Wyre Multi-Agency Risk Assessment Conference (MARAC).

## **At Home**

This project was previously funded by **United Utilities** for three years for the provision of a home visiting service for one day a week. The idea is to provide advice to those unable to visit the office or St Annes, while at the same time helping to combat social isolation. Robert Egford was the project worker. Since lockdown began in March 2020, this service has been via telephone, with the form filling service taking place. From April 2019 to March 2020. The health and well-being of clients is greatly enhanced by the work done and it is a service we really hope to be able to continue. Part of the project is also for volunteers to be trained up to continue the work.

## **Fylde Energy**

From February 2020 we have been running the Fylde Energy Project, funded by the Energy Saving Trust. This is a project offering help and support with energy related issues, including bills, tariff checks and disputes. Two part-time members of staff were employed to administer the project and deliver the advice and support. From December 2020, this has been enhanced by an emergency COVID fund from Fylde Council to offer financial support for clients suffering fuel poverty as a result of the COVID crisis. Since receiving the funding in December, we have assisted 53 people in fuel poverty as a direct result of COVID. This has been an incredibly valuable service helping the neediest, who were in their homes more over the winter period, to keep warm.

## **Covid Debt Fund**

In December 2020 Fylde Council provided funding to assist clients directly affected by Covid with fees for debt relief orders. The effects of the financial impact of COVID are still filtering through, we have currently committed to fees for 16 clients. However, we

expect this figure to increase as the full impact becomes more apparent.

## **Help to Claim**

Funded through National Citizens Advice by DWP we continue to offer help and support to claimants with their initial Universal Credit claim. This contract has just been renewed by DWP and will run for another year.

# Customer Satisfaction



We are part of a National Citizens Advice Initiative called the Customer Experience Survey. We are asking our clients if they are happy to be contacted by Citizens Advice directly to give feedback on the service they have received.

The latest report shows that for the overall client experience of using our service, 86% of clients felt it was positive or very positive.

85% thought the service had helped them to find a way forward. We would obviously like this to be higher but many problems are ongoing and clients may still be using our service. 92% of clients said that they would be likely or very likely to recommend our services to friends and family.

# Recruitment and Training



Recruitment remains a priority for us in order to fully staff Adviceline and to support those wishing to transfer from Adviceline to full Advice. To support this a portion of our reserves continues to be used to fund a one day a week Volunteer Development post. The numbers on Adviceline are currently stable, and some Adviceline volunteers are going on to train as full advisers. All Citizens Advice offices are finding it difficult to attract volunteers. We do have a number of volunteers who come to us and work with us to help us but also to improve their skills. These volunteers have been very successful in subsequently gaining employment. As we come out of lockdown we are increasing our recruitment drive.

# Funding Bids



We are constantly exploring avenues of funding; particularly concentrating on opportunities where deprivation does not need to be high and that would benefit our Fylde demographic. We continue to explore these opportunities both as an individual office and in partnership with other Citizens Advice offices throughout Lancashire.

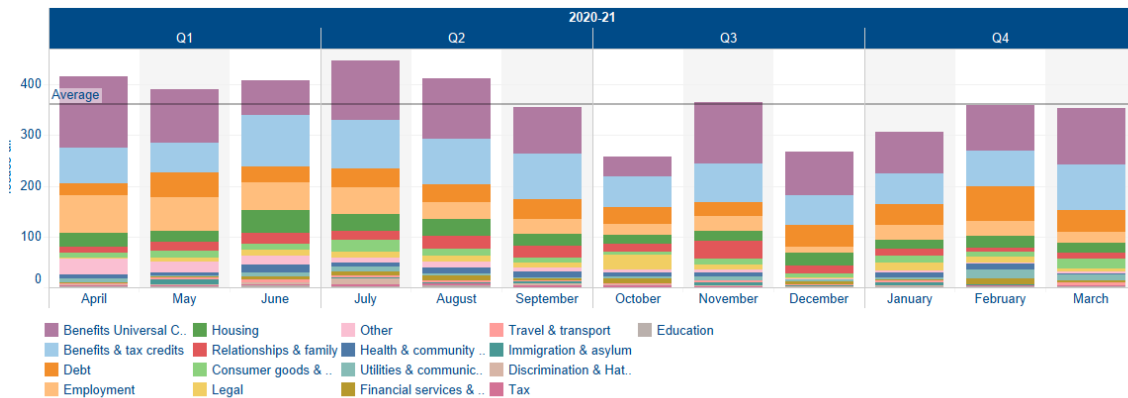


# Statistics for April 2020 to March 2021

In all, we helped **998 individual clients** deal with **4266 issues**. Whilst the number of clients has remained consistent, the number of issues we are helping clients with has risen.

Our impact on society can in part be measured by the following figures, however a price cannot be put on the peace of mind and a feeling of well being that comes from knowing that your issues have been listened to and an action plan put in place for dealing with them.

## Main Issue\*

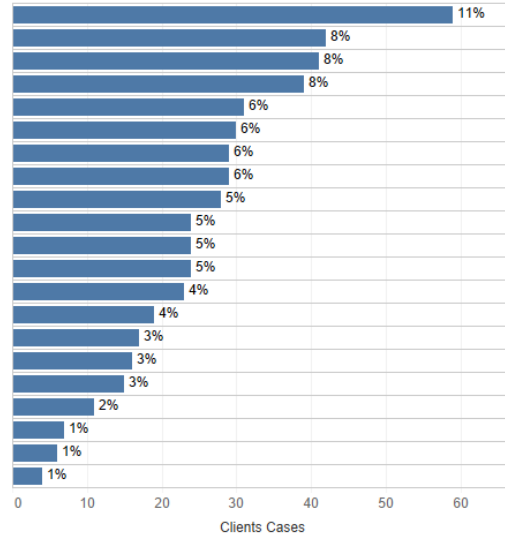


\*Clients may come with multiple issues. This information therefore shows either the sole issue or the first of these multiple issues.

# Clients by Ward

## Ward

Local Authority Ward	Local Authority	Clients
Medlar-with-Wesham	Fylde	59
Central	Fylde	42
Ashton	Fylde	41
Kirkham North	Fylde	39
Kirkham South	Fylde	31
Kilnhouse	Fylde	30
St Leonards	Fylde	29
Warton and Westby	Fylde	29
Freckleton East	Fylde	28
Heyhouses	Fylde	24
Park	Fylde	24
St Johns	Fylde	24
Fairhaven	Fylde	23
Newton and Treales	Fylde	19
Freckleton West	Fylde	17
Ansdell	Fylde	16
Clifton	Fylde	15
Singleton and Greenhalgh	Fylde	11
Elswick and Little Eccleston	Fylde	7
Staining and Weeton	Fylde	6
Ribby-with-Wrea	Fylde	4



# Key Statistics

Fylde (member)

01/04/2020 31/03/2021



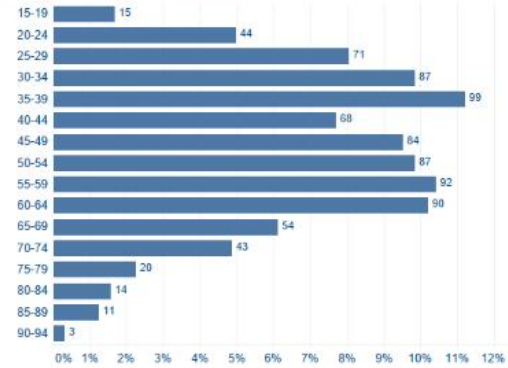
## Summary

<b>Clients</b>	<b>998</b>
<b>Quick client contacts</b>	<b>673</b>
<b>Issues</b>	<b>4,266</b>
<b>Activities</b>	<b>3,093</b>
<b>Cases</b>	<b>981</b>
<b>Outcomes</b>	
Income gain	£203,258
Re-imbursments, services, loans	£2,340
Debts written off	£51,088
Repayments rescheduled	£336
Other	£10,108

## Issues

	Issues	Clients
Benefits & tax credits	910	324
Benefits Universal Credit	1,164	342
Consumer goods & services	147	43
Debt	445	144
Discrimination & Hate & GVA	31	21
Education	15	8
Employment	439	173
Financial services & capability	67	37
Health & community care	99	31
Housing	302	103
Immigration & asylum	33	15
Legal	127	49
Other	123	63
Relationships & family	218	81
Tax	27	16
Travel & transport	41	19
Utilities & communications	78	31
<b>Grand Total</b>	<b>4,266</b>	

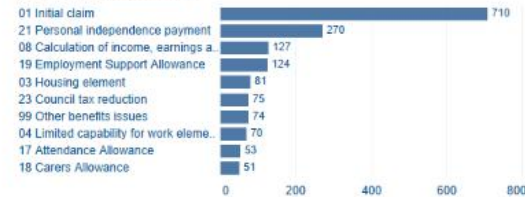
## Age



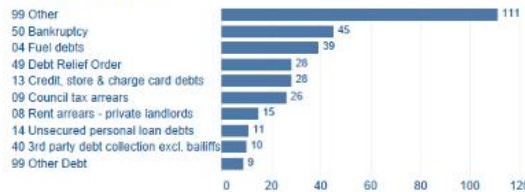
## Channel



## Top benefit issues



## Top debt issues



## Gender



## Disability / Long-term health



## Ethnicity



# Research and Campaigns



Research and campaigns work is a dual aim of Citizens Advice. We believe that raising awareness of both national and local issues and identifying trends is key to a 'prevention rather than cure' approach, benefitting clients and society as a whole.

The profile of research and policy work within Citizens Advice is kept high by the publication of press reports and by the appearance on TV and radio of our previous chief executive Gillian Guy and I have no doubt will be continued by her successor Clare Moriarty.

At Fylde, we have a Research and Campaigns coordinator, Anne Gray, who continues to be involved with reporting trends and issues to Citizens Advice nationally, which have been identified through our advice work and statistics. Our Trustees often also assist with this work. We continue to receive updates from Lancashire Police and Trading standards on a regular basis, keeping us updated on consumer issues, scams and frauds which may affect our clients. We are part of the Lancashire Research and Campaigns Cluster Group, which allows us to work together with other Citizens Advice offices on issues relevant to clients across Lancashire. We use our Twitter and Facebook pages to post information about these issues and to direct our followers to useful resources.

Examples of current national campaigns can be found on <https://wearecitizensadvice.org.uk/>.

Our office made a particular local contribution to four national campaigns in 2020/21:

## Bailiff Reform

Last year, Citizens Advice helped 41,000 people with bailiff issues.

In 2014, the government introduced reforms to the bailiff industry. These sought to clarify the rights of entry for bailiffs, the items bailiffs could take, and the fees bailiffs could charge.

The 2014 reforms were a step in the right direction. But without any effective means of enforcement, these rules have failed to clean up the industry.

Since 2014 we've seen a 24% rise in bailiff problems. Our research finds that:

2.2 million people in England and Wales have been contacted by a bailiff in the last 2 years.

1 in 3 of these have seen bailiffs breaking the rules - such as by forcing entry into a home or removing goods needed for work.

This works out as 1 person every minute being forced to deal with a rule-breaking bailiff.

Bailiffs are refusing to accept reasonable offers of payment when debt can't be paid in full. 1 in 4 people contacted by bailiffs has had an affordable payment offer rejected.

In addition, there are significant barriers to making complaints and, when people do, the process doesn't work:

72% of people who experience a bailiff breaking the rules do not complain at all.

The complaints process isn't independent and bailiff firms are seen to shift the blame while complainants are kept in the dark.

Complaints lead to unsatisfactory outcomes. Remedial action rarely leads to a bailiff being penalised for breaking the rules.

This lack of consequences serves to deter future complaints.

In order to address widespread bad practice within the bailiff industry, we're calling on the government to:

Introduce an independent bailiff regulator to oversee the activities of bailiffs and bailiff firms.

Create a free, independent complaints process to help eliminate problems in the industry.

## **Fair play for prepay**

Prepay energy customers were paying more and receiving a second class service. Suppliers have committed to better customer service and support, and improved the choice of tariffs and ease of switching.

## **Dialing down debt**

Mobile phone companies' lagged behind other industries at supporting customers who were in debt. We changed the law so that they now have to give customers the option to cap how much they spend on their phone bill each month. The main providers also agreed to improve their debt collection practices.

## **Loyalty penalty**

Across essential services, customers are being penalised for their loyalty - from telecoms to financial services. Huge numbers of customers are on uncompetitive deals, paying far more for a service than a new customer would.

We don't think a customer's loyalty should be penalised.

8 in 10 bill payers are charged significantly higher prices for remaining with their existing supplier in at least one essential market. We estimate that loyalty costs these consumers several billion a year.

Customers don't realise they're being penalised for their loyalty, and face obstacles when trying to shop around.

Depending on the market, up to 64% of consumers didn't know that loyal customers are charged the same or more than newer customers.  
Customers in vulnerable situations are disproportionately stung by the penalty.  
Older, lower income and less educated consumers are more likely to face the loyalty penalty.

Citizens Advice submitted a super-complaint about the £4.1bn loyalty penalty to the Competition and Markets Authority (CMA).

In their response, the CMA agreed with our findings. They recommended that regulators take urgent action, and provide regular updates on what steps they are taking to stop loyal customers from being penalised.

In June 2019, the CMA reported on the progress being taken to tackle the loyalty penalty 6 months after their initial response. The Government also committed to ensuring that both they and regulators take further action to tackle these harmful business practices.

We've since continued to work on the issue, including a report setting out the progress that has been made 2 years on from submitting the super-complaint. Regulators have taken steps to address the issue, but more needs to be done to solve the problem. We'll continue to engage with regulators and the government to help end the loyalty penalty.

## **Broadband must be made affordable for everyone**

Broadband must be made affordable for everyone.

The coronavirus pandemic has shown us how indispensable broadband is. It has allowed people to continue to manage their lives. Working and studying online, accessing benefits and banking all require a reliable, stable connection.

Even before the pandemic, we were concerned that many people couldn't afford broadband. Millions more have now lost income and fallen into debt, making broadband unaffordable at the very moment it's most needed. After the pandemic, making sure everyone has access will be crucial to rebuilding the economy.

We strongly back Ofcom's call for all providers to offer an affordable tariff for people on low incomes.

The European Electronic Communications Code was transposed into national legislation in December 2020. With approval from the Secretary of State, Ofcom can now require providers to introduce affordable broadband tariffs in the UK.



# The Future

Citizens Advice Fylde is committed to continuous improvement of its practices and procedures in order to ensure provision of, and access to, its core services for all Fylde residents. This includes actively looking to increase our accessibility through our outreach provision.

We will continue to work closely with Fylde Council and other voluntary agencies in Fylde to provide a holistic approach to our clients' issues. We will strive to source new funding and partnership working in order to meet demand. We will use the resources provided by our national membership of Citizens Advice to support our strategic planning for the future, drawing on regional networks in order to learn from good practice elsewhere, and participating in new initiatives if appropriate opportunities arise.

If anyone would like to contact me for a chat about what we do and/or about volunteering opportunities they would be very welcome to do so. I can be contacted on 01772 673014.

Natalie Reeves  
Chief Executive Officer

Supported by:

