



Annual Report 2021/22

Contents

Overview	3
Staffing	4
Our Advice Service	5
Partnership Working	6
Other Projects	6
Customer Satisfaction	9
Recruitment and Training	9
Funding Bids	9
Statistics	10
Research and Campaigns	13
The Future	15

Overview

This report concentrates, for statistical purposes, on our work during the year April 2021/March 2022. However, it also includes some information on developments since

April 2022, along with our plans for the future.

At present we operate an Adviceline Service and telephone advice from our main office in Kirkham between 9am and 4pm Mon-Fri. We intend to open the Kirkham office to face to face appointments in the coming weeks.

We also provide a number of outreach services including a drop in service at the Town Hall in St Annes on Wednesdays. We also have appointment services at GP surgeries in Lytham and Freckleton on Mondays and Tuesdays. Appointments can be booked through our Adviceline telephone service.

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 Andrea Clay, Session Supervisor, Kim Cook, Volunteer Development Officer and Oleg Melehovs Administrator.

Lisa Bolton left us in December 2021 and in early 2022 was replaced by Susie McCormick as Volunteer Manager, Andrea Clay has taken the role of Projects Manager and Helen Fowler is Advice Session Supervisor.

We have 19 Advice volunteers, including 5 trained Adviceline Assessors, 8 trained Full Advisors and 3 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. The pandemic caused significant problems with the training of volunteers due to trainees being unable to sit with trained assessors to shadow them. However, this is now improving and we have initiated a recruitment drive to increase our numbers.

We 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 also develop in-house courses and work with other Citizens Advice Offices to provide training specific to our needs. Susie has a wealth of experience in Citizens Advice and her knowledge in training is exemplary.

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.

We provide a gateway Adviceline service to provide initial information using the Citizens Advice Public Website; If the client requires more in-depth help then an appointment will be made for them, either by telephone or at a GP surgery. This will include appointments in Kirkham in the near future.

We also offer a drop in service as an **outreach service at St Annes Town Hall** every Wednesday morning. This allows us to cater for clients who prefer a face-to-face consultation but would have difficulties travelling to Kirkham.

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. 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.

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.

We attend **MARAC (Multi Agency Risk Assessment Conference)** as a representative for Fylde.

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. Andrea Clay is the project worker; she is qualified as an Independent Domestic Violence Advisor (IDVA). Andrea also participates in 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. Lucinda Ball is the project worker. Since lockdown began in March 2020, this service had been via telephone, with the form filling service taking place, we have now resumed home visits. . 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 were running the Fylde Energy Project, funded by the Energy Saving Trust. This project offered 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. This has been an incredibly valuable service helping the neediest, who were in their homes more over the winter period, to keep warm. This project ended January 2022.

Household Support Fund

In December 2021 Fylde Council provided funding from the Household Support Fund to financially assist clients who are vulnerable due the Cost of Living Crisis . Citizens Advice Fylde provided financial assistance with energy and water debt, as well as white goods and winter coats. Between December 2021 and 31st March 2022, we distributed over £100,000 of funds to those most in need. This was a mammoth task as news of energy price increases hit, and we offered a holistic approach giving debt, benefits and energy advice as well and financial assistance.

Help to Claim

Funded through National Citizens Advice by DWP up until 31st March 2022 we continue to offer help and support to claimants with their initial Universal Credit claim. National Citizens Advice decided to centralize this service into hubs and we no longer provide this service directly.

Customer Satisfaction



We are part of a National Citizens Advice Initiative called the Customer Experience Survey. We ask 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, 94% of clients felt it was very positive.

89% thought the service had helped them to find a way forward. 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. 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.

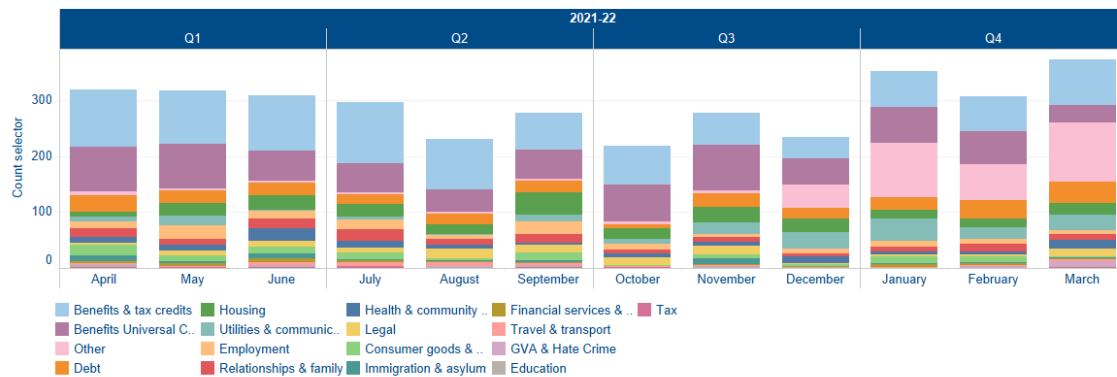
Statistics for April 2020 to March 2021

In all, we helped **1019 individual clients** deal with **3404 issues**.

Our impact on society can in part be measured by the following figures, however a price cannot be put on 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.

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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

Clients by Ward

01/04/2021 31/03/2022

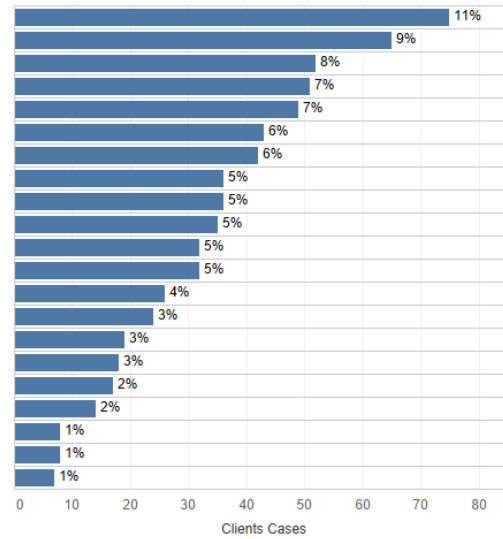


Clients (set minimum number to display)
From 1

You can click on the data picker to set the minimum number of clients seen (this will filter out wards with lower numbers of clients and allow you to focus on the areas with the highest volumes)

Ward

Local Authority Ward	Local Authority	
Warton and Westby	Fylde	75
Medlar-with-Wesham	Fylde	65
St Leonards	Fylde	52
Central	Fylde	51
Kirkham North	Fylde	49
St Johns	Fylde	43
Kilnhouse	Fylde	42
Heyhouses	Fylde	36
Kirkham South	Fylde	36
Fairhaven	Fylde	35
Ashton	Fylde	32
Park	Fylde	32
Freckleton East	Fylde	26
Staining and Weeton	Fylde	24
Newton and Treales	Fylde	19
Ansdell	Fylde	18
Clifton	Fylde	17
Freckleton West	Fylde	14
Ribby-with-Wrea	Fylde	8
Singleton and Greenhalgh	Fylde	8
Elswick and Little Eccleston	Fylde	7





Key Statistics

Fylde (member)

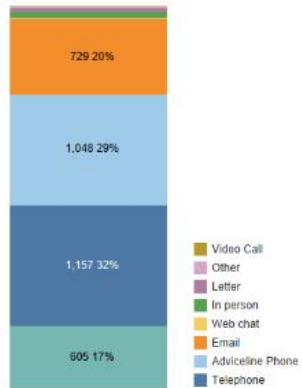
01/04/2021 31/03/2022



Summary

Clients	1,019
Quick client contacts	464
Issues	3,404
Activities	3,658
Cases	1,033
Outcomes	
Income gain	£280,095
Re-imbursments, services, loans	£1
Debts written off	£83,805
Other	£16,861

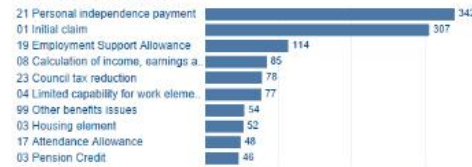
Channel



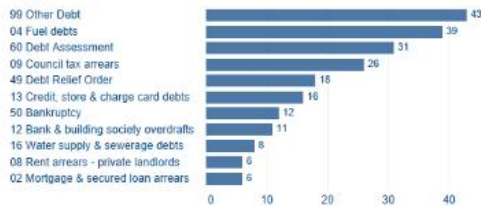
Issues

Issues	Clients
Benefits & tax credits	294
Benefits Universal Credit	255
Consumer goods & services	31
Debt	118
Education	6
Employment	46
Financial services & capability	25
GVA & Hate Crime	8
Health & community care	38
Housing	97
Immigration & asylum	15
Legal	36
Other	222
Relationships & family	55
Tax	10
Travel & transport	22
Utilities & communications	75
Grand Total	3,404

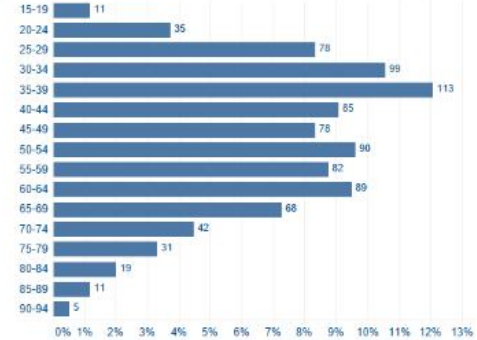
Top benefit issues



Top debt issues



Age



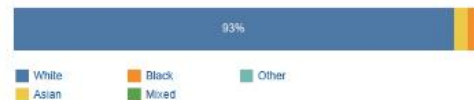
Gender



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 Clare Moriarty.

At Fylde, we report 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 the following campaigns in 21/22

Buy Now Pay Later

Citizens Advice conducted research on Buy Now Pay Later (BNPL) products like Klarna and Clearpay, showing that 1 in 10 BNPL customers have been chased by debt collectors, rising to one in eight young people.

BNPL represents a significant shift in how we spend online. By offering to split and delay payments at checkout, people can enter into credit agreements in seconds and take out numerous products with different providers. In the past year, 1 in 3 BNPL users missed a payment or made a late payment.

However, not one of the BNPL checkouts on leading retailers’ websites warned people they could be referred to debt collectors for missed payments. Of those who were referred to a debt collector, 96% experienced negative consequences, such as sleepless nights, borrowing money to repay the debt, or their mental health getting worse.

We're calling for the regulation of these products to focus on 4 things to protect people who use BNPL products:

- how the design of BNPL products impacts decision making, ensuring it helps, rather than hinders the customer experience
- making key information clear and easy to access - especially at checkout
- ensuring effective affordability checks are central to BNPL products
- ensuring customers in financial difficulty are treated fairly and consistently

Roadblock to recovery: how the rules in Universal Credit are creating barriers to work

Universal Credit is facing its biggest challenge yet - to support record numbers of people into sustainable work. But without reform, the rules in Universal Credit risk creating barriers to work for those who have been hardest hit by this crisis.

Using data collated from local Citizens Advice, National Citizens Advice published a report highlighting 3 aspects of Universal Credit that need fixing to ensure a fair recovery from this crisis:

Paying childcare costs upfront

Widening access to the work allowance for disabled people

Ensuring a more flexible approach to conditionality

Gaps in the post office network

Citizens Advice has published new research showing the detrimental impact of increasing post office closures and part-time outreach services.

The post office network provides vital access to essential face-to-face services. But our new research shows that in the last few years the number of temporarily closed post offices has nearly doubled - and many of these branches remain shut for long periods.

We also found a significant increase in part-time outreaches, where services are provided for an average of only 5 and a half hours a week.

We've called for urgent action from the government and Post Office Ltd to make sure the post office network really is convenient and easily accessible to everyone.



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:

