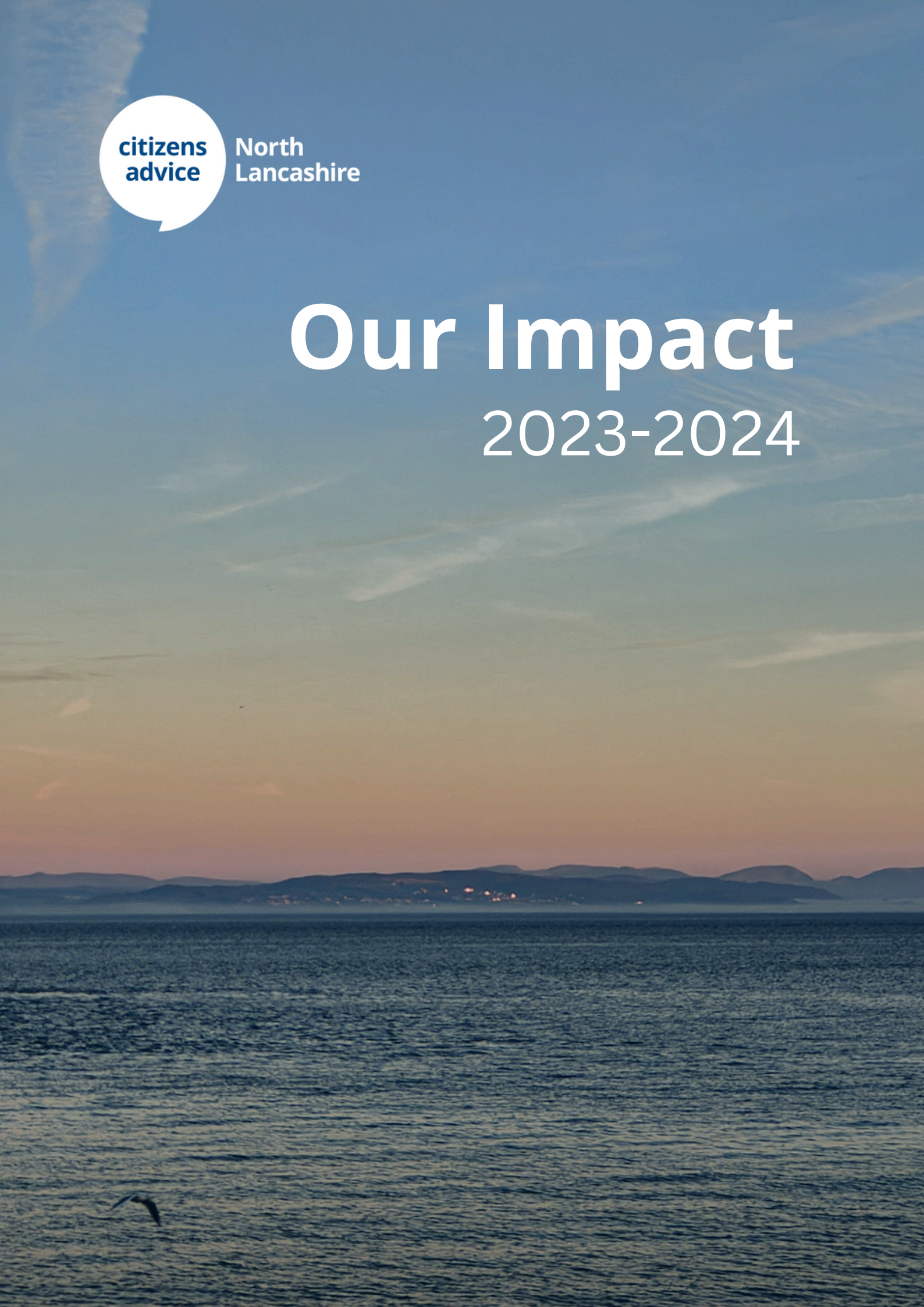




North  
Lancashire

# Our Impact

## 2023-2024



# Contents

Introduction	3
We are a charity	4
Our funders	5
What do we do?	6
Who are we?	7
Our Impact	8
Wards	10
Issues	11
Our Advice Service	12
Our Projects	13
Our Research and Campaigns	18
Our Partners in the Community	20
Case Studies	22
Feedback from Partners	25
Feedback from Clients	27

# Introduction

A charity like ours only exists because of the generosity of our donors and volunteers. Its success is also reliant on the commitment of our extraordinary team to deliver support to residents when they need advice and to do it with skill and compassion.

The team has worked tirelessly this year amid mounting demand and pressure. In marking our 85th anniversary we not only recognise that Citizens Advice is a local and national institution, but also that it continues to be a lifeline for thousands of residents in Lancaster District at very difficult times in their lives.

We are proud of the impact we make on the lives of residents and hugely grateful to our funders for the support they give us to do our work.



Joanna Young  
Chief Executive



Dr Alan Hatton-Yeo MBE  
Chair of Trustees



You can donate here!

**In the last six months we have seen on average over 1,000 clients each month - the highest numbers in five years**

## **We are a charity**

Citizens Advice North Lancashire is an independent local charity serving thousands of people each year in Lancaster District including many vulnerable and marginalised residents. When people don't know who to turn to, they often turn to us for help. We rely on grants and donations to fund our work.

Funding from Lancaster City Council allows us not only to provide a free, impartial, confidential advice service but it also allows us to then apply for further funds for specialist project work, allowing us to help more people in our community.

# Our Funders



# What do we do?

We are a charity working for the whole of society - whoever you are, whatever your problem. We are the people's champion.

## Advice and Support

We help thousands of people in Lancaster District with advice issues including financial problems, the cost of living, debt, benefits, housing, employment and family issues.

It is our mission to make sure that people are able to understand their rights and responsibilities so they can make informed decisions and find a way forward.

## Research and Campaigns

We use our data as part of our research and we campaign for change where policies or practices are unfairly impacting on residents.

# Who are we?

We have a team of thirty four paid staff and over forty volunteers. Our advisers, whether paid or voluntary are fully trained under the Citizens Advice Adviser Training Programme.

Our board of ten trustees from the Lancaster District community oversee our work, providing governance and support to the team.

We are members of the national Citizens Advice Network and our advice is checked monthly by the Quality Advice Assessment process run by our national charity. We are also inspected annually by our national charity to ensure our work is of the highest standard.

We are regulated by the Financial Conduct Authority and we hold the Advice Quality Standard.

Our dedicated volunteers work tirelessly to provide advice and support to our clients. From students to retirees, we welcome volunteers from all walks of life and from all backgrounds.

All volunteers undergo rigorous training and give their time to help clients with all sorts of queries. A number of our paid staff started as volunteers and have gone on to work for us. Our volunteers see over half of our clients - we simply couldn't open our doors without them.

# Our Impact

This report looks at our impact from 1st November 2023 - 31st October 2024.



We gave advice to **8,006** clients



Our clients had **29,443** issues - an average of 3.6 issues per person



**59%** of our clients were female



**62%** of our clients have a long term health condition or are disabled



# Our Impact



We helped with **2,029** cases to do with Personal Independence Payment applications, mandatory reconsiderations and appeals



The direct financial impact of our work for clients was **£13,090,187** - money that goes directly back into the local economy



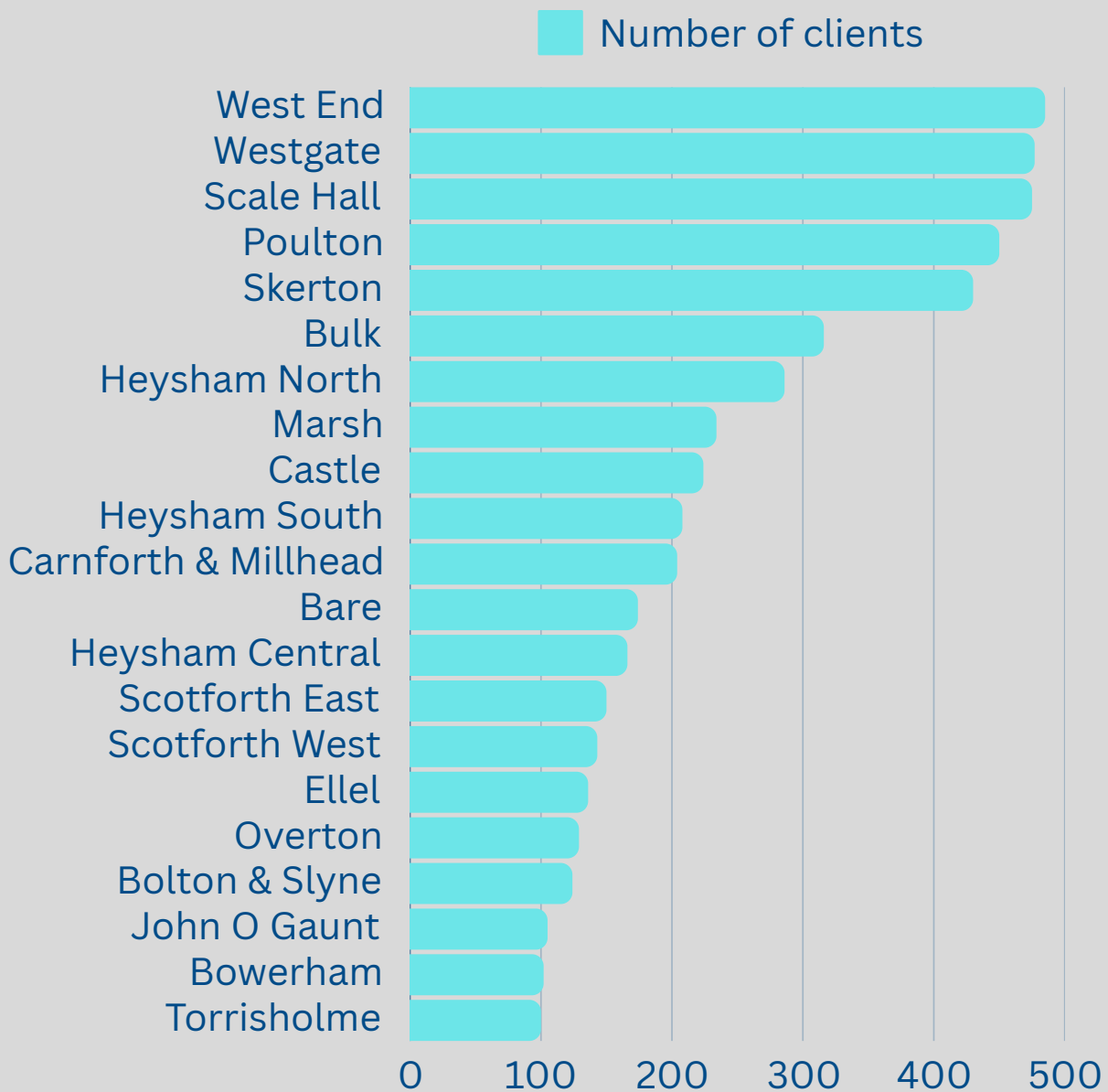
For **every pound** invested by Lancaster City Council in our core grant, **£58.70** is returned to the community in direct financial outcomes for clients



Our volunteers gave over **4,000 hours** of their time last year, worth over £48,000 if they were paid the Real Living Wage

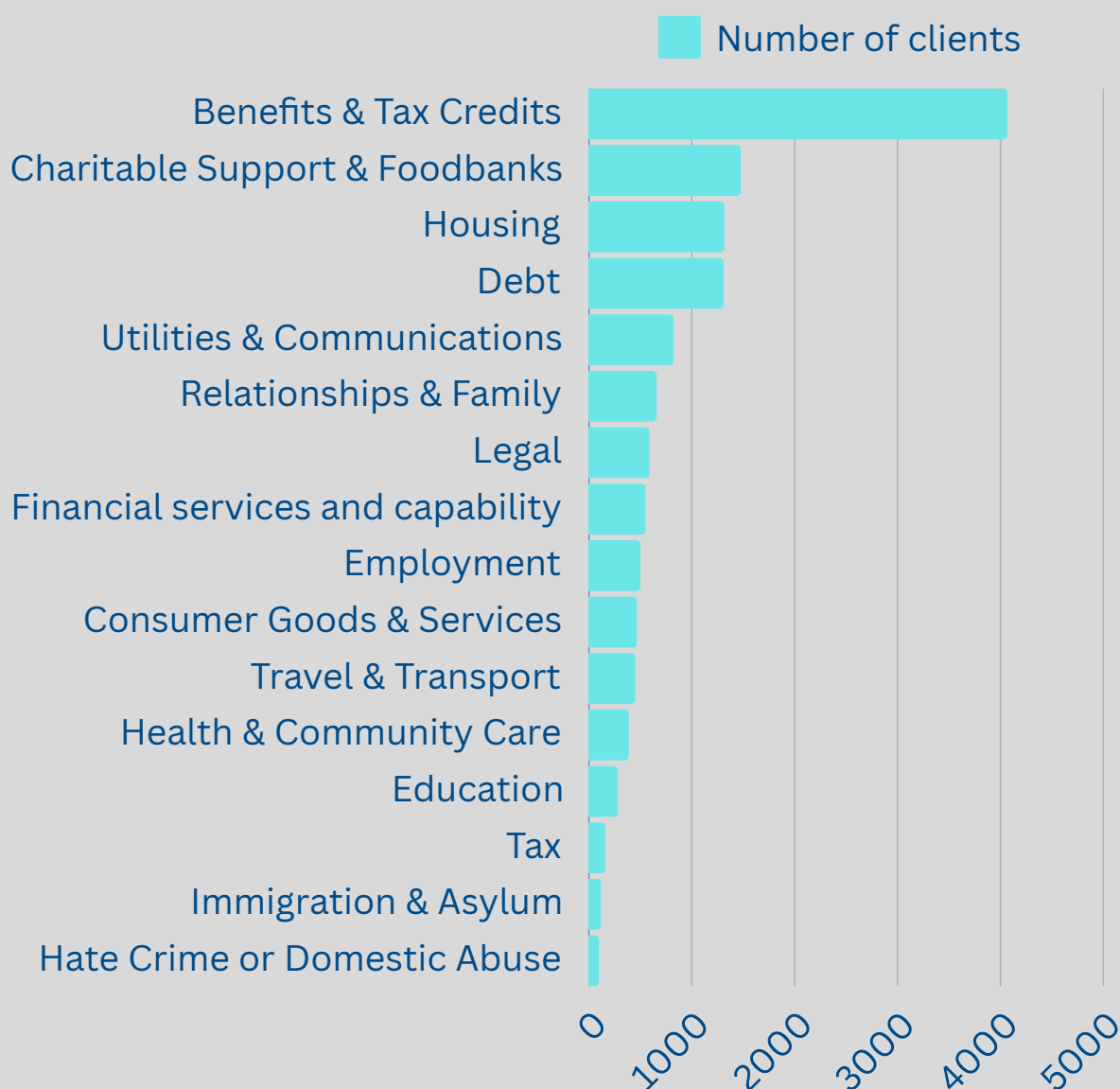
# Wards

Below is a list of the wards where our clients lived in the last year. Around a fifth of clients don't disclose their address.



# Issues

We see a huge variety of different issues each year with our largest area of work being around benefit eligibility, benefit applications, mandatory reconsiderations, appeals, problems and sanctions. On average, clients come to us with 3.6 issues.



# Our Advice Service

Our advice service gives confidential, independent, impartial, free advice every weekday to residents who need it. We deliver advice in person via drop in sessions and appointments at our offices in both Lancaster and Morecambe, over the phone, by email and letter and via home visits where needed.

Our volunteers are hugely important to our advice service and contribute thousands of hours each year to helping residents with all sorts of different problems. Our volunteers range in age from students to retired people and everyone in between. All our volunteers are fully trained and supported in their work by our Advice Director, Gully, and other staff, and we are so grateful for their contributions to our service.



Staff, trustees and volunteers celebrated the 85th anniversary of our charity in September 2024

# Our Projects

Citizens Advice North Lancashire runs a generalist advice service and currently hosts twelve different specialist projects.

## Advice Matters

Our Advice Matters project is funded over three years by the National Lottery's Community Fund. Our Advice Matters team (pictured below) delivers advice in the community via a network of other charities, GP surgeries, community centres and via home visits. The Advice Matters team specialises in addressing health inequalities in our district and works with people who have long term health problems and disabilities.



Our Advice Matters Team are out and about in the community every day:  
Karen, Yolanda, Mandy, Karen, Charlotte, Lorna and Charlotte

# Energy Matters

Funded by the Energy Redress Scheme our Energy Matters team are funded over two years to deliver energy advice and support to vulnerable residents living in our District. The project works in partnership with Green Rose CIC, Lancaster City Council, More Music, CancerCare and Morecambe Bay Foodbank.



Our Energy Matters team; Emily, Lucy and Oliver



# Mental Health Matters

Funded by the Lancashire and South Cumbria NHS Foundation Trust, our Mental Health Matters team support clients who have advice or debt needs and who are also experiencing poor mental health. In the first six months alone this project has helped 161 clients and has generated outcomes of over £600,000 for clients including substantial levels of written off debt.

# Our Schools Project

Funded by The Trussell Trust and Morecambe Bay Foodbank with the aim of reducing food bank use among children, our Schools Project works with twenty two schools in the District providing advice and support to parents who need it.

# Our Foodbank Project

We work in partnership with Morecambe Bay Foodbank to provide advice to people who need to use the Foodbank, with the aim of preventing further use by maximising incomes, reducing debts and promoting financial resilience.

# Our Energy Champion

Our Cadent funded Energy Champion supports clients with energy problems and promotes safe and efficient energy use through talks and events in the District.



Our Energy Champion, Sammy

# The Household Support Fund

Working in partnership with Lancaster City Council we provide advice to anyone seeking help from the Household Support Fund with the aim of providing longer term solutions where people are struggling with money.

## The Money and Pensions Advice Service (MAPS)

MAPS funds a team of debt advisers at Citizens Advice North Lancashire who provide in-depth specialist debt advice to anyone who needs help. In the last year our MAPS team has helped 579 clients with financial outcomes of £2,080,446.

## Our Macmillan Team

Our Macmillan advisers work with anyone who has a terminal or life limiting illness, to provide support and advice, particularly around benefit eligibility. This project is delivered in partnership with Macmillan at the Royal Lancaster Infirmary, at our offices and via home visits.





# Our Health Check Advice Worker

Working in partnership with a community nurse from Bay Medical Group who offers enhanced health checks, this innovative project works in Poulton Ward to offer advice and support to residents facing all sorts of different issues.

## Our Podcast

Thanks to generous funding by the Community Foundation for Lancashire and Merseyside we have been able to produce an advice podcast this year called "When Life Gives You Lemons". This has enabled us to give advice in a different way and hopefully to reach a new audience.



Co-hosts Rev Ian Dewar and Joanna Young

## The Citizens Representative

The Citizens Representative role was designed by community commissioners at the Morecambe Bay Poverty Truth Commission. Its purpose is a support and advice role, working with people who have multiple complex health problems over the long term and without time limit to solve issues and improve wellbeing and quality of life.

# Our Research and Campaigns

Our Research and Campaigns work aims to highlight issues where practices or policies are unfairly impacting on residents.



Our housing report was produced in partnership with Blackpool Citizens Advice and investigated problems with the Local Housing Allowance and Discretionary Housing Payments



We spoke at a Lancaster City Council meeting about the '53 week year' which has caused problems for social housing tenants, and we provided case studies for councillors



We meet regularly with our local MPs (including Cat Smith MP, pictured) and each month we send a round up of our 'evidence forms' - cases where our advisers think there is a particularly egregious problem that needs addressing

# Our Research and Campaigns



We campaigned to encourage people to register to vote and then to turn out at the general election. We talked to hundreds of residents about voter ID and voter registration



Our food bank adviser, Tom, met with Baroness Bennett to discuss cost of living issues when she visited Lancaster District, describing the kinds of cases he has seen this year



We provided case studies to Lizzi Collinge MP about poor experiences that our clients have had with the DWP. Our CEO Joanna also spoke at the All Party Parliamentary Group for Coastal Communities, describing some of the challenges that Morecambe residents face

# Our Partners in the Community



We provide training to other third sector and public sector organisations in the community so they are more confident helping people



This year the Mayor has chosen us as her Charity of the Year; we have been working with her on Music with the Mayor, raising funds and having fun along the way!



Our students are invaluable to us. We have many student volunteers who undergo the full adviser training, and we also take social work placement students from our local universities who support our work while they study

# Our Partners in the Community



We regularly go out and about to encourage people to try volunteering with us - pictured, our staff and trustee at Sainsbury's



Our podcast has enabled us to reach a new audience this year and we have been working with special guests, providing expert advice to residents on a range of topics



We regularly attend community events such as the Bay Health Festival and community days on the residential estates in our district



We are active members of our local Poverty Truth Commission and have been since its first round. Our CEO Joanna is now on the board of the national Poverty Truth Network

# Case Studies

Our adviser helped Client A and family to secure over **£20,000 in benefits they were entitled to, but unaware of**. The family had disabled children and were struggling to make ends meet. The extra money helps with the cost of supporting the children and has **improved the family's quality of life**.

Client B contacted Citizens Advice North Lancashire after **leaving an abusive relationship** of twelve years. She and her children were being threatened and harassed by her ex-partner. Our adviser helped her to understand and complete a **non-molestation order** and applied for court fees to be waived.

Client C came into our reception area with a letter regarding the **Winter Fuel Payment**. Our volunteer adviser explained about Pension Credit and helped Client C to make a phone call to the **Pension Credit** line, and they identified that Client C was eligible for £19 per week, making a real difference to his food shopping budget.

Client D, a single mother of two, contacted our Messageline service looking for **help with her debts**. Our debt specialist helped her with a debt assessment, a budget and a Debt Relief Order. **£49,000 worth of debt was written off** and Client D was able to get her life back on track.

# Case Studies

Client E aged 23 came to us as a last resort saying that no one would help him. He was **homeless** with no ID or bank account and was living off less than £200 per month. We supported Client E over several months to **apply for Universal Credit and PIP**, to get a bank account and debit card, and we helped him to **secure temporary accommodation**. Client E was initially very upset and frustrated but thanks to our work together he says he now feels 'part of society' and he is also receiving mental health support.

Client F is 93 and **does not use the internet or a computer**. She needed to apply for a Blue Badge due to her health condition but didn't know how to owing to her **digital exclusion**. Our adviser supported Client F with her paper application for a Blue Badge and challenged the County Council about digital exclusion.

Client G emailed us asking for help because he had received a **Section 21 notice from his landlord**, meaning he was going to be evicted. He was looking after five children and his mother who had dementia. Our adviser helped him to write a letter to his landlord asking for more time, and **we helped him to find a solicitor** to represent him in court at no cost to the client.

# Case Studies

Client H is a single parent on a student visa referred to us by Morecambe Bay Foodbank. **Her visa was due to run out** meaning she could not work and had no income. We supported Client H with her Skilled Worker **visa application**, enabling her to accept employment, move house and successfully relocate her child to a suitable school.

Client J emailed us because she was **getting divorced** and wanted to know where she stood around **living arrangements and custody**. Our adviser was able to respond quickly, sending useful links from the Citizens Advice website, providing advice on property rights and divorce applications including how to fill out a form D8 which helped to achieve an amicable outcome for all parties.

Client K lives alone and told us he was only **eating once per day**, surviving on sandwiches and avoided using the cooker because of **high energy costs**. Client K was cold and hungry and had lost a lot of weight. We were able to tell Client K about the **Household Support Fund** and we helped him with a benefits check, and to apply for a slow cooker and two months of supermarket vouchers so that he could eat better. Client K told our adviser that she had helped to save his life, and that his mental health was dramatically improved.



# Feedback from clients

'The help Citizens Advice North Lancashire has provided has helped me at a time when I have found it very difficult to think clearly and manage things.'

***From a parent facing extra costs following their daughter's death.***

'I phoned Citizens Advice North Lancashire for advice. I was amazed at the support the adviser provided and I'm so grateful for the kindness and understanding given on the call.'

***Client.***

'I am so thrilled, thank you so much. I really get anxious and could never have done that without your help. I feel so much better than when I came in'.

***This client was helped to get the Warm Home Discount.***

'Hello, good news. Everything got sorted. Thank you for all your support and help. I really owe you.'

***Foodbank client.***

'You're an angel. I had no idea what to do and was so worried before speaking to you. Thank you for taking the time to call me. It has made me feel so much better, thank you so much.'

***Teenage client who was homeless and sleeping on the streets; we helped him to secure temporary accommodation.***

'I didn't know we could get Attendance Allowance. Thank you for helping us.'

***Advice Matters Client.***

citizens advice

citizens advice  
North Lancashire

# Feedback from clients

'Thank you so much for the invaluable help you gave us and your humour, which was what kept us going.'

***Client who worked with our Macmillan Adviser.***

'I just wanted to let you know that I heard back from the DWP this week and I've been awarded PIP... I wanted to thank you again. Without your support and help I would be still thinking I needed to apply, but I wouldn't have the energy to face it on my own. Your help with understanding the questions and facing the answers was absolutely invaluable.'

***Client who worked with our Macmillan Adviser to claim a Personal Independence Payment.***

'People like us would be lost without people like you'

***Client.***

'Absolutely fabulous support, help and patience. God bless all the staff'  
***From our feedback box in our reception area.***

'I would like to thank the staff at Citizens Advice for an excellent job in helping me to fill the form out.'

***Client.***

'Just a note to say thank you for all your help with our Blue Badge application. We have received it and we are very grateful for the time and effort you gave us.'

***Advice Matters client.***

'I can't tell you what an expert your adviser has been - incredible, deftly navigating her way through it all. I wanted to call to let you know we have found a resolution and we wanted to thank you for all your help.'

***Schools Project client.***

# Feedback from partners

“At LDHAS, we have been working closely with Citizens Advice for over three years. Every week they spend a day with us providing wide-ranging advice and support to homeless and vulnerably housed people in crisis. It’s a vital and accessible service.”

**Phil Moore - Centre Manager - Lancaster and District Homeless Action Service**

“Morecambe Bay Foodbank is proud to work alongside Citizens Advice North Lancashire ensuring beneficial outcomes for people in the area. Working together we are able to strengthen our impact and make a bigger difference to the local community. We look forward to many more years working in collaboration.”

**Briony Scott, Manager, Morecambe Bay Foodbank**

“Working with Citizens Advice North Lancashire has been a genuine pleasure. To see the dedication of the staff and volunteers first-hand has been nothing short of humbling, with their persistence leading to positive outcomes for people in the most need. I have personally benefited from training provided by them and I have used it to make my team better at helping people.”

**James Scott - Senior Caseworker for Lizzi Collinge MP**

**Our offices are located at:**

**Oban House 87-89 Queen Street, Morecambe LA4 5EN**

**5 George Street, Lancaster, LA1 1XQ**

**[www.northlancashirecab.org.uk](http://www.northlancashirecab.org.uk)**

**Messageline: 01524 481 508**

**[enquiries@northlancashirecab.org.uk](mailto:enquiries@northlancashirecab.org.uk)**

Registered Charity No 1137309 in England and Wales

Regulated by the Financial Conduct Authority FRN 617684

Company Registration Number 7298912

**citizens  
advice**

**North  
Lancashire**