

# CORNWALL CITIZEN

Newsletter of Citizens Advice Cornwall - We're Here for Everyone

Autumn 2021

## We Need You...

**Citizens Advice Cornwall is expanding to meet growing demand for help with debt, benefits, housing, employment and relationship breakdowns.**

Chief Executive, Gill Pipkin, said:

"To help more people improve their lives we need more volunteers to act as advisers, administration assistants, researchers and trustees. No previous experience is required but you will receive thorough training and ongoing support.

"Our volunteers are all ages, come from all walks of life and get great satisfaction helping other people find a way through their problems. They enjoy being part of a friendly and positive team putting something back into their local community."

Citizens Advice exists to offer free, independent and confidential advice to everyone in the community on a wide range of issues. Last year, the charity helped around 9,000 people in Cornwall and the Isles of Scilly overcome their problems.

**Interested in volunteering? Find out more at**

**<https://www.citizensadvicecornwall.org.uk/volunteer-with-us/>**

**or email [volunteer@citizensadvicecornwall.org.uk](mailto:volunteer@citizensadvicecornwall.org.uk) for an information pack.**

Meet our Volunteers—Page 4





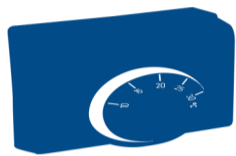
## News Update....



### In The Last Year Citizens Advice:

- ⇒ Helped people in Cornwall and the Isles of Scilly **gain £5.3 million** in income
- ⇒ For **every £1 invested** in Citizens Advice Cornwall we generated **£2.35 in savings to public services amounting to £3.3 m**
- ⇒ We helped **8,600 people with 40,400 issues**
- ⇒ The amount of debt written-off was **£1.8million**
- ⇒ **96% of people** had a **positive or very positive** experience with Citizens Advice
- ⇒ **93% of our clients would recommend our services to others**

# How To Deal With Rising Energy Bills This Winter



Energy prices are set to rise this winter, just as many people's incomes are being squeezed with the loss of the £20 Universal Credit benefit uplift and higher rent and fuel costs begin to bite. Citizens Advice runs several schemes to help combat fuel poverty in Cornwall. Here are our advisers top

tips for keeping warm while also saving money:

**1: If you turn down your room thermostat just by one degree, you can save yourself £50 a year.**

**2: Dry your washing on the line if the weather permits.**

**3: Only use your washing machine/dishwasher when you have a full load.**

**4: Get yourself some energy saving light bulbs - they can save you £55 a year and are longer lasting, so work out cheaper than the alternative.**

**5: Spend a minute less in the shower.**

The following projects are designed to help people manage their energy costs:

**EmPOWER** is for social housing tenants who are at risk of, or already suffering, from fuel poverty. Our team can help with energy saving, grants and discounts, energy price comparisons and fuel debt. They can also help raise issues of poor insulation and building heat loss with landlords.

[empower@citizensadvicecornwall.org.uk](mailto:empower@citizensadvicecornwall.org.uk)

**Powerhouse** is for anyone under 25 who is not in education, employment or training.. Help is provided with energy saving, grants, discounts, energy price comparisons and fuel debt. [powerhouse@citizensadvicecornwall.org.uk](mailto:powerhouse@citizensadvicecornwall.org.uk)

**The Energy Advice Project** is for anyone at risk of, or suffering from, fuel poverty. You can get help to save energy, apply for grants and discounts, compare energy prices and switch suppliers and get help with fuel debt. Text ADVICE to 78866 and we'll call you back within two working days.

# Meet Our Volunteer Heroes

All sorts of people, of all ages and backgrounds, volunteer for many different reasons, but one thing all our volunteers tell us is that working with their local Citizens Advice is enjoyable, rewarding, challenging and varied. Our volunteers – whether advisers, admin workers, researchers, fundraisers or trustees – are the backbone of our service.

## Chloe Rawle



"I'm a law student and completed the second year of my degree just before joining Citizens Advice for my placement. I heard about CA from my university and decided to volunteer because I wanted to gain real experience helping people while expanding my knowledge and skill set. I am now a qualified generalist adviser and have undertaken extra training in employment issues.

**"What I enjoy most is the rewarding feeling that comes from helping a client find a way forward and knowing we have helped make a difference, not matter how big or small.**

"The biggest challenge I faced was near the beginning of my training and pushing myself to be confident enough to talk to clients, but once I overcame this my confidence just kept growing."

## Mark Burnett



When I retired and returned to Cornwall, I wanted to still be active. Conscious of the tremendous work CA do and feeling my experience as an accountant might be useful, I decided to volunteer. I act as a generalist adviser dealing with many and varied questions raised by clients. **It is this variety that gives both the greatest enjoyment and challenge. I have also really enjoyed the challenge of learning and the extensive training I have received.** The breadth of knowledge held by my colleagues

leaves me in awe and with their unwavering support, and the extensive reference material available, I feel fully equipped to deal with what arises everyday. Would I recommend others to volunteer? I've already done so!

## MAUREEN GODFREY

Most of my working life was as a technician in the broadcast industry. Although now working on projects at home I also wanted to do something useful so when I saw a 'volunteers wanted' poster in I applied. I work on webchat, helping people with Universal Credit applications. I enjoy advising via this platform and have great support from a great team. I did wonder about training at my time of life but our CA trainer made it accessible, interesting and enjoyable resulting in a sense of achievement at learning new skills.



**For some people CA is the 'last port of call' so volunteers are needed and as well as knowing you've helped someone in some way you will also make great new friends.**





## News Update....

### **Take the Survey**

Have you taken part in the Citizens Advice Cornwall Public Survey yet? We're getting the views of people across the county to find out how we can best help them with their needs. We'd love to hear from as many people as possible to help us plan and shape our service for the future. If you can spare 10 minutes to fill out the form, please visit [www.citizensadvicecornwall.org.uk](http://www.citizensadvicecornwall.org.uk)

### **Lottery Success**

The National Lottery has awarded CA Cornwall £526k over three years to recruit 15 new advisers and to develop our training programme. This fantastic news comes on top of a £295k grant from Cornwall Council's Contain Out-break Management Fund (COMF) which will pay for a further three advisers, a full-time Victim of Crime support worker and expanding the work of the Money Matters team. We also have renewed funding for our Energy Advice Programme to help 60 clients between August and March and will soon be starting work on the Building Futures Project to provide training for new tenants who have never managed a home before.

### **IT Donation**

A big thank you to tech firm DrayTek, which has donated nine of their latest routers to Citizens Advice worth around £2,250. The new state-of-the-art routers will provide better fibre connections and will be more reliable than our current routers. They can also be operated remotely by our IT team.

### **Thank You Padstow and Camelford**

Padstow Town Council has donated £500 to Citizens Advice Cornwall to help train new volunteer advisers and Camelford Town Council has donated £250 towards the cost of a new CA Help Hub computer in the town. Local Cornwall Councillors Barry Jordan and Dominic Fairman, have also donated £150 each from their Community Chest funds towards the project.

### **Loan Sharks—It's Official!**

CA Cornwall is now an official partner of the National Illegal Money Lending Team, which means we have priority access to campaign grants targeting loan sharks in our area. We achieved the status by meeting all the standards set by the IMLT

## Citizens Advice Services in Cornwall

Citizens Advice is known for its general advice service, which provides free guidance to everyone on a wide range of subjects, from benefits to consumer problems. But did you know we also run a wide range of specialist projects? Here's a brief rundown - see our website [citizensadvicecornwall.org.uk](http://citizensadvicecornwall.org.uk) for full details:



**DEBT ADVICE SERVICE:** Specialist debt case workers, working across Cornwall to help find solutions to your debt problems.

**MACMILLAN CANCER CARE AND SUPPORT:** Case workers provide specialist welfare benefits advice to anyone who has, or has had, a cancer diagnosis. The team covers the county and works at the Cove Macmillan Support Centre at the Royal Cornwall Hospital, Truro.

**MONEY MATTERS:** Works from Cornwall Council's network of Family Hubs working with financially vulnerable families to build-up their money management and household budgeting skills.

**PENSIONWISE:** Free, unbiased guidance for everyone aged 50-plus with a defined contribution pension pot. Covers what the new pension freedoms mean and retirement options.

**FINANCIAL CAPABILITY:** Aims to improve the level of financial skills in the population, especially the more vulnerable, to help prevent problems resulting from poor money management.

**VICTIM CARE UNIT:** Provides advice for victims of crime, ranging from welfare benefits and employment to housing, relationship breakdown, domestic violence and debt.

**FAMILY COURT DOMESTIC ABUSE SUPPORT SERVICE:** Offers practical information about the court process and emotional support to help victims.

**RESEARCH AND CAMPAIGNS:** Detailed research into the problems experienced by our clients and feeds into national databases. Lobbies and campaigns for changes to improve people's lives and carries out public information campaigns.

**HELP TO CLAIM:** A Government scheme, run by CA Cornwall, to provide help and support for people claiming Universal Credit for the first time.

**WISE-UP!:** Help for people in N and SE Cornwall who are Not in Education, Employment or Training to help them develop their money skills and saving habits to improve their life chances.

**POWERHOUSE:** Advice and courses on cutting your energy bills and saving money for young people who are not in education, employment or training.

**HOUSING POSSESSION COURT DUTY SCHEME** Trained CA advisers attend court to give help and advice to people facing housing possession hearings.


**MHEND:** Specialist, tailored advice on debts, benefits and money issues for clients of mental health charity, Pentreath.

**EUSS:** Trained advisers help with advice and information to guide EU and other European citizens through their EU Settled Status applications.

# Contacting Citizens Advice in Cornwall and the Isles of Scilly

Although our offices and outreach operations are closed during the Covid19 restrictions, we are still continuing to offer our services to the public:

 Text ADVICE to 78866 or for debt issues, text ADVICE DEBT to 78866 and we'll call you back within 48 hours (excluding bank holidays and weekends).

 Call us free on 0800-144-8848 Mondays to Fridays between 10am and 4pm.

 Check our [website](http://www.citizensadvice.org.uk) at [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) for useful, up-to-date information on a wide range of subjects and to take part in a webchat session.

FOR THE MACMILLAN CANCER ADVICE SERVICE: Please email [macmillan@citizensadvicecornwall.org.uk](mailto:macmillan@citizensadvicecornwall.org.uk)

...or call 01872- 256373 .

PLEASE NOTE: All phone calls are charged at your normal rate.

HELP US HELP YOU AND YOUR COMMUNITY:

Citizens Advice Cornwall is a local charity which depends on grants and donations. Please consider making a contribution to our work by using the DONATE button on our website.



**WE'RE HERE FOR EVERYONE**

