



**Bridport
& District**

ANNUAL REPORT

2021 - 2022

WELCOME FROM THE CHAIR



The year of 2021/22 has been another extraordinary year for us all. As the most severe consequences of the pandemic have eased, the economic outlook has worsened. We are in the throes of a cost of living crisis, with consumer price inflation running at its highest level since the early 1980s.

Over the past year, some 3,700 clients have been helped with 10,150 issues developed and resolved by our team. This is a small increase in issues on the previous year. The full impact of the current economic conditions has yet to be felt. I have no doubt that the demand for our services will increase in the months ahead.

I am confident that we will be able to rise to this challenge. We have a dedicated body of staff and volunteers who, I am sure, will continue to provide an excellent service to our clients. We are all grateful to them for their commitment and effort.

Our volunteer advisors are key to our success. We have seen a small drop in numbers over the past year. We will work hard to retain and refresh this vital part of our operation.

Last year, Citizen Advice in Dorset (CAID), on behalf of the three Local Citizen Advice offices in Dorset, secured a three year grant for the period 2021-22 to 2023-24 from Dorset Council to provide information, advice and guidance services across the Dorset Council local authority area. While this grant provides welcome clarity to our short to medium term financial planning, we, together with the other two offices, will need to work hard to secure additional funding to maintain the level and quality of services we have provided in the past.

I wish therefore to thank all our financial supporters for their contributions and our local councils for their continued efforts and much valued support.

I am equally grateful for the continued support of all our friends and especially our volunteers and staff.

Finally I would like to thank Tony Rogers, on behalf of the trustee board, for his outstanding leadership and chairmanship over the past four years.

David Gibson
Chair, Board of Trustees

The Board 2021/22

Trustees

Tony Rogers/Richard Jones (Chair)
Richard Jones (Company Secretary)
Colin McReavie (Treasurer)
Stephen Godfrey
Sue McLaney
Graham Smith
Sylvia Barker
Geoff Jones
David Gibson (chair from 1.6.22)

Stan Williams resigned 11.5.21 and sadly passed away on 16.1.22

Representatives

Cllr Sarah Williams (Dorset Council)
Cllr Barry Irvine (Bridport Town Council)
Cllr Alan Dawkins (Beaminster Town Council)

Staff Representative

Kate Goldrick

Our staff 2021-22

Chief Officer: Rovarn Wickremasinghe
Deputy Manager: Martin Wood
Admin Supervisor: Carol Pearson
Benefits Specialist: Andy Pennington
Debt Adviser: Mark Lancaster

Projects: Sarah Silcox, Alison Burt,
Barry Lovejoy, Fiona Boggis,
Kristina Zadunaiskaja, Yolanda Oswald
(left 19.12.21),
Nicky Willis (retired 30.4.21)
Training Supervisor: Helen Cadisch
Cleaner: Wendy Knight



Andy Pennington
Benefits Specialist



Carol Pearson
Admin Supervisor



Martin Wood
Deputy Manager

CHIEF OFFICER'S REPORT

The new normal



We started getting back to 'normal services' last year, restarting weekly outreaches in Lyme Regis and Beaminster and the Cupboard Love Foodbank. Face to face contacts are still building back up to pre-pandemic levels while demand on phone and email remains high.

We shall need to make sure we review service delivery channels going forward to ensure the best allocation of resources to meet user demand.

We also need to consider that some of our volunteers want to continue working from home, or a mixture of office and home working and continue to be flexible with our volunteering model. Like many volunteer based organisations, we have seen the numbers of volunteers diminish over the last two years.

Undertaking remote training to deliver a 4-5 month adviser course during the Covid restrictions has been challenging at times and we were pleased to be able to restart face to face adviser training again in February this year.

We have recently achieved funding from Dorset Council to support a two year part-time volunteer co-ordinator post. The aim is to improve the effectiveness of our volunteer recruitment, increase numbers and volunteer retention and improve the diversity of our volunteer profile.

The major challenge for our clients over the coming financial year will involve cost of living issues: the energy price cap increased by 54% on 1 April 2022. This impacts both unit charges for electricity and gas, as well as daily standing charges. The increases are higher for those with a pre-payment meter. Prices are likely to increase further in October when Ofgem again reviews the price cap. This is compounded with inflation predicted to peak at 10%.

Over the coming year, we intend to be providing additional income maximisation work in the library and other venues such as foodbanks. We shall work closely with our colleagues in Dorset Citizens Advice to promote the range of discretionary help available, including food, energy vouchers and emergency assistance.

Rovarn Wickremasinghe
Chief Officer

"I have always found them invaluable and really helpful and therefore helps my mental health"

What we do

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.

We aim to provide the advice people need for the problems they face and improve the policies and practices that affect people's lives.

"Bridport service offered not only practical help, but was kind and understood the need to call me back as I was in almost uncontrollable distress and fear. The listening and calming skills of all I spoke with were extremely good; this is the foundation of helping people with a problem and in distress and cannot be understated. Thank you all so much."

"I found the service was brilliant and solved my problem with patience and confidence, I couldn't have done it on my own. I am so grateful for having the CAB in Bridport"

"I had superb service and after following up on the housing issue my partner and I feel less stressed."

Key Activities 2021-22

We helped 3,702 clients with 10,146 separate issues in 2021/22. 'Issues' relate to the discrete problem a client contacts us about. 'Activities' records the separate pieces of work done on behalf of the client such as telephone calls, a face to face contact or email.

Significant numbers of clients are also assisted through our collaboration with the Trussell Trust on a national project called Help through Hardship: we contribute to staffing the national helpline for income maximisation advice and foodbank evoucher referrals to Trussell Trust foodbanks.

	2021-2022	2020-2021	% Change
Clients	3,702	3,863	- 4%
Issues	10,146	9,958	+ 2%
Activities	9,732	8,057	+ 21%

As part of Citizens Advice in Dorset we help staff a shared telephone advice service, Dorset Adviceline.



Adviceline

4,680 calls answered by Local Citizens Advice in Dorset Unitary area

1,181 calls answered by Bridport and District

Our biggest enquiry area overall remains welfare benefits at 40% of all enquiries (split between Universal Credit and all other benefits). The 'Other' category in the table below mainly covers foodbank and charitable support enquiries. It records local demand and also work done through the national Trussell Trust project.

Enquiry Area	Issues	%
Benefits & Tax Credits	2,481	25%
Other	1,580	16%
Benefits Universal Credit	1,502	15%
Debt	1,142	11%
Housing	833	8%
Relationships & Family	436	4%
Employment	363	4%
Utilities & Communications	348	3%
Financial Services & Capability	299	3%
Consumer goods & services	271	3%
Legal	238	2%
Health and Community Care	185	2%
Immigration & asylum	172	2%
Travel & Transport	135	1%
Tax	90	1%
Discrimination & Hate & GVA	41	0%
Education	30	0%
Grand Total	10,146	100%

58% of Clients report a disability (9%) or long term health problem (49%).

Of these:

Type of Disability	Percentage 2021-22
Multiple Impairments	36%
Mental Health	30%
Physical Impairment	21%
Learning Disability	1%
Sensory Impairment	2%
Other type or not specified	9%

Age	Dorset percentage	Bridport & District CA
15 - 24	9%	4%
25 - 34	9%	13%
35 - 44	10%	17%
45 - 54	13%	17%
55 - 64	15%	21%
65+	29%	28%

Dorset Data: ONS pop estimated mid-2020, Casebook C6 filtered for Dorset residents only

Gender	Dorset percentage	Bridport & District CA percentage
Female	62%	52.4%
Male	37%	47.6%
Prefer different term	0%	0%

Dorset Data: GeoWessex. Casebook C6

Ethnicity 2020-21	Comparison Local Authority percentage	Bridport & District Citizens Advice	National Percentage
Ethnic Minority*	4.4%	6.2%	19.5%

Data: from State of Dorset report 2020. Casebook C6

* Excludes White British and people who identify as white who have UK national identity (English, Welsh, Scottish, Northern Irish).

Trends



The table below lists the main enquiry areas and change in number of issues compared to the previous year.

In terms of trends we saw relative increases in 'legacy benefit', debt, housing and relationship enquiries. The top benefit issue related to Personal Independence Payment and the top debt issue was in relation to Council Tax arrears. There was an impact in the Autumn with the withdrawal of the £20 per week universal credit uplift. The biggest percentage decrease was in relation to the number of employment enquiries. This could be due to the more settled impact of the pandemic on employment and bedding in of the furlough scheme.

Enquiry Area	2021-22	2020-21	% Change
Benefits & Tax Credits	2,481	2,014	+ 23%
Benefits Universal Credit	1,502	1,513	- 1%
Employment	363	619	- 41%
Housing	833	672	+ 24%
Debt	1,142	859	+ 33%
Relationships & Families	436	331	+ 32%
Utilities & Communication	348	421	- 32%

We anticipate that enquiries about utilities will rise in 2022-23 as issues around affordability due to the April and anticipated October 2022 energy price cap increases really take hold and the cost of living and inflationary pressures increase.

Case Study

Jane was being pursued by debt collectors for debts totalling £464. Upon exploration, it was discovered that the debts were potentially statute-barred i.e. recovery of them would be unenforceable as they were too old. We wrote to the debt collection agency asking for evidence that our client remained liable for the debts and were eventually successful in having the debts written off.

Jane also had two County Court Judgements that she was unaware of, totalling almost £3,000. Following investigations, it appeared that both CCJs were wrongfully obtained against her by her energy supplier. We completed and submitted relevant court forms on her behalf and provided evidence demonstrating she could not have been liable for the account. We successfully applied to have the CCJs set aside and removed from her credit report.

Projects

We were successful in achieving funding for a number of projects in 2021-22.

An extension of funding from the Money and Pensions Service enabled our trainee debt caseworker to develop and gain further experience in specialist casework, maintaining our capacity for debt advice, and helping our clients manage their debts. We achieved improved financial outcomes in terms of debts written off.

We received continuation funding for Help through Hardship helpline, a project in partnership with the Trussell Trust and Citizens Advice. The helpline provides benefits and income maximisation advice as well as e voucher referrals for food parcels to Trussell Trust foodbanks.

Help to Claim funding which supports claimants with new claims for Universal Credit and resolving problems with the claim until payment is received.

Income maximisation projects providing benefit checks to ensure people are receiving their full entitlements and to identify further grants and sources of discretionary help they are entitled to. There were two such projects last year, one funded by Dorset Council working with the Library service and the other with funding carried forward from the Peoples Postcode Lottery working with local foodbanks.

Citizens Advice in Dorset supported a paid County-wide Research and Campaigns post with Bridport as lead co-ordinating office in Dorset.

Funding from Dorset Council to pilot an email single point of contact for third party organisations to refer clients directly to Dorset Citizens Advice. This has become a well-established contact route with around 200 referrals from over 20 different organisations in the first year, including Steps to Well Being, Social Prescribing Team, local Food banks and Dorset Council. Nearly 40% of the referrals were either new clients or those who had not accessed advice in six months or more with most referrals for benefits or debt advice.

We thank the Alice Ellen Cooper Deane Trust for a grant to help fund our specialist welfare benefits post.

Case Study

Mary was referred to us by her Rehabilitation Officer as she had a surprisingly low award of Disability Living Allowance relative to her disabilities. An award of the middle rate of the care component and lower rate of the mobility component of DLA appeared to be more appropriate to the client's degree of disability.

Upon investigation, we established that Mary had initially claimed DLA in the mid-1990s and it had been refused. An application in 1998 led to an award of the lower rate of the care component. Subsequent attempts by two organisations to increase that award were rejected by the DWP. On behalf of our client, we argued for revision of the above DWP decisions on the basis of official error i.e. that the decision maker in each case had misapplied the law.

The DWP agreed with us and revised the decisions, resulting in the award of the middle rate of the care component of DLA and the lower rate of the mobility component from 1996 onwards. The client was awarded over £60,000 arrears.

Help Through Hardship Project



Help through Hardship is a national project, a partnership between Citizens Advice and the Trussell Trust. As a Helpline Adviser my role is to empower our clients to look for a long-term sustainable solution out of the hardship they are experiencing. I advise callers on income maximisation and expenditure reduction. I also signpost and refer them to their local services for further advice and support. Most of our clients experience some sort of financial hardship and find themselves in a situation when they cannot afford to buy food and often are in need of immediate assistance. A Trussell Trust network of foodbanks provides that emergency support.

In the past three months, I have observed that the most common cause of financial crisis is due to the general rising cost of living. People for whom welfare benefits is their only source of income find themselves in the situation when they have to choose between buying food or paying bills – their unchanged (or reduced) level of income has become too low relative to their basic living expenses which have gone up dramatically.

Often long-term health conditions, disabilities and injuries are contributing factors to clients' financial hardship. Recently, a client called to request a foodbank voucher because she had been off work with a knee injury. Her income consisted of Universal Credit and Statutory Sick Pay which was not enough for her cover the rising cost of food and energy bills. Through routine exploration and a benefit check I learnt that the client's injuries happened at work and therefore was able to signpost her to information to make an application for Industrial Injury Disablement Benefit. In order to assist with expenditure reduction I also emailed the client information about grants to help her pay her energy bills.

When immigration is an issue, clients are often vulnerable for a wide range of reasons and progressing their issues towards short- or long-term resolution can become complex, especially if there is a language barrier and client requires an interpreter. A Ghana national client with 'no recourse to public funds' requested a referral to a foodbank because she did not have enough money to buy food and her attempts to contact immigration centres had been unsuccessful. Within two hours on the helpline, progress had been made: the client received £60 supermarket voucher from a neighbouring local authority; and was referred to a foodbank, a law centre and a local community group for further support.

The Help through Hardship Helpline adviser role is a challenging one. An adviser has to think fast under pressure to identify key issues and prioritise potential solutions to client's problems. It's a highly rewarding role, as well. Clients express a genuine gratitude and feel empowered to act when they see another person is fully committed to helping them.

As for me, well... I am simply grateful to be working with the wonderful people of CA Bridport office who are always there to lift me up when I am feeling down!

Kristina Zadunaiskaja

Bridport assisted 1,144 unique clients on the Help for Hardship Helpline in 2021-22 and achieved financial outcomes of £539,871 in income gains.

PARTNERSHIPS

We work closely with local organisations to deliver shared objectives. We are involved with Bridport Local Area partnership on community matters relating to homelessness and health and well-being. We also provide information and advice sessions in local food banks and the local library. We host a local advice network which acts as an information sharing forum. We work collaboratively with Citizens Advice in Dorset.



Alan Bowley and Andy Pennington at the Charter Fair, Bridport

“Your benefit specialist has been fantastic; helped me receive benefits I didn’t know or had been told I qualify for.”

“The lady I spoke to was extremely helpful and understanding, she was non-judgmental about my situation and took my pregnancy and low income seriously. I genuinely appreciate the initial call and the follow up help I received from the Citizens Advice Bureau, the lady I spoke to and the important practical help I have had concerning my debt.”

Outcomes

We record financial outcomes such as income gains – where a benefit entitlement has been identified for a client and claimed, or awarded following a successful dispute or appeal. Reimbursements include tax refunds, road tax exemptions, reduced charges/ costs and the waiver or reduction of court fees. These are very conservative estimates as only a proportion of outcomes are recorded for various reasons.



Financial Outcomes 2021-22	Amount
Income Gain	£1,199,167
Debts Written Off	£ 171,401
Re-imburements, services, loans	£ 74,619
Other	£ 83,038



113 clients assisted with actual or threatened homelessness enquiries

87% of our clients found our service easy to access

90% told us we helped them find a way forward with their problem

64% said they felt significantly less stressed, depressed or anxious after receiving help from us

92% would recommend our service

We would like to thank the dedicated volunteers who deliver our service: 9 trustees, 5 supervisors, 39 advisors and 10 support staff, providing enormous benefit to the local community.

Citizens Advice modelling puts a value on volunteering at Bridport and District at over £300,000 per annum.

Research & Campaigns

In 2021-22 we increased the amount of evidence forms produced. Evidence forms outline potential unfairness in the application of policies and practices affecting our clients. We recorded 147 Evidence Forms (BEFs). This is 53 more than in the previous year (a 56% increase).

The most common issues affecting our clients related to Universal Credit, particularly the initial claim, benefits & tax credits, utilities & communications - predominantly due to the rise in energy prices, consumer goods and services, housing - access to and provision of accommodation. Additionally, there were many issues relating to health and community care, with access to GP appointments/medical records causing problems for many of our digitally excluded clients. Indeed, digital exclusion remains a major issue, the recent council tax energy rebate being an example where Citizens Advice has had to help clients who have no internet access or capability to claim the online rebate.

We worked jointly with offices across Dorset in sending a letter to our local MPs, informing them about how the cost of living crisis is affecting our clients and the impact of future energy price rises, suggesting ways the issue could be resolved. We met with our MP to highlight the issues. We welcome recent Government proposals targeting additional support through the benefits system to deal with the cost of living crisis but we know more will need to be done.

Other Research and Campaigns work last year included a briefing paper highlighting the use of foodbanks and the link with benefit problems and responses to consultations using our client evidence including the Dorset homelessness strategy.

We help change policy through our specialist welfare benefits casework.

Gill Acton, Research and Campaigns Lead

We work closely with other organisations to exert a positive influence on policy. We have assisted the Child Poverty Action Group with research in relation to access to justice and digitalisation in Universal Credit and the Public Law Project's (PLP) research into benefit sanctions. We also helped with a witness statement for the PLP in their challenge on the Department of Work and Pension's offers to settle policy.

We would like to express our thanks to our MP, Chris Loder, for his dedication in supporting our clients to challenge issues, often concerning poor administration. These types of cases can prove difficult to remedy and support from our MP in taking up and raising issues as well as following them through has proved invaluable.

"Found consultations to be reassuring and felt more confident of moving forward and not as isolated as I had felt at the beginning of my predicament"

THANK YOU TO ALL OUR SUPPORTERS

Albert Hunt Trust, Alice Ellen Cooper Deane, Arnold Clark Community Fund, Allington Parish Council, Beaminster Town Council, Bothenhampton and Walditch Parish Council, Bridport Charities, Bridport Child Contact Centre, Bridport Lions, Bridport Local Area Partnership, Bridport Town Council, Bridport and District Friendship Centre, Bradpole Parish Council, Broadwindsor Group Parish Council, Burton Bradstock Parish Council, Char Valley Group Parish Council, Charmouth Parish Council, Chideock Parish Council, Child Poverty Action Group, Chris Loder MP, Citizens Advice in Dorset, Diocese of Plymouth, Dorset Council, Dorset Library Service, Ex advisers and volunteers and grateful clients, Hall and Woodhouse, Litton Cheney Parish Council, Loders Parish Council, Lyme Regis Town Council, Morrisons, Money and Pensions Service, Netherbury Parish Council, Peoples Post Code Lottery, Powerstock and North Poorton Group Parish Council, Prout Bridge Project, Public Health, Public Law Project, Puncknowle and Swyre Group Parish Council, Rotary Club of Bridport, Shipton Gorge Parish Council, Symondsburry Parish Council, The Trussell Trust, Uplyme Parish Council, Wessex Water, West Bay Car Boot grants scheme, West Dorset Mencap

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