



**Bridport
& District**

ANNUAL REPORT

2023 - 2024

WELCOME FROM THE CHAIR



The past year has again proved a very difficult year for many local families and households. While the rate of consumer price inflation has fallen from its peak last year, the cost of living, especially in energy and food prices, continues to be very high and considerably above the level seen before the start of the current crisis in 2021.

As a consequence, our services have been needed more than ever. Over the past year, some 2,400 clients have been helped with over 8,000 problems.

I am very proud of the invaluable public service that Citizens Advice provides to many local people in need. And I am very grateful to the dedicated body of staff and volunteers who provide this excellent service to all our clients.

This work would not be possible without the financial support we receive from many quarters. I would like to thank local businesses, councils and friends for their continued support.

Three trustees have stepped down over the past year. I would like to thank, in particular, Sylvia Barker for her many years of support and sound advice to the board. I am also very pleased to welcome Jacqui Bishop, Lavinia Sonnenberg and Jamie Scott who have joined the board this year and look forward to working with them.

David Gibson
Chair, Board of Trustees

"I was very grateful of the help I received. The staff were supportive and took extra time to research various options on my behalf.

At a time in my life where I was facing a lot of personal challenges it made a big difference to me to have this help."

"I had not used the service before, it was so good to talk to someone in an informal setting about the problem. I was grateful for the advice given, I knew what I had to do, I just needed someone outside family and friends to discuss the problem and advise me accordingly, to the best of their ability. The service offered from reception to my appointment was professional on every account."

The Board 2023/24

Trustees

David Gibson (Chair)
Sue McLaney (Company Secretary)
Colin McReavie (Treasurer)
Graham Smith
Geoff Jones
Sue Pemberton
Jacqui Bishop
Lavinia Sonnenberg
Tony Rogers (resigned 7.8.23)
Sue McLaney (resigned 7.8.23)
Paul Williams (resigned 6.10.23)
Sylvia Barker (resigned 28.12.23)
Lester Parrott (resigned 1.1.24)

Representatives

Cllr Sarah Williams (West Dorset Council)
Cllr Ian Bark (Bridport Town Council)
Cllr Cheryl Reynolds (Lyme Town Council)
Cllr Stuart Cockerill (Lyme Town Council)
Cllr Caroline Aldridge (Lyme Town Council)

Staff Representative

Kate Goldrick / John Freeman

Our staff 2023-24

Chief Officer: Rovarn Wickremasinghe

Deputy Manager: Martin Wood

Advice Session Supervisor: Juliet Evans

Admin Supervisor: Carol Pearson

Volunteer Co-ordinator: John Freeman

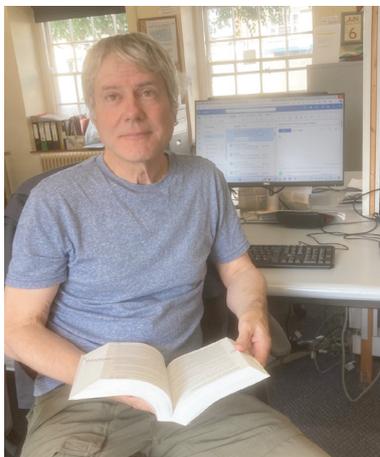
Specialist Projects: Andy Pennington,
Sarah Silcox, Kristina Zadunaiskaja,
Alison Burt, Alan Bowley, Jane Bryant,
Mecki Testroet

Training Supervisor: Helen Cadisch

Cleaner: Wendy Knight



Carol Pearson
Admin Supervisor



Andy Pennington
Benefits Specialist



Martin Wood
Deputy Manager

CHIEF OFFICER'S REPORT



I was delighted that we were able to start several new funded projects in the last financial year. We received 3 years' funding from the Henry Smith Charity through their 'Improving Lives Grant.' This project funding allowed us to expand our specialist welfare benefits service and recruit two more staff to manage demand and provide additional services in areas of high deprivation in Weymouth and Portland. Our

caseworkers help clients appeal benefit decisions, provide representation at tribunals and assist with complex casework. They achieved nearly £400,000 in financial gains for 185 clients.

While energy costs have reduced, they still remain around 40% higher than pre-crisis levels and our new energy project has provided much needed advice for people on reducing costs through energy efficiency and income maximisation advice, assistance with billing disputes, pre-payment meter voucher and discretionary grant requests.

We continued to assist people in crisis, working closely with food banks and local assistance schemes and were able to help more Dorset residents in need than in the previous year: thanks to a further year of funding from Dorset Council to support work on the cost-of-living crisis we were able to employ two caseworkers (0.5 FTE) providing income maximisation advice to residents. This project extended our capacity to provide home visits and support outreach services. The top issues the caseworkers assisted with were personal independence payments and attendance allowance claims and disputes.

We also received vital help with our ongoing costs via a national core service donation that enabled us to employ a trainee debt caseworker. Together with our volunteer debt team, this helped us better meet demand for debt advice, after funding from the Money Advice and Pensions Service for paid debt casework ended in March 2023.

In addition, we received a significant grant from the National Lottery Community Fund providing much needed support with core staff costs, small scale refurbishment works, a new photocopier and IT hardware.

Our volunteer co-ordinator has worked hard to streamline and vary our training offer and we have been able to recruit adequate numbers of volunteers through the year.

Last, but most importantly, I would like to thank our fantastic team of volunteers and staff for their hard work and commitment over the last year in managing the demand and achieving some great outcomes for local people, both financially and through 'softer' outcomes such as improved mental health following advice from us.

Rovarn Wickremasinghe
Chief Officer

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.

Key Activities 2023-24

The whole service helped 2,409 clients with 8,069 separate issues in 2023/24.

'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.

Clients contact us with numerous problems (on average 3.3 separate issues per client) which can take multiple appointments to resolve.

	2023-24
Clients	2,409
Issues	8,069
Activities	9,016

Source Casebook C6, all regions/LAs, includes quick contacts; 117 clients

The following table shows just the numbers of Dorset Council area residents that we helped compared to the previous year, with increases in the numbers of clients, issues and activities.

	2023-2024	2022-2023	% Change
Clients	2,093	1,959	7%
Issues	7,447	6,293	18%
Activities	8,456	7,645	11%

Source Casebook, C6 filtered for Dorset residents

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



Adviceline

855 calls answered by Bridport office

4,177 calls answered by Local Citizens Advice in Dorset Unitary area

The table below shows the issues by enquiry area, for the whole service, across all geography.

Enquiry Area	Issues	%
Benefits & Tax Credits	2,290	28.4%
Charitable Support & Food Banks	1,065	13.2%
Housing	888	11%
Debt	653	8.1%
Benefits Universal Credit	631	7.8%
Utilities & Communications	551	6.9%
Consumer Goods & Services	353	4.4%
Relationships & Family	341	4.2%
Employment	306	3.8%
Financial Services & Capability	216	2.7%
Health and Community Care	216	2.7%
Legal	182	2.3%
Tax	112	1.4%
Travel & Transport	89	1.1%
Immigration & Asylum	57	0.7%
Other	53	0.7%
GVA & Hate Crime	34	0.4%
Education	18	0.3%
Grand Total	8,069	100%

Casebook, C6 all geography, Census 2021

Our biggest enquiry area overall remains welfare benefits at 36% of all enquiries (split between Universal Credit and all other benefits). This increased from a 33% share the previous year. Housing increased its share from 8 to 11%. However, debt issues decreased from 15 to 8% share, attributable to a significant decrease in project funding and debt casework capacity.

56% of our clients report a disability (10%) or long-term health problem (46%).

From the latest census data in Dorset 82.4% of the population report no disability, 6.5% disabled and limited a lot, 11% disabled and limited a little.

Of our clients who have given details of their disability the breakdown is as follows:

Type of Disability	Percentage 2023-24
Multiple Impairments	43%
Mental Health	23%
Physical Impairment	15%
Learning Disability	2%
Cognitive Impairment	1%
Sensory Impairment	4%
Other type or not specified	12%

Dorset Data: Census 2021, Casebook C6 filtered for Dorset residents only

The age profile of our clients who are Dorset residents is a reasonable reflection of the latest census County profile. Older people are well represented but young people and people up to under 34 are less well represented.

Age	Dorset percentage	Bridport & District CA percentage
15-24	9%	4%
25-34	9%	13%
35-44	10%	14%
45-54	13%	14%
55-64	15%	20%
65+	30%	34%
85+	4%	4%

Dorset Data: Census 2021, Casebook C6 filtered for Dorset residents only

Gender	Dorset percentage	Bridport & District CA percentage
Female	51%	60%
Male	49%	40%
Prefer different term	0%	0%

Dorset Data: Census 2021, Casebook C6 filtered for Dorset residents only

Ethnicity 2023/24	Comparison Local Authority percentage	Bridport & District Citizens Advice	National Percentage
White Ethnicity	97.1%	96.6%	81.7%
All other Ethnicities	2.9%	3.4%	18.3%

Data: from Census 2021 and Casebook C6 filtered for Dorset residents only

Trends

The table below lists the biggest changes in issues in the main enquiry areas compared to the previous year, filtered for Dorset residents only.

The top 3 issue trends related to increases in the consumer goods and services, benefits and tax credits and financial services and capability categories. Debt issues reduced but this is likely to be due to a reduced capacity to manage debt enquiries.

Enquiry Area	2022-23	2023-24	% Change
Consumer Goods & Services	225	326	+ 45%
Benefits & Tax Credits	1510	2156	+ 43%
Financial Services & Capability	147	203	+ 38%
Debt	954	608	- 36%
Charitable Support & Foodbanks	750	992	+ 32%
Employment	211	279	+ 32%

Trends in the Consumer category were driven by our energy project and increasing provision of energy efficiency advice, while the benefits and tax credits category saw not only increased demand in PIP and AA claims, disputes and appeals but also general benefit entitlement checks to maximise income. Coding of Household Support Fund as a local 'benefit' also bumped up this category.

We dealt with more charitable support issues in the year and we handled more Employment issues, particularly around pay and entitlements. Although Housing demonstrated a slightly less marked issue trend (29% increase), it now constitutes the third largest enquiry area. In this category there were more issues relating to neighbour problems, Section 21 notices, actual/threatened homelessness, the homelessness service and access to accommodation.

Projects in Focus - Staff Views

Trainee Debt Caseworker

I joined Bridport & District Citizens Advice in August 2023. Although I'm an accountant and have worked in the public sector for many years helping people in organizations and divisions achieve better value for money, this is my first time working with individuals providing debt advice. My ultimate aim is to help local individuals achieve the best value for money they can with the money they have.

I'm really lucky to have joined an established team of committed people who provide debt support here in Bridport. I couldn't do what I do without them. But the number of local people with debt problems - and the complexity of those problems - means we are always needing more people to help provide debt support.

Who do I see? All the people I see live in West Dorset. But there is no such thing as a typical debt client - every person I see is unique. My clients range in age from their 20s to their 70s - some are tenants, some own their own home, some are homeless. The majority of their debts have built up slowly over time, often as a result of cost-of-living pressures - others are because of family breakups or loss of jobs or illness. Some clients have many debts - some only have one. A few of my clients have addiction issues. Many of my clients are ashamed of their debts - many have poor mental health, exacerbated by the financial pressures they face.

What have I learnt? There is always something we can do to help. Some clients need help with claiming benefits (we have excellent staff and volunteers that can help with that). Some need whatever extra support can be provided - whether that's a household support voucher from Dorset Council, or reduced water charges from Wessex Water. Others are ready to get on top of their debts and are looking for help from a debt adviser to do so - whether that's someone to help them stay on track as they repay their debts over time, or someone to help them through a formal debt solution such as a debt relief order. Not everyone qualifies for every solution though so sometimes my job is to just lay out the options that are available and help the client deal with their reality.

What do I wish anyone in debt could know? Money is just a tool but, like all tools, works better when it's been mastered. I really wish I could help clients understand just how good it feels when you're on top of your bills - when a letter arriving in the post doesn't generate a "what fresh hell is this" feeling. Money isn't one of the four foundations of healthy living - proper diet, a healthy lifestyle, quality sleep, connecting with others - but the peace of mind that comes from knowing that you're in control of your money is, in my opinion, priceless.

Jane Bryant, Debt Caseworker

"An excellent service. Friendly, efficient and courteous. One feels that one's case is a priority to the CAB. Full marks."

Case Study: Debt

Fiona, a single person in her 60s, who was suffering from mental health issues, came to us for help with her debt problems, which included an historic debt from eight years ago of around £30,000 owed to HMRC. This debt had been the source of great anxiety for Fiona, as it had hung over her head for so many years. It was not possible to consider making an application for a Debt Relief Order for Fiona (which would have enabled her debts to be written off) because her total debts, including the one owed to HMRC, exceeded the then-current Debt Relief Order limit of £30,000.

However, our Debt Specialist was, over the course of several weeks, able to gather sufficient information and evidence regarding the history of the HMRC debt and, after negotiation with HMRC, was able to persuade them to close the account with no further action to be taken. Fiona's remaining total debts were eligible for inclusion in a subsequent Debt Relief Order and Fiona was able to "start afresh," debt-free, which resulted in a significant improvement to her mental well-being.

Energy Project



We saw 150 clients in 2023-24 under a two-year Energy project funded by SGN, the British gas distribution company. Most of these discussions were face to face and the typical issues were around; billing and service problems, Smart meter issues, debts due to energy companies, and low-cost recommendations to improve energy efficiency in the home. As part of the project, all clients were offered a benefit check and the financial impact of the work resulted in financial gains of £152,725 for the year. However, probably of greater benefit was the peace of mind that clients gained during the conversation with the trained energy advisers.

The project now continues into its second year. It is clear that for the majority of our clients, energy costs still represent a significant proportion of monthly expenditure (60% of clients were in fuel poverty and a further 30% were at risk of fuel poverty - fuel poverty being defined as more than 10% of household income spent on energy costs). We have seen less competition among energy suppliers over the last two or three years, so switching tariffs to find lowest cost deals has been infrequent. Whilst energy prices have been falling in the first half of this year, daily standing charges remain relatively high, so we expect continued pressure on household budgets and therefore our energy advisers to continue to be busy.

John Freeman, Energy Adviser

Research and Campaigns



I took over the post of Research & Campaigns (R&C) lead in January 2024.

I have always had a keen interest in the campaigning work of Citizens Advice; it is integral to everything we do - not an 'after-thought'. We are, after all, in a privileged position in that we are trusted with clients' first-hand accounts of how policy can impact them. I believe we have a duty to tell these stories, to influence policymakers and to highlight the issues that matter to our clients.

We witness on a daily basis how injustice, unfair policy and practice can discriminate, stigmatise and diminish the rights, options and quality of life of many individuals and entire families.

My main role within the office is that of supervisor, but the role of R&C Lead compliments this well as I am given an overview of cases and issues that come up. I am able to prompt and promote R&C with volunteers ensuring that it is incorporated into everything we do.

We are grateful to our MP Chris Loder and his team for their assistance in progressing casework and policy issues for our clients.

Over the last year we engaged with our MP on National Citizens Advice campaign issues to restore the local housing allowance rates, uprate benefits in line with inflation and close loopholes in the Renters Reform Act on 'no fault evictions'. Locally, we worked with colleagues in the Dorset Research and Campaigns Group to stop mental health patients in secure units being asked to attend the Jobcentre for work focussed interviews. We also contributed to Bridport Local Area Partnership's excellent report on access to NHS dentists.

An emerging issue involves migrant care workers: we have seen an increasing number of skilled workers coming into the foodbank and office who are facing difficulties under the sponsorship programme/skilled workers visa.

These clients, recruited from abroad, can pay agencies large sums of money to handle sponsorship and recruitment with relatively high costs of visas to come to the UK. These workers report difficulties securing suitable accommodation, issues with working practices practices and cost of living. Workers are often reluctant to raise concerns because they are worried about jeopardising their entry conditions. Options for these clients can be limited as they have no recourse to public funds.

I am gathering client stories and working with them to advise them of their rights. I have made good connections with organisations in the community that aim to support migrant workers in the UK.

Juliet Evans

PARTNERSHIPS

We work in close partnership with the Citizens Advice in Dorset Consortium delivering the Council's advice and information contract including services such as the Dorset Adviceline and leading on the single point of contact email referral system for third parties.

We collaborate with local organisations to deliver shared objectives and are involved with Bridport Local Area partnership on community matters relating to homelessness and health and well-being. We are also active members of the Local Alliance Group promoting financial wellbeing, improved learning and resilience outcomes for young people and their families in West Dorset. We have developed good referral links with the Jurassic Social Prescribing Team.

We would also like to thank all our partners who have supported our outreach advice sessions in local food banks and the local library as well as our main outreaches.

Case Study: Cost of Living

Mary, sought help from our cost of living worker as she was struggling to pay essential bills and afford food. She was in receipt of Universal Credit standard rate (368.74 pm) and help with the costs of her rent. Mary has health problems but had recently been found to be capable of work. Mary was supported to obtain a Household Support Fund (HSF) grant, given a referral to the local foodbank and referred to our specialist for energy efficiency advice.

A benefit check was undertaken and it was identified that Mary could be entitled to Personal Independence Payment (PIP). Mary claimed this and was later awarded the standard rate daily living allowance then worth £68.10 per week. The case worker supported Mary to submit a dispute against the decision that she was capable of work. This was part successful at the review stage as she was granted limited capability for work. She was then referred to our specialist benefits team for help with an appeal which was successful in determining a higher level of incapacity for work worth £390.06pm and Mary received several thousand pounds in arrears of benefit.

"The staff were friendly, yet professional. The gentleman I spoke with showed interest and looked up information whilst I was there. His suggestion proved to be valid, as my issue resolved itself within a short period. I felt listened to and supported. Joy"

"It was in the town's main church on the food bank day, the lady was very thorough without getting too personal. She agreed that I was entitled to access the food bank and enabled me to do so that day - she also helped my friend who was with me."

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, food parcels, reduced charges/costs and the waiver or reduction of court fees. These are conservative estimates as only a proportion of outcomes get recorded for various reasons.



Financial Outcomes 2023-24	Amount
Income Gain	£1,077,032
Debts Written Off	£130,364
Re-imbursments, services, loans	£129,528
Other	£51,810



111 clients assisted with actual or threatened homelessness enquiries and/or using the Council homelessness service

85% of our clients found our service easy to access

86% told us we helped them find a way forward with their problem

76% told us their problems were resolved

74% said they felt significantly less stressed, depressed or anxious after receiving help from us

89% would recommend our service

"I was very impressed that the advice given led to us resolving some big issues. The citizens advice representative found simple info (that was hard to find) that we should have known about a long time ago and she used skills to find it fairly easily. It meant my partner could work (he should have known this before but wasn't told). This made big changes to our lives in general."

Case Study: Benefits

Jan, an 85-year-old bereaved woman, was referred to us by the local social prescribing team for assistance with her benefits following a hospital admission. She had become increasingly frail over the last 6 months and we undertook a home visit. We helped Jan claim Attendance Allowance and she was awarded the higher rate (worth 108.55 per week) after a 3 month wait. We kept in touch with her as she was anxious about the length of time the decision was taking and were able to assist her further with a Blue Badge application.

We would like to thank the dedicated volunteers who deliver our service. At the end of the financial year 2024 the volunteer team was made up of 7 trustees, 4 supervisors, 35 advisors and 10 support staff.

We estimate that our volunteers contributed over 12,400 hours of their time, providing enormous benefit to the local community.

THANK YOU TO ALL OUR SUPPORTERS

We would like to thank, Bridport Lions Club, Bridport and Lyme Regis Town Councils, Bridport Rotary Club, Child Poverty Action Group, Chris Loder MP, Citizens Advice in Dorset, Dorset Community Foundation, Dorset Library Service, Foodbanks, Loders PCC, Morrisons, National Citizens Advice, National Lottery Community Fund, Parish Councils, Public Law Project, Prout Bridge Project, The Henry Smith Charity, Wessex Water, West Dorset Mencap and our main funder Dorset Council for financial assistance and support in 2023-24

Contacts:

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