

## Royal Seal of Approval for CA Cornwall



HRH The Princess Royal visited the Bodmin offices of Citizens Advice Cornwall in September to personally thank the charity's volunteers for their valuable work during the coronavirus pandemic. Full Story - Page 5

## Helping Your Community Post Covid-19

As attention turns to planning for a post-lockdown world, Citizens Advice Cornwall is adapting its services to the changing environment. As expected, demand for free, independent and confidential advice is increasing across the county, particularly for help with coping with redundancy, debt, claiming benefits, paying rents and relationship breakdowns.

To cope with the increased demand, CA Cornwall is installing computers in locations across the county, such as libraries and community centres, so people can still see an adviser online in a confidential setting online, without having to travel to an office. We're also boosting the number of advisers working online and via webchat, while maintaining face-to-face sessions for those in greatest need and without access to computers or phones and we're launching new projects with partners to tackle some of the root causes of poverty and deprivation in the county. You can find more details of these and other measures we're taking in this month's edition of Cornwall Citizen.

# Join our Volunteer Heroes



Cornwall's Citizens Advice service depends on an army of 130 dedicated volunteers who live in the communities they serve.

Our volunteers carry out a wide range of jobs, from advisers to researchers and admin staff to trustees, plus many more and come from a wide range of backgrounds and ages. For some it's a fulfilling way of contributing to the community in retirement or using spare time, for others it can provide useful training and way into work.

Full training and supervision is provided and expenses, such as parking, is paid - and we also have a supply of free tea and biscuits!

One of our volunteer advisers says: "Of all the volunteer opportunities out there, it is probably one of the most challenging but also one of the most rewarding.

"There is always something you can do to help people's situations. There is always a solution of some sort and I love the process of getting the client through the process to a final outcome. There is huge satisfaction in helping someone through their problems.

"We get a lot of referrals from drug and alcohol projects, women's centres and refugees because often they also have issues dealing with debts.

"Volunteering here at Citizens Advice is like being with a second family. Many of us have trained together and we share a lot of things and often socialise outside of the office as well."

Volunteering with Citizens Advice Cornwall can be a challenging, satisfying and very rewarding experience. If you are interested, we would love to hear from you and tell you more.

## HOW TO JOIN THE TEAM

If you're interested in learning more about the work of Citizens Advice and how you could contribute, please email [volunteer@citizensadvicecornwall.org.uk](mailto:volunteer@citizensadvicecornwall.org.uk)

# Thankyou to our Funders

As a charity, Citizens Advice depends on the goodwill of funders across Cornwall to keep our core services going. Our main funder is Cornwall Council, which last year gave us a grant of £316k. But we also received assistance from a number of parish and town councils, so we'd like to take this opportunity to thank Truro City Council, Camborne Town Council, Pancrasweek Parish Council, Polperro Community Council and St Ives Community Fund for their contributions in the last financial year.



## News Update...



### **Saltash Office Re-opening**

The Mayor of Saltash, Cllr Pete Samuels, officially opened the refurbished Citizens Advice office in the town at a socially distanced ceremony in September. The work was carried out with a £9,700 grant from the town council and was planned by Community Enterprises PL12, who manage the building.

### **Lottery Grant**

CA Cornwall has been awarded a six month grant from the National Lottery to help reinforce capacity to meet expected demand for its services. The money will be used to increase the number of paid frontline advice staff, increase supervision, training, IT and public communications and to take on apprentices to work in various roles.

### **Pentreath Debt Advice**

CA Cornwall will be working with Pentreath mental health organisation, to provide debt advice to their clients. The one year project will involve three Citizens Advice specialist debt advisers working closely with people who have mental health issues.

### **Remote Laptops**

The Government's Department of Business, Enterprise and Industrial Strategy has awarded CA Cornwall a grant to install computers at locations across the county to increase access to the charity's services. Staff at the locations, such as libraries and community centres, will be able to set-up the computers to allow people to have online face-to-face sessions with a CA adviser working remotely.



## Wising-up to Money in North and SE Cornwall

Citizens Advice Cornwall has launched an innovative project designed to tackle one of the root causes of debt and limited opportunities for young people in the North and South East of the county.

£Wise-Up has been developed by our FINCAP (Financial Capability) team and has won £250k in funding from the European Social Fund.

The new project will work with young NEETs (Not in Education, Employment or Training) to develop their financial skills.

Wise-Up! Project Worker, Claire Jones, said: "We will be working collaboratively with other organisations that are already in touch with young people, such as Cornwall Neighbourhoods for Change, Cornwall Council and Carefree Cornwall.

"We did a lot of research before our funding bid, and identified that NEETs aged 18 to 24 have the worst life outcomes of any age group in terms of employment, education, abusive relationships, criminality and homelessness. There are around 900 NEETs in Cornwall.

"Between 60-70% of NEETs have been in care, and although there are organisations to help them, there is no-one helping them understand basic money management or budgeting. This lack of skill can then lead to high levels of debt, falling prey to loan sharks or homelessness."



## **CITIZENS ADVICE WELCOMES ROYAL VISITOR**

HRH The Princess Royal visited the Bodmin offices of Citizens Advice Cornwall in September to personally thank the charity's volunteers for their valuable work during the coronavirus pandemic.

The visit followed the enforced closure of the organisation's offices, meaning staff and volunteers had to work from home, but continued to provide a full service to the public via phone and webchat.

The Princess, who is Patron of the charity, met volunteers and spoke about the vital role Citizens Advice plays in helping people from all sections of society overcome their problems.

Citizens Advice Cornwall Chief Executive, Gill Pipkin, said:

"We were delighted to welcome Her Royal Highness to Cornwall and her visit has been a real morale booster to all our fantastic volunteers who went the extra mile during lockdown so that we never missed a day's work."

"Although we have been unable to see people face-to-face, we have found that more people are contacting us via phone and webchat, but as our offices re-open, we will be able to see the most urgent cases again, subject to coronavirus restrictions."

The visit was also attended by the Lord Lieutenant of Cornwall, Edward Bolitho, and Citizens Advice Cornwall Chair, Fran Keene.

During her visit to Bodmin, The Princess Royal was given a tour of the town centre offices at the Old Library and talked to staff at the community facility.

## Can You Help?

Citizens Advice Cornwall are seeking a Treasurer and three Trustees to join our expanding Board.

We are one of the largest voluntary organisations in the county, providing free independent advice across Cornwall and the Isles of Scilly as well as being a part of the national Citizens Advice service. We offer free, independent, confidential and impartial advice to individuals on issues such as debt, welfare benefits, employment, housing and consumer problems, as well as researching and campaigning on a range of social and consumer issues. Our services are delivered by a team of highly-skilled and motivated volunteers and paid staff. As an organisation, we value diversity, promote equality and challenge discrimination wherever we find it.

In 2019/20, we assisted 9,500 local people with 55,000 issues, securing £5.7m in extra income for our clients, £5.6m in unmanageable debts written-off and £1.9m loan repayments rescheduled. During the same period, our turnover was £0.9 million and our volunteers contributed over 23,000 hours.

We are ambitious for our future and want to help more people from diverse backgrounds to access the help and support they need to move forward. We know that our communities are facing ever changing and increasingly challenging times. The demand for our services is growing and in the post Covid-19 landscape we are needed more than ever.

We're looking for ambitious, forward-thinking Trustees to help us deliver on our dual mission of advice, research and campaigns. If you are excited to help us grow, increase our resilience and focus all our efforts on the diverse communities we serve, we would love to hear from you.

For the role of Treasurer, we are ideally seeking a chartered accountant who could help us to grow and increase our financial resilience and long-term sustainability. For the roles of Trustees, we are particularly looking for candidates who can increase the diversity of our Board and who have experience of fundraising, or marketing and PR, or working with local or national government, or human resources.

For more information and a candidate pack, please contact Ruth Olver, Governance Officer, at [mail@citizensadvicecornwall.org.uk](mailto:mail@citizensadvicecornwall.org.uk) Closing date for applications: Sunday 25 October 2020.

## **Citizens Advice Services in Cornwall and the Isles of Scilly**

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 we also run a wide range of specialist projects across the county. Here's a brief rundown:

**DEBT ADVICE SERVICE:** Provides paid specialist debt case workers, working across Cornwall, funded by the Money Advice Service.

**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:** This team 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 government's new pension freedoms mean and retirement options (but not financial advice).

**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 and co-ordinating the work of partner organisations across Devon and Cornwall.

**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 feel more confident about attending family court hearings.

**RESEARCH AND CAMPAIGNS:** Detailed, in-depth research into the problems experienced by our clients locally and feeds into national databases. Lobbies and campaigns government, local authorities, public agencies and business groups for changes to improve people's lives. Also carries out public information campaigns on a wide range of issues, such as avoiding scams, switching energy suppliers and consumer issues.

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

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

# 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 DEBT to 78866 and we'll call you back within 48 hours (excluding bank holidays and weekends).



Call us on 03444-111444 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:

Our office in The Cove at the Royal Cornwall Hospital is closed during the coronavirus outbreak but our advisers are still working. **Please email [macmillan@citizensadvicecornwall.org.uk](mailto:macmillan@citizensadvicecornwall.org.uk)**

**...or call 01872-672090.** Callers will be asked to leave a message, and can expect a call back within 24 hours (excluding weekends).

**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.