



**citizens
advice**

**Bournemouth
Christchurch
& Poole**

**During another
year of worry
and uncertainty,
more and more
people have
needed our help.**

Annual Review & Impact 2022-2023

We are Citizens Advice

We can all face problems that seem complicated or intimidating. At Citizens Advice, we believe no one should have to face these problems without good quality, independent advice.

Citizens Advice Bournemouth Christchurch and Poole offers free, confidential advice online, over the phone and in person.

When we say we're for everyone, we mean it. People rely on us because we're independent and totally impartial.

No one else sees so many people across the conurbation with so many kinds of problems, and that gives us a unique insight into the challenges Bournemouth, Christchurch and Poole residents are facing today.

With the right evidence, we can show big organisations—from companies right up to the government—how they can make things better for people.

That's why we're here: to give people the knowledge and the confidence they need to find their way forward—whatever they are, and whatever their problem.

**When we say we're
for everyone, we
mean it. People rely
on us because we're
independent and
totally impartial.**



Introduction

A message from our Chief Executive Officer

Having been through the Covid crisis moving into a year with most restrictions lifted we immediately went into the emergence of the Cost of Living Crisis which proved another strong challenge for our Clients, Staff and Volunteers which hit our communities extremely hard.

BCP Council received national funding in the form of Household Support Fund which we supported in dissemination of these essential grants to thousands of BCP residents in the form of vouchers, along with additional essential grants for other sources. However, these grants have been a short-term fix and more still needs to be done to elevate the poverty residents are in or moving towards.

Over the year we have seen a change within the cohorts of clients approaching us for help and support. We have seen an increase in the older generation and working households across every ward within the BCP conurbation.

We have responded to these needs by expanding our access to clients from telephone, in-person drop-in advice at Christchurch and Poole libraries and Bournemouth Civic Centre.

Our Community Action Vehicle continues to travel across the conurbation Monday – Friday and is now very well-known, enabling us to go to areas of need when the clients cannot always access our fixed locations.

The number of clients seen over the year has been more than ever in our history 16,222 people asked for advice with 47,001 issues. This equated to 6,759 in person appointments, 26,321 emails and 13,139 telephone calls completed.

The economic and social value of our work to the public over the year equates to £40,485,437. Financial value of our work to the people we help £11,648,201 and the work we deliver saves the government and public services £3,983,535.

Along with these figures for every £1 invested we achieved: £30.40 in public value, £8.76 in value to the people we help and £3.00 in fiscal value.

I think you will agree these are amazing stats which can only be achieved by the amazing Team we have at Citizens Advice BCP, our Volunteers, Staff and Trustees who all work together for the good of BCP residents.

**For every £1
invested we
achieved: £30.40 in
public value, £8.76
in value to the
people we help and
£3.00 in fiscal value.**

We will ensure we continue to be responsive to emerging issues and support solutions that can directly benefit our clients and improve society for all.

We could not deliver these outcomes without our funders who support us financially enabling us to achieve the outcomes we do to. To all who have supported us, we are eternally grateful for your commitment to us, particularly during these challenging times.

We are as always involved and by continuing to work with our partners, stakeholders and network groups, we will ensure we continue to be responsive to emerging issues and support solutions that can directly benefit our clients and improve society for all.

A huge thank you from me to our staff, volunteers, Trustees and Members who make this service the organisation it is.

I am privileged to lead this organisation with the loyalty and support from our senior leadership team, our delivery teams and our administration teams. We look forward to another successful year with whatever new challenges confront us!

Zoe Bradley, Chief Executive Officer

A message from our Chair

Citizens Advice Bournemouth Christchurch and Poole is an independent charity and the leading advice organisation across the conurbation of Bournemouth Christchurch and Poole. We provide free and confidential advice to anyone that needs it.

Our paid staff and volunteers give advice and support on a broad range of issues, and we participate in local and national campaigns on matters important to our clients.

Achieving Best Value for Bournemouth, Christchurch, and Poole

We bring measurable economic benefits to local communities through our advice - helping residents maximise their income and putting money back into the local economy. In 2022/23, we supported over 16,000 people to address over 47,000 issues across a range of generalist topics and specialist services including debt, immigration, and benefits advice. We resolved 80% of issues completely and achieved outcomes, including income gain and debt write-offs for clients totalling over £4,400,000.

Jane Burrows - Chair



32% more clients have received our help compared to the previous year and the number of issues we have dealt with has increased by 48%.

Increasing Demand for our Advice

Over the last year we have again supported more clients than ever before.

32% more clients have received our help compared to the previous year and the number of issues we have dealt with has increased by 48%.

Last year also saw the complexity of client need increase, with each client on average seeking help for more than 3 interconnected issues.

Alongside increasing worries about money, our advisers have seen more people than ever before needing help with housing issues, relationship issues and access to food. 4 in 5 clients supported over the course of the year said that we helped them find a way forward.

Research, Campaigns and Communications

Conducting research and undertaking campaigns is essential for the ongoing improvement of services that benefit the lives of Bournemouth Christchurch and Poole residents. Our advisors help clients with the problems that they face at time critical points. Conducting research and engaging in campaign activities allows us to take this one step further.

Using the evidence collected, trends can be recognised that allows us to tackle clients' problems at the root cause and work in a way that is preventative. This is beneficial in terms of our own time and resources, but also allows us to make the conurbation of Bournemouth, Christchurch and Poole a fairer and more inclusive community.

Last year our research, campaigns and communications work continued to be influenced by the emerging cost of living crisis, such as the affordability of energy, and the increasing costs related to affordable food access.

Challenges and Future Needs

With economic uncertainty continuing to affect both the people we help and the way in which we can maintain our services, Citizens Advice Bournemouth Christchurch and Poole recognises the need to be adaptable, responsive and diverse in both our approach to services and the ways in which we are accessible to the public.

We will continue to expand our technological advancement to create more ways for clients to reach out to us and will continue to seek out ways to increase our in-person provision, ensuring all residents across the conurbation can access free and impartial advice.

[We] recognise the need to be adaptable, responsive and diverse in both our approach to services and the ways in which we are accessible to the public.

78 volunteers supported delivery of our objectives and activities, providing an estimated public value of volunteering of over £400,000.

Recognition

Alongside dedicated paid staff, our work is supported to a significant extent by a team of unpaid volunteers, either as trained advisers or providing clerical and administrative support. Our training and development programme has also enabled some volunteers to be successful in moving to paid roles, and an administrative apprentice has transferred to operational work and is training to deliver advice.

Without the assistance of our volunteers, it would not be possible for us to provide the range of services currently made available to clients. Last year a total of 78 volunteers (excluding Trustees) supported delivery of our objectives and activities, providing an estimated public value of volunteering of over £400,000. I would like to thank all our staff and volunteers for their tireless commitment and dedication to the work we provide across BCP.

I would also like to thank our funders, trustees, members and community partners who have supported our work, enabling us to continue to help and advocate on behalf of Bournemouth, Christchurch and Poole residents.

Jane Burrows, Chair

About Citizens Advice

The Citizens Advice service is made up of the national Citizens Advice charity, and a network of over 250 independent local Citizens Advice charities across England and Wales. Our role at Citizens Advice Bournemouth Christchurch and Poole is to directly support our local communities and support the national charity to deliver its core aims in providing the advice people need for the problems they face and improving the policies and practices that affect people's lives.

How we deliver our services

Across England and Wales, Citizens Advice coordinates the delivery of advice via the national charity and local independent charities which together are supported by over 18,000 volunteers. Collaboratively, we deliver Pension Wise, our Adviceline telephone service and debt advice funded by the Money and Pensions Service.

Across Bournemouth Christchurch and Poole in the year ending March 2023 we delivered our General Advice Service and nationally funded projects alongside several locally funded projects helping residents with issues including benefits, debt, financial capability, justice, household energy, charitable support, immigration and families & relationships.





Who we helped in 2022-2023

Banwo Ajilore – Project Guider Household Support Fund
Beyhan Kaygisiz – Project Guider Household Support Fund
Gabriela Grigore – Project Guider Household Support Fund
James Yisa – Project Guider Household Support Fund
Victor Awoniyi – Project Guider Household Support Fund

We support thousands of people each year to overcome complex issues.

In 2022-2023 this included:

6,759



In-person appointments

26,321



Emails received and sent

13,139



Telephone calls completed

19,285



Issues with accessing food and/or charitable support

8,741



Issues with Financial services, capability and/or debt

8,167



Issues with Benefits, Universal Credit and/or tax credits

In 2022-2023 our services supported **over 16,000 people**, resolved **over 47,000 issues**, and received a further **18,500 visits** per month to the self-help information on our website.

The number of people turning to us for advice is increasing year on year, and in 2022-2023 the number of people needing help was significantly higher than we've ever seen.

People are clearly feeling the catastrophic impact of the cost-of-living crisis and the continuing long-term effects of the previous year's coronavirus pandemic. In a continuing year of uncertainty demand for our services reached record highs.

The ongoing energy crisis, increasing rents, high mortgage costs and sustained food inflation has resulted in us seeing more people from working households struggling to make ends meet.

The number of clients receiving **in-person support increased by over 150%** in 2022-2023, and the number of people we've helped digitally, via **email or Webchat increased by over 160%**. We're answering more phone calls than ever—but because so many more people need our help, the proportion of calls we can answer has fallen year on year.

The **number of activities our advisers completed on behalf of our clients exceeded 47,700**, the highest number we have ever seen, emphasising how complex people's problems are becoming.

Our value to society

Each year, Citizens Advice BCP helps give thousands of people the knowledge and confidence to find a way forward. We do this by providing advice, education and support, and influencing policies and practices that affect our clients. Our data, results and research gives us the evidence we need to measure our impact.

The impact of our work

4 in 5



people we helped in 2022/23 found a way forward as a result of our advice

86%



of people said they wouldn't have been able to sort out their problem without our help



we deliver over **£30** of wider economic and social benefit for every £1 spent on our services



£3.9 million saved for Government and public services through the work we do



£40.4 million our estimated total social and economic value to society

The problems people face

Every year, thousands of people come to us with a range of different problems from benefits to housing, relationships to debt. This means our data – information on the problems people come to us for help with – provides us with a unique insight into the challenges people face across Bournemouth, Christchurch and Poole.

In 2022-2023 the top 5 issues we helped people with were:

Charitable support & foodbanks	19,285
Financial services, capability & debt	8,741
Benefits, Universal Credit & tax credits	8,167
Housing & homelessness	3,139
Relationships & family	1,437

Compared to the top 5 issues in the previous 2021-2022 year:

Financial services, capability & debt	9,405
Benefits, Universal Credit & tax credits	6,745
Charitable support & foodbanks	4,433
Housing & homelessness	2,185
Immigration & asylum	1,488

Who we helped

"Thank you, a million times, over and more for all your help and support. It has given me my home and my life back. It's going to be very long and scary times ahead, but I have my home, my safe place and I still can't believe I have them back and it's all thanks to you."

How our advice helped Grace*

Grace is a single mother with a young daughter. During her first advice session, we helped Grace to complete a personal budget which identified a **budget deficit of £-169.77**. With our help, Grace was able to **find part-time work for 8 hours** working at the minimum wage. This was the number of hours she could manage while juggling childcare.

Grace was able to earn £263.47 without her benefits being affected because she had a Work Allowance. This **allowed her to balance her budget and have enough money left over to save**. Being able to save has allowed Grace to become more **financially resilient**.

*Names and certain details have been changed or omitted to preserve client anonymity.

How we're helping people

In 2022-2023 we continued to provide high quality and essential services across Bournemouth, Christchurch and Poole.

These services included:



General Advice

General advice support for all BCP residents covering multiple issues such as money worries, housing, family matters, health and consumer rights.



Specialist Debt Advice

Support and guidance for Bournemouth, Christchurch and Poole residents facing financial difficulty with debt, insolvency, write offs or negotiations.



Pension Wise

Free pension guidance for people across Dorset aged 50 and over who have a defined contribution pension.



citizens
advice

How we're helping people



Water Debt Advice

Support for clients who are in financial hardship access social tariffs, reduced rates and grants from both Wessex Water and South West Water.



Financial Wellbeing

Advice and support for single adults or couples who present as homeless or at risk of homelessness and have a local connection to BCP.



Sovereign Money Partner Service

Debt and complex benefit advice to Sovereign Housing tenants who are struggling to maintain their tenancy due to unmanageable debt.



Macmillan Specialist Benefits

Holistic advice service, particularly involving benefits, for those affected by cancer who live, work or receive treatment in Bournemouth or Poole.

How we're helping people



Macmillan Caring Locally

Specialist benefits advice and guidance to Christchurch Hospital patients, ensuring those who have cancer or relatives of those affected are receiving what they are entitled to.



Christchurch Magdalene Trust

Specialist benefits advice for Christchurch residents with specific targeted support for complex benefit appeals and reconsiderations.



Cherry Tree Specialist Advice

Holistic advice service, particularly involving benefits and disability rights, for volunteers with complex needs working at Cherry Tree Nursery.



St Ann's Specialist Benefits

Support for patients of St Ann's Hospital, a facility for those with acute mental illness, who require specialist benefit advice and guidance.

Maria Perez-Kelly – Quality Officer





How we're helping people



General Specialist Benefits Support

General specialist benefits support for BCP residents, particularly addressing issues relating to initial benefit claims, complex benefit enquiries and targeted benefit support.



Let's Talk Money

Tailored advice and guided solutions for BCP residents to improve financial resilience, money management skills and general wellbeing.



Justice Advice

Support for people who may be engaged in legal proceedings or have issues that could lead to legal proceedings.



Immigration

Support service assisting those experiencing difficulties navigating UK immigration requirements including EU Settled Status Support.

How we're helping people



Household Support Fund

Support service for low-income residents of BCP requiring support to access grants to enable affordability of energy/utilities, essential clothing and/or access to food.



Where We Can Call Home

A partnership project with DEED, seeking to record, explore and celebrate the contribution of diverse communities working and living in BCP, enabling an insight and understanding of specific needs from seldom heard communities.



Smart Meter Awareness

A partnership project with Smart Energy GB and National Energy Action to raise awareness of Smart Meters and their potential benefits for household budget management and energy awareness.

Caitlin Beck – Fundraising Officer



The future of advice



Helping more people across Bournemouth, Christchurch and Poole by delivering seamless, multi-channel services

Our Vision

In 2023 and beyond – we will continue to make the following offer:



People won't struggle to get help from us

Our services will be available when you need them and you'll have a great experience - wherever you start your journey, whatever your needs are and wherever you are.



Our service will feel joined up

People will be able to access advice quickly and easily through our different services and channels, without having to repeat themselves.



We'll help people to find a way forward, whatever the problem

We'll offer our clients the resources, tools and expertise to solve their problem. If we can't help clients directly, we'll signpost them or make a smooth referral to a trusted partner who can give them the advice they need.




People will get the level of support they need

If clients are at a higher risk of disadvantage, detriment or harm, we'll take extra steps to make sure they have the appropriate level of support. Whatever situation they're in, they will be informed about the different ways of accessing support and be able to choose the one that works best for them.



People will know that we'll speak up for them

Citizens Advice BCP will advocate for changes to policies and practices that are making life harder for our communities.



How to deal with
Bullying and
Discrimination



How we're influencing change

In uncertain and challenging times, we continue to campaign to affect positive change for the people who come to us for help.

Kirsty Pemberton – Research, Campaigns & Communications Officer
Jamie White – Deputy Operations Manager

No one else sees so many people with so many different kinds of problems, and that gives us a unique insight into the challenges people are facing today. By using our data and evidence we're advocating for change to make life better for people.

Much of our research work in 2022-2023 inevitably focused on the cost-of-living crisis which continued to hit households across the conurbation. As people from all demographics struggle to keep up with rising bills, they are turning to our advice in record numbers for help.

Citizens Advice is uniquely placed to capture the scale of this crisis. In 2022 we helped more people access crisis support (emergency help to cover costs of food and other essentials) than any previous year.

And 2023 is so far looking even worse. Compared to this point last year, we are seeing 20% more people looking for crisis support.

Influencing Change

Energy Awareness

Throughout the year, we continued to work in partnership with Smart Energy GB to promote the usefulness of Smart Meters for easier energy bill budgeting. Including awareness raising radio interviews with BCP's Hot Radio.



Ghost Brokers

In November 2022, our Deputy Operations Manager was interviewed on Meridian TV, highlighting the dangers of **Insurance scams** targeting the most vulnerable in society, and those susceptible to scams.



Housing

The first issue of our new Research & Campaigns Bulletin highlighted housing issues we're seeing alongside the impact of the cost of living crisis, highlighting an **82% increase in enquiries from private renters**.



Gambling

We began a long-term campaign highlighting the harms of gambling. This will include a more streamlined referral routes for clients affected by gambling and further training for advisers about the consequences of gambling.

Citizens Advice helps people find a way forward.

We provide free, confidential and independent advice to help people overcome their problems. We are a voice for our clients and consumers on the issues that matter to them.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.

citizensadvicebcp.org.uk



Citizens Advice Bournemouth Christchurch and Poole, BCP Civic Centre, Bourne Avenue, Bournemouth, BH2 6DX
Registered company number 03537836
Registered charity number 1074727