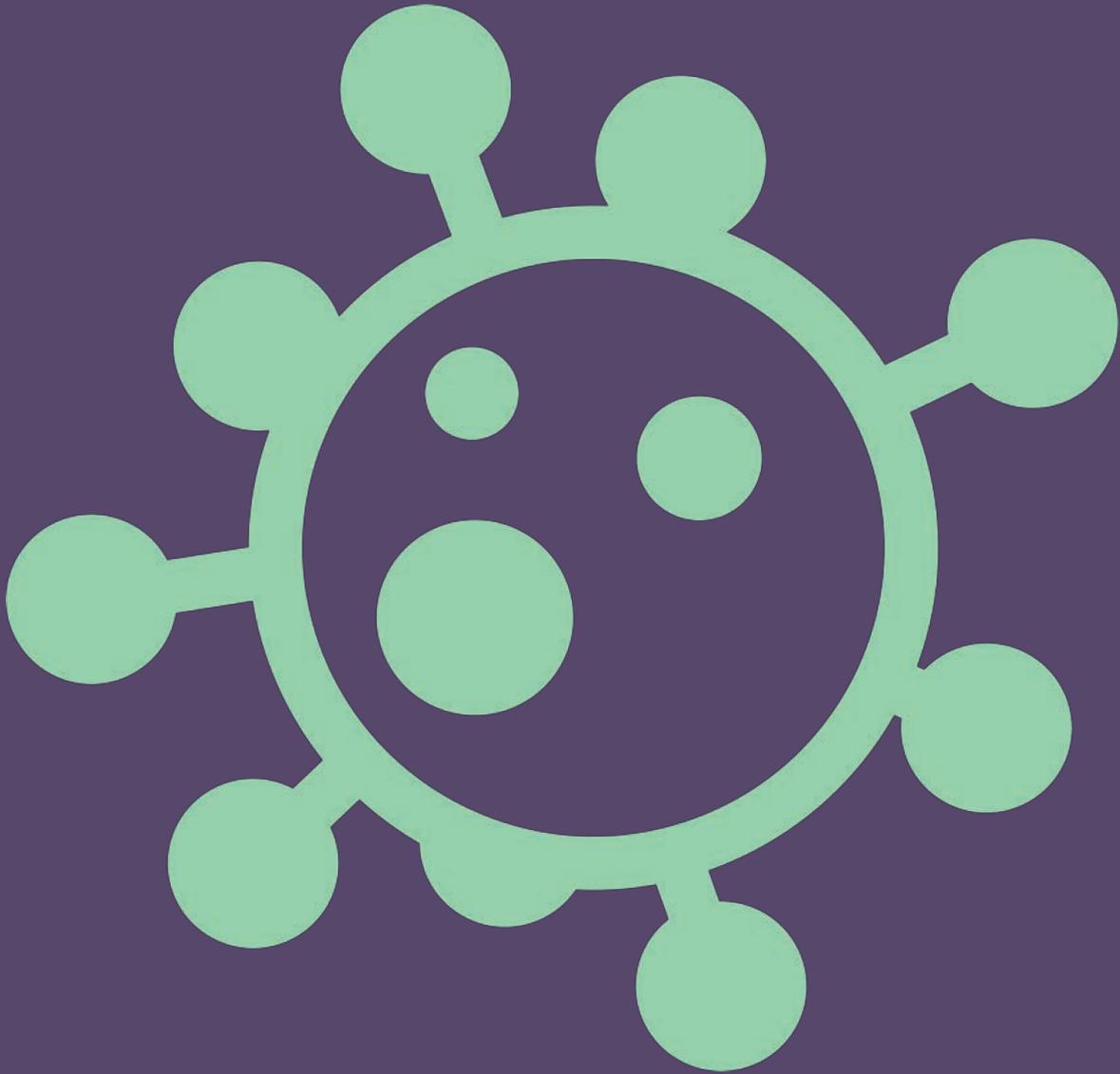


ANNUAL REPORT

2020 - 21



**citizens
advice**

Chesterfield

**A Year Like No Other
Advice in the Pandemic**

Welcome to our Annual Review 2020-21

A year like no other. This report examines unprecedented experiences of working through the COVID-19 pandemic. As the one-year marker since lockdown passed, our service has charted a worrying increase in the need for debt advice, food bank referrals and charitable grants. We've mapped the waves of demand for different types of advice during one of our busiest ever years.

At any given time of the year, the topics people needed advice about reflected pandemic worries. One example is Redundancy.

Citizens Advice initially saw a staggering increase in the need for help throughout the first lockdown, but this changed as the initial extension to the furlough scheme was mooted. People's questions about the furlough scheme also changed. From March to May 2020, they were largely around working and being made redundant while on furlough, but as people became used to the scheme the questions changed to getting a second job. As the third lockdown and home schooling took hold, the focus was instead on if people could balance employment rights, maximise income and support their families.

We saw at first hand that the effects of the pandemic increased unemployment, loss of opportunity and mental health worries. People needed our help to deal with the fallout of job losses, lower wages and less stability. More people than ever needed us to negotiate their way through complex welfare systems such as Universal Credit, just to maintain basic living standards. Behind the numbers in this report are the individuals who have been buffeted by a wave of problems triggered by the pandemic. Our frontline advisers will continue to be there to support them, but as a nation we must ensure no-one is left behind on the road to recovery.

The pandemic has rapidly accelerated existing issues such as problems caused by digital exclusion, health inequalities and food poverty.

Yet in the face of adversity, our staff and volunteers have been energised by what they have done and have felt an even greater sense of being needed.

The future seems likely to be dominated by the long term economic, health and social impact of Coronavirus.

To help people adjust to seismic change, there has never been a better time to invest in advice.

Neil Storer Chief Officer, Linda R. Moore Chair



Barometer

Key Trends in Advice following Covid-19 Pandemic & Lockdowns

Top 5 advice enquiries, in numerical order, were:

1. Universal Credit (UC) 5,791
2. Benefits and Tax Credits 4,643
3. Debt and Money Issues 3,611
4. Emergency Crisis Support 1,455
5. Employment 949

£5,085,768 in financial gains for local people.

£4,654,934 debt managed for local people

*"The pandemic is causing **havoc** with livelihoods, finances, mental health and support systems. In many cases, people face multiple challenges including the struggle to access food or emergency cash. The need to know your rights, the ability to enforce them and to be supported with that, has never been greater."*



We helped **5,774** people with **23,095** issues in the period April 2020 to March 2021

UC issues were **3X** more than in the same period in 2019 - 2020.

Energy and Water Issues, including debt, were **31%** higher compared to the same time last year.

Redundancy Issues were **4X** more than in the same period in 2019 - 2020.

People needing our help to access emergency food, cash or vital essentials was **5X** higher than normal.

The proportion of people under 30 years of age seeking advice was **2X** higher than before the pandemic.

The average number of problems per person helped has risen from 3 to 4 during COVID-19.

ADVICE DURING THE PANDEMIC

It's easy to feel overwhelmed

Karen is 55 years old and single. She lives in a local authority property. Karen was employed in the hospitality trade but lost her job due to long term sickness and incapacity. She has been receiving Universal Credit. Karen has been dealing with health problems following a heart attack, she also has anxiety and depression. It has been difficult for Karen to manage during lockdown restrictions. She sought advice from a Citizens Advice caseworker on the recommendation of her GP and Cardiologist to establish whether she was entitled to any additional financial support. Karen has been very stressed by bureaucracy from benefits authorities having been asked to complete the same information request several times over. Karen owes £450 in Rent and Council Tax liabilities.



But with our help, things got better. How did we help?

The Citizens Advice caseworker advised Karen about the potential for claiming Personal Independence Payments. Personal Independence Payment (PIP) is extra money to help you with everyday life if you've an illness, disability or mental health condition. You can get it on top of sickness benefits or other benefits. The assessment of entitlement is based not on the condition you have or the medication you take but on the level of help you need because of how your condition affects you. The Citizens Advice caseworker assisted Karen apply for PIP. Due to her disability, Karen finds it physically difficult to manage for herself and walk any distance. She finds it difficult to remember to take her medication and needs support because of her mental health. PIP is complex and fully explaining a person's situation in the application is critical to success as a claim goes through decision making processes.

The caseworker informed Karen about the Blue Badge Scheme. The Blue Badge Scheme helps you park closer to your destination, with free parking, if you have severe walking difficulties.

The caseworker liaised with the local authority over the outstanding debt issues and helped Karen with applications to the Derbyshire discretionary fund, discretionary housing payment scheme and a charitable trust.

We supported Karen to apply to the Big Difference Scheme for a water charges social tariff that drastically reduced her water costs.

The caseworker assisted Karen to make a formal complaint to DWP concerning the poor administration of her benefit claim.

Outcomes of Advice

- Personal Independence Payments were awarded for care and mobility, worth £6340 per annum and related entitlements such as the Blue Badge Scheme.
- Debt Managed to the value of £450, subsequently paid off with fund applications.
- Enforcement Action halted.
- Reduction in water bill worth £300 annually.
- Karen feels better able to live independently.
- Improvement in wellbeing and less stress.
- Better able to manage housing costs and other essential commitments.



ADVICE DURING THE PANDEMIC

It can be hard working out where to turn.

William is 45 years old, single and lives in a local authority flat.

William lost his job during the pandemic. He receives Universal Credit which includes support towards the cost of his rent. He also receives Council Tax Support.



William is worried because he has energy arrears which he is repaying through a prepayment meter which recovers an ongoing amount for arrears as well as paying for ongoing fuel costs. If he cannot afford to pay to keep the meter operational, William runs the risk of having no access to energy during the coldest part of the winter. William has debts of £6500 and cannot afford his water charges. As a result of trying to make all the payments that are due, William has temporarily run out of money for food. He is very stressed and anxious. William's GP has become increasingly concerned about his wellbeing and suggested that he seek advice.

But with our help, things got better. How did we help?

The Citizens Advice caseworker identified that William could make a claim for Personal Independence Payments. Personal Independence Payment (PIP) is extra money to help you with everyday life if you've an illness, disability or mental health condition. William decided against a claim at present as he wanted to try to manage his problems without disability benefits.

We assisted William to get immediate support with food, making arrangements from his local foodbank.

With advice and support from Citizens Advice Chesterfield, William successfully applied for a payment from an Energy Trust Fund which cleared his energy arrears and took away the fear of disconnection. In the meantime, we had arranged energy vouchers for William so that the possibility of self-disconnection was removed.

The caseworker also completed a referral to a debt worker at Citizens Advice. The debt worker will be supporting William to apply for a debt relief order.

The debt relief order will effectively write off Williams debts if his financial circumstances do not dramatically improve in the next 12 months.

Outcomes of Advice

- Emergency food and vouchers for Prepayment meter costs secured.
- One off payments received from charitable trusts £180 to clear arrears.
- Debts managed of £6500, with full amount to be written off.
- Improvement in wellbeing and less stress.
- Better able to manage housing costs and other essential commitments.



THE HEART OF THE RESPONSE TO THE PANDEMIC

We have partnerships and collaboration with a range of partners with whom we would normally deliver our services in co-located settings. These include: all GP Surgeries in Chesterfield, Childrens Centres, community settings such as Monkey Park, Elm Foundation (Domestic Abuse Support charity), Foodbanks, Speedwell Eat well café, Pathways Homelessness project, Hartington Mental Health Unit. Mutual referral links have been maintained. **Insight:** During pandemic lockdowns there has been heightened risk of domestic abuse and violence. We've worked alongside the Elm Foundation to jointly support families in crisis situations with timely advice about their rights.

We work in conjunction with a wide range of local services supporting health and wellbeing both before and during the COVID-19 response e.g. Derbyshire Law Centre, Unemployed Workers Centre, local Community Food hubs, Community groups, support organisations such as Rethink, Derbyshire peer support and recovery service, volunteer centre, local groups such as mental health carers and the infrastructure agencies such as Derbyshire Voluntary Action that support our dynamic local groups that have responded during the pandemic.



Community Effort to overcome Social Isolation during lockdown

One family came to the attention of the wider Chesterfield Support Group. A couple in their 70`s had reported that their boiler had failed in the middle of winter. During the pandemic, the couple had become very isolated. Through partnership working, the couple were able to get their boiler fixed, access greater support to be less isolated . Amongst the help was input from Citizens Advice to maximise benefits and find help from local charities to meet a range of other urgent needs.

Advice centres can have a wide and effective role in combating social isolation. How so?

Research shows that social isolation and loneliness are often linked to life changing events such as bereavement, pregnancy, onset of disability etc. These are the points that people contact us for advice and support. By better supporting people through these life changing events, our advice and support contributes to better outcomes.

Our advice and rights is holistic. Part of our advice training and process is to identify where people are in vulnerable situations and work with them to achieve better outcomes Our project work includes supporting people with life limiting illness and disability. The people we help are often living alone and with limited support. **Insight:** A thank you letter from someone we helped secure a disability benefit said that it would help them get out to meet people, get more support at home and be able to visit a relative who lives in a care home (post-covid).

We are an organisation that actively promotes and uses volunteers in our service. Volunteering builds social connections, reduces loneliness, increases self- worth, wellbeing. **Insight:** we have at any time around 40 active volunteers and offer volunteering training opportunities all year round.



"THE MOST CHALLENGING YEAR AS AN ADVISER"

"We not only faced the challenge of adapting to giving advice mostly via the phone but there has also been a huge change in the level of fear, uncertainty, anxiety and depression that people are coming to us with. Sometimes they are hoping for push-button solutions that sadly just aren't there.

"Initially, our busiest areas were furlough and the self-employed scheme, employment law and Universal Credit, but it was the big increase in crisis and debt enquiries that was the glaring development."

"With hindsight, there were schemes such as payment holidays, but the debt hasn't gone away and now we're seeing worrying trends in debt collection and enforcement"

"Without question, this was the most challenging year as an adviser"

A National Citizens Advice Training programme recruited and trained advisers so more volunteers could help us by working remotely.

Amongst the people joining from this programme...

A warm welcome to Abigail!



citizens
advice

Chesterfield

KEY FACTS ABOUT ADAPTING OUR SERVICE

We've maintained advice appointments 9-5 on every weekday & done more!

- Advisers were able to adapt initially working from home but over time, returning to the office.
- We moved human resources to more phone but allowing time to help people in depth, where necessary and safe, sometimes over months and in person.
- Our key challenges included keeping up with a litany of changes to law and welfare provisions. These included furlough, self employment/business income protection schemes, debt payment holidays, changes to eviction law and new arrangements affecting Universal Credit and other benefits.
- We made our phone service a Freephone number and added an online call back form to make it easier to contact us.
- With support from the Chesterfield Health Partnership and National Lottery we were project funded to support local people who had experienced Covid related emergencies with money skills needed to manage life changes.
- Financial support to increase access to IT and phones was received from National Citizens Advice and the Lloyds TSB Foundation.
- Regular checking in with our staff and volunteers has been key as protecting wellbeing and avoiding isolation has been vital for remote working.



Emerging Advice Trends Covid-19

People needing our help to access Emergency Crisis Support for Food or Cash

We are currently supporting more people in crisis. This includes people needing emergency food, cash or other needs including help to pay for prepayment energy meters to access utility supplies. COVID-19 factors have heightened risk of people needing this support.

Factors that caused / impacted on this:

- Waiting time for UC
- Benefit deductions
- Unpaid wages
- Sudden job loss
- Shielding
- Sickness
- Bereavement
- Unable to work eg. self employed
- Victims of crime/domestic abuse
- Unexpected financial outlay eg. cooker, fridge, boiler failure.
- Higher cost of food shopping locally.

We helped **1217** people with **2095** Emergency support issues in the period 11/03/20 - 31/03/21

People needing our help to access emergency food, cash or vital essentials was **5 times higher** than normal

Citizens Advice Chesterfield has a long history of working alongside Foodbanks, emergency food providers, social eating cafes, health/ community partners and discretionary fund partners. Before lockdown for example, we were providing advice directly at Foodbanks as well as at the Speedwell Eat Well Community Cafe. We are regular attenders at community eating venues when supporting multi agency public health events. As well as helping people to access emergency support, advice will help them overcome longer term problems behind the crisis, whether that is debt, low income, relationship breakdown or other issues.



A significant proportion of people have mental health issues impacted by cutting down meals when faced with losing income, higher costs and reduced support.

People who asked for help to access emergency advice live in ALL parts of Chesterfield.

They were most likely to live in:

- Loundsley Green
- Rother
- Dunston
- Middlecroft & Poolsbrook
- Barrow Hill & New Whittington
- Moor
- St Helens
- St Leonards



Acting **RIGHT NOW** to help people who are struggling is vital.

We also need to think for the **FUTURE**. What lifelines are going to be needed going forward?

“When people are under constant pressure, juggling bills, health conditions, caring responsibilities, any change to family life caused by COVID-19 can be tipping point”



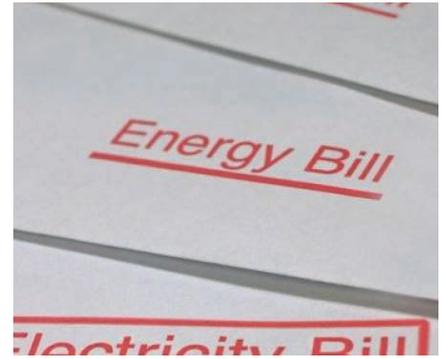
Chesterfield

Those in the deepest difficulties have been hit hardest by the pandemic. For many people we've helped, missed meals, juggling debts and worrying about paying basic bills has been a reality. As we recover from COVID-19, a strong lifeline will be required as a policy response.

Citizens Advice would like to see improvements in our income protections, extended safeguards from evictions, increased supply of free debt advice and other necessary measures to ensure people are not left behind.

NO DEBT PROBLEM IS UNMANAGEABLE

The seismic shifts the Covid-19 pandemic has created in the UK economy have dramatically impacted the personal finances of the most vulnerable in society. With around 900,000 fewer jobs and 8.9 million people potentially experiencing cuts in their income through furlough, more people are turning to borrowing to stay afloat and to pay for the basics. In December, 2020, Citizens Advice estimated that 7 million adults were behind on at least one household bill, with renters, young people, parents of children under 5, those on zero-hour contracts and those from BAME backgrounds all particularly vulnerable to this financial stress.



Vicky is 29 years old. She has long term health conditions that severely affect her mobility. She does not work after losing a part time role during the pandemic. Vicky relies upon benefits income: Employment Support Allowance, Personal Independence Payments, Housing Benefit and Council Tax Support. She has multiple non priority debts she cannot service from her income, there are 11 creditors and the debts are £8950 in total. Visits from doorstep lender are causing stress.

Advice Given

Advised Vicky that she could apply for a Debt Relief Order. A Debt Relief Order (DRO) is a way of dealing with your debts if you can't afford to pay them. It means you don't have to pay certain kinds of debt for a specified period (usually 12 months). At the end of the DRO period, the debts included in it will be written off ('discharged') and you won't have to pay them. Other alternatives were considered but would not be so swift or effective e.g. making token offers of payment or asking creditors for a moratorium or write offs. Vicky was also given advice about income maximisation measures e.g. Big Difference Scheme and basic financial capability tips. Caseworker completed DRO application, following information gathering and credit checks.

Outcome

DRO was successful, Vicky will be debt free, not face enforcement action and will have more disposable income without debt repayments to make.

Policy Insight

Cases like Vicky's and countless others highlight the need for government and commissioners to consider what measures could be introduced to support those struggling with problem debt and help the UK to "build back better". Sadly, as we speak, it looks like main debt advice funder, Money Advice and Pensions Service, will dramatically cut face to face debt advice, with many trained debt advisers and community advice organisations facing an uncertain future. Citizens Advice Chesterfield does not believe that ineffective national telephone debt advice services are the answer as a looming debt crisis is on the horizon.

Citizens Advice are calling on the government to provide financial support for people who have built up debt because of the pandemic. We believe financial support should be prioritised for people with rent and council tax arrears, where the consequences of having arrears can be most severe.

Access All Areas: Young People and COVID Impact

What impacts of COVID on young people have you seen?

Young people have been less affected than other age groups by coronavirus infection itself, but have been disproportionately impacted by the social, educational and economic impacts of the pandemic.

Disruption to education, job losses particularly in the hospitality trade have been very evident. The numbers of younger people seeking advice rose by 30% during the pandemic. Mental Health issues and loss of opportunity have been recurring themes.

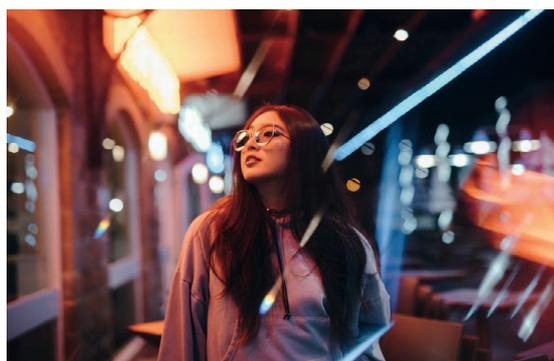
How will Citizens Advice be better able to support young people going forward?

Good Question. We need to improve social mobility for young people in the area. We've been supporting young people through apprenticeships, work experience and through offering volunteer opportunities that give transferable skills that are invaluable in the job market.

We are also looking to add more young people to our trustee board to offer leadership opportunities and gain more insight and perspectives from a younger generation.

From July 2021, we'll also be launching a new three year project funded by National Lottery.

The project will better support young people and increase access to advice for younger people.



OK, so what does the project aim to do and will young people be involved in the project?

This will support younger people with financial skills and knowledge or rights so they are better placed to take advantage of apprenticeship, education, training and work opportunities. We'll be hoping to work with apprentice providers, business, schools, colleges and others to make the biggest possible impact.



Project Team featured above
"Enabling more people to fulfil their potential by working to address issues at the earliest possible stage"

Young people have already supported this project through consultation and thereby shaping the design of the support that will be offered. This will be ongoing as the project progresses.

The project will have a strong element of younger people delivering project activities and enhancement of volunteering opportunity. We will support breaking divisions in the community, by young and older people working together in this project. This is important as younger people have told us they increasingly perceive that older people don't always understand their day to day reality because student finance, employment choice, affordable housing and pensions are no longer as generous as they once were. We are very confident in the abilities of our young people.
#DemandOpportunity

MIND THE GAP- Counting the Cost of Digital Exclusion

Digital Exclusion is leaving people behind

- We are more reliant than ever on digital and online services to manage day to day life.
- Many people who cannot use online services lose out.
- Those with broadband and other digital services have a huge start on those who don't.
- Measures to support digital inclusion only go partially towards solving a problem that is worsening existing inequalities.



A new report from Citizens Advice Chesterfield, "Mind the Gap" shows the local impact of digital exclusion.

People without access to digital services because they lack the ability, skills, confidence, equipment or cannot afford them. Citizens Advice has seen the problems this causes including delays to getting benefits, reduced access to other vital services and to reliable important healthcare information.

We have supported people who would have otherwise been disadvantaged because of digital exclusion. Excellent work is done locally in cross sector partnerships to improve digital inclusion.

Citizens Advice Chesterfield is calling for measures to improve the situation. These include: making digital services more affordable, increasing access to equipment, training, support.

Our most important recommendation is ensuring by way of legal protection that all vital services offer fully `blended` services including equality of access for people who are digitally excluded and do not want to or cannot use digital services

"Digital exclusion creates further hurdles in job search, hindering young people with their learning, and being able to access help, information and fill in benefit forms online. It is vital these issues are addressed to prevent widening inequalities"

Neil Storer,
Chief Officer of Citizens Advice Chesterfield.



"The pandemic has further shifted the landscape around digital access, with some people finding it's improved inclusion while many others have found themselves excluded. The impact on people who are priced out of online services, or don't have the skills to access them, are very well illustrated by your report - I think this is something we will be talking about for a long time to come".

Clare Moriarty, CEO of National Citizens Advice

Recognising our Funders and Supporters

We are an independent individual charity and not a government body.

Chesterfield Borough Council is our loyal core funder and we thank them for their generosity. We make the Council`s money go further by attracting other project funding for specific services & activities. But we couldn't do it at all without CBC as the cornerstone. Each year, it becomes more difficult to maintain income and services & to predict what we can deliver. Huge thanks also to Derbyshire County Council for recognising our work and investing further in our work during the pandemic. We also recognise the generosity of Chesterfield Health and Wellbeing Partnership and National Lottery in supporting emergency Covid-19 project work.

FUNDERS IN 2020-21 - INCOME:	£501,812
Chesterfield Borough Council	120,375
Chesterfield Health and Wellbeing Partnership	9,000
Derbyshire County Council - GP Project	140,696
Derbyshire County Council - Community Wellness	56,940
Community Fund	26,125
EMMA - Money Advice	94,259
Help to Claim Service (UC)	32,688
Feeding Britain	9,167
Lloyds TSB Foundation	6,235

As social problems escalate action is needed to sustain vital advice services. A Government response is needed to support sustainable funding of independent advice; to ensure everyone is treated fairly under the law, receive their rights and entitlements, no matter who they are, how much money they have or where they live.

A copy of our annual accounts, statement from Board, independent auditors report and statement of financial activity are available on request. Contact: julie.astell@chesterfieldcab.co.uk.

Chesterfield CAB is a company limited by guarantee- registration No 02258106. We are a registered charity No 700481. FCA regulation number FRN:617554

We welcome donations from Individuals, Companies and Trusts.
If you wish to make a donation, however much you can afford:
please use www.everyclick.com/chesterfieldcab or ring on 01246 283864.

If you shop online, there's an easy way to help raise **FREE** donations for us from retailers via **#Easyfundraising**. You can register here:
<https://www.easyfundraising.org.uk/causes/citizensadvicechesterfield/?referral->



Governance Matters : Chair's Report

When lockdown began in March 2020 Trustees were amazed and humbled by the swift action of Neil and his team. Within days, staff and some of our volunteers were delivering a quality service from their own homes to Chesterfield residents. As you can read from the Barometer (Page 3) demand did not diminish and in fact became even more varied and challenging than before. Trustees had to consider how to continue to fulfil their legal responsibilities from their own homes. The solution of course was Zoom; a way of conducting board meetings which was new to all of us. Zoom has enabled us to have speakers at meetings to give us an overview and put in context the demographics of our town. It has also enabled more of us to 'virtually' attend National Conference and other national forums. In future we hope to use this method mixed in with real meetings. We finally met in person (see below) in September 2021 after twenty months of head and shoulders in a box.



Communication has been key and we've published a couple of newsletters for staff and volunteers, in particular thanking them for their dedication, expertise and professionalism.

At our AGM in 2020 Martin Fairs left the board after ten years as a trustee. He has contributed much to the organisation and we miss his knowledge and incisive mind. He will however be volunteering as an adviser. Thank you Martin.

In January we welcomed Andrew Riches to the board and in July our youngest ever board member Phoebe Sellars joined us. At the 2021 AGM our treasurer Libby Davis is stepping down after ten years service, although she will stay on the board as a trustee and as a member of the finance sub group. Her financial experience and expertise have been invaluable to the organisation and to me as chair. She has been a safe and trusted stalwart. Thank you Libby. We are pleased to announce that our new treasurer will be Linda Billington, a newly retired accountant with many years of financial experience.

Trustees have conducted two reviews of the Trustee Action Plan formulated in Spring 2020, and completed a skills audit. We are creating a Trustee WhatsApp group, we have joined Easyfundraising, as mentioned on the 'Funders & Supporter' page and we are about to set up a supporters/friends of group. There will also be further induction for our new trustees. We recognise how important talking about our problems can be and how crucial it is to receive free, impartial, relevant advice at the right moment. That need to deliver expert advice is why we continue as trustees and are part of the dedicated and highly skilled team that forms Citizens Advice Chesterfield.

Linda R. Moore

Our Board - Our thanks go to:

Linda Moore - Chair, Libby Davis - Treasurer, Graham Archer, Stuart Brittain, Martin Fairs (Resigned November 2020), Dan Kelly, Nick Redihough, David Shaw, Teresa Waldron, Mark Higginbottom, Andrew Riches (Joined January 2021), Linda Billington (Joined July 2021), Phoebe Sellars (Joined July 2021). Staff and Volunteer Representatives: Terry Deveney, Sandra Essex. Patron of the Bureau: Guy Robinson of Robinsons Packaging Ltd.

Summary of our Services 2020 - 2021

1. Generalist Advice in the Heart of the Town



Advice every weekday (Covid restrictions permitting) including face to face service on debt, benefits, relationships, housing and much more.

2. Accessible Phone Service



Advice by telephone from a service run locally and is now a Freephone number.

3. Online access to Information and at Information points throughout the town

Access to Citizens Advice online advice via iPad information stations in Libraries and other venues.

4. Award Winning Money Skills for Life Project



Developing Money skills when people are facing change in their lives, such as after long term Covid related illness. Winner of the National Citizens Advice money support project of the year 2017.

5. Extra support for people in vulnerable situations

We provide support to people who are homeless and using Pathways, people who have experienced domestic abuse (at Elm foundation). We help people with food insecurity worries by working with the local Foodbank and Speedwell Community Café.

6. Help To Claim

Assistance and support for people to claim Universal Credit.

7. Nationally recognised Advice based at GP Surgeries/Health settings

We provide advice at every GP Surgery in Town, recognised by the Royal College of GP's and Public Health England for addressing the social determinants of ill health.



8. Award winning Advice at Community Wellness settings

Advising families in vulnerable situations in settings such as Childrens centres and other community venues



9. Key Debt Casework and Money Advice

Assisting people with complex multiple debt problems to find sustainable solutions.



10. Welfare Benefits work

Helping people check what they are entitled to; helping people challenge decisions made by benefit authorities.

11. Partnership working with the Borough Council, Public Health and the voluntary sector

Multi-agency partnership working together to reach and deliver services out into the community.

12. Access to other services and projects

Including Scamwatch and Pensionwise.



13. Policy work

Recent work has highlighted problems with Universal Credit and digital exclusion.

14. Volunteering Opportunities

A range of roles are available. Volunteering is good for your health and has supported people who have worked with us back into work or education.

Free, confidential advice for Chesterfield people. Whoever you are.

We help people overcome their problems and ensure their voice is heard.

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

We're here for everyone.



Local Charity number: 700481

Telephone: 01246 209164

Online advice at:

www.chesterfieldcab.co.uk

www.citizensadvice.org.uk