



**Another year of
uncertainty and
unwelcome
records.**



We exist to shape a society where people face far fewer problems.

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.

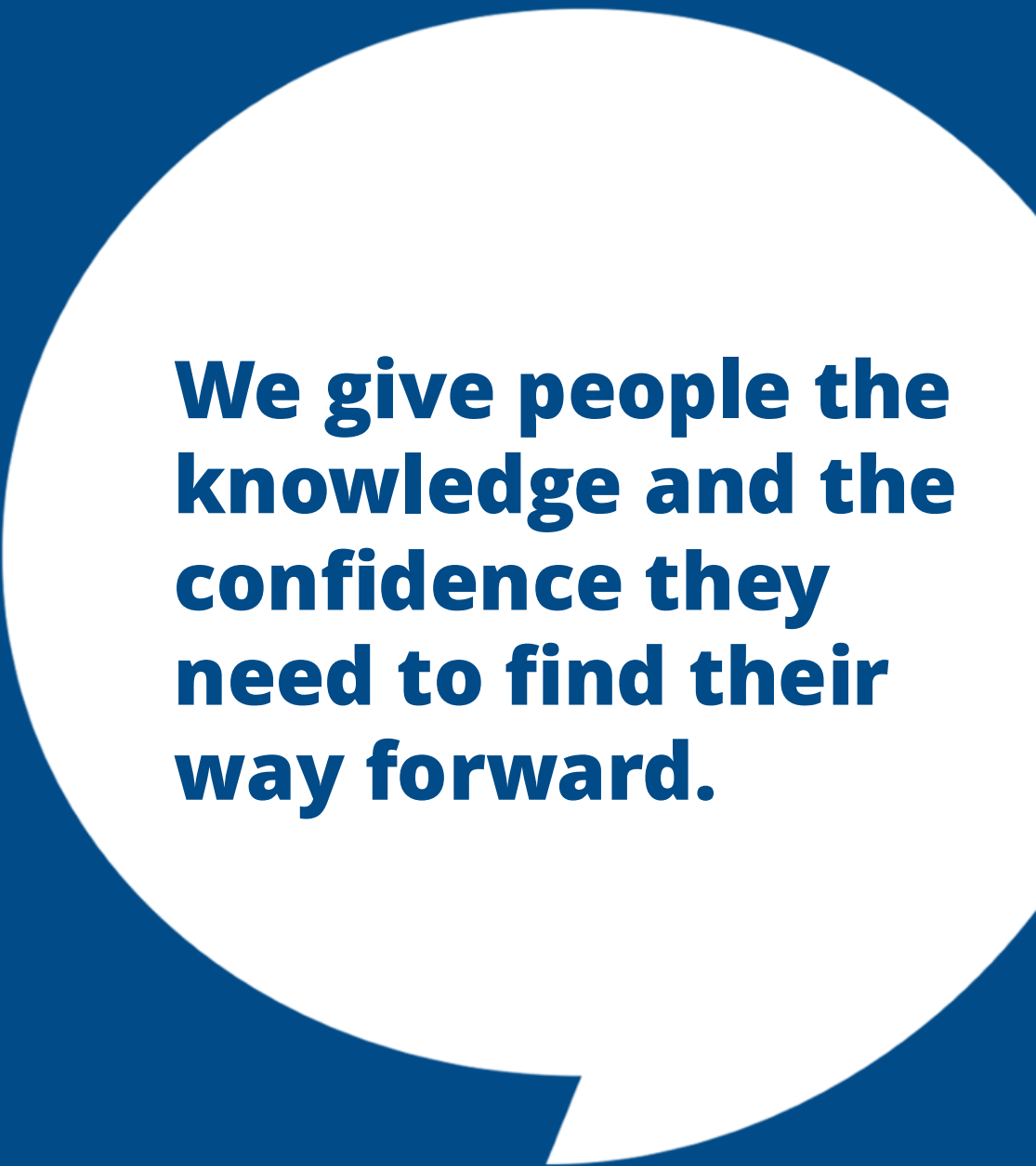
The Citizens Advice service offers free, confidential advice online, over the phone and in person.

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 with so many different kinds of problems, and that gives us a unique insight into the challenges people 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.



We give people the knowledge and the confidence they need to find their way forward.



A message from our Chief Executive Officer

The ongoing cost of living crisis has proved to be continually challenging for our clients, staff and volunteers with more complex and multiple cases being presented.

These have included – ‘No fault’ evictions, domestic abuse, both mental and physical, rising rental costs, Pension Credit and Attendance Allowance, all of which have had a severe effect on our clients’ mental health.

BCP Council continued to receive national funding for the Household Support Fund which we have continued in the dissemination of these essential grants to thousands of BCP residents. The cohort of clients applying for the grant changed dramatically over this year with a significant number of clients being from working households and retirees, a consequence of continued rising living costs over the whole BCP conurbation.

To support these expanding needs, we secured funding for 1 year to enhance our core service enabling us to extend our service for clients to access via telephone, email, in-person, drop-in advice.

Continuing our range of outreaches including new ones - Boscombe Engagement Hub and Partnership Town Funds –“Better Boscombe” regeneration project.

Our Community Advice Vehicle (CAVe) travels 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 we helped in 2023/24, including quick client contacts, exceeded 17,500. An increase of more than 10% when compared to the previous year, and the highest number of people we have helped locally since our records began. The number of issues presented to us by our clients totalled over 50,000. We undertook over 8,500 in-person appointments, wrote over 32,500 emails and conducted over 12,000 telephone calls.

The economic and social value of our work to the public during the year totalled over £42,500,000 and the financial value of our work to the people we helped exceeded £13,000,000. We calculate that our work in 2023/24 saved the Government and public services over £4,000,000.

For every £1 invested in our work, we achieved: £25.21 in public value, £7.85 in value to the people we help and £2.59 in fiscal value.

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

We have continued to be active within a wide variety of like-minded local and National Partnerships both within Citizens Advice, and externally with existing and new partnerships and networks including the Voluntary Sector Assembly (VCSA), NHS Dorset Integrated Care Board (ICB), Dorset Health and Care Partnership (ICP) and The Royal Foundation Homewards Partnership, a five-year programme seeking to end homelessness.

**Our work across
Bournemouth,
Christchurch and
Poole saves the
Government and
public services over
£4,000,000 per year.**

We will be there to tackle the new challenges ahead of us and support the residents of BCP, enabling them to move forward with their lives.

During the year, we received several visits from a variety of people including MP's , prospective Parliamentary Candidates, BCP Council Leader, Local Councillors.

National Citizens Advice appointed a new Chair of Trustees – Matthew Swindells, who I am pleased to say will be attending our AGM this year as our guest speaker.

Year on year our client numbers increase. We can only deliver our services through the generosity of our funders and their total belief regarding our service. I thank all our funders for their commitment and support, especially through these challenging times.

Once we have secured our funding the delivery is achieved by our amazing team of Volunteers, Staff and Trustees who all work tirelessly as a team to support our clients. I cannot thank you all enough for your dedication, loyalty and support to Citizens Advice BCP.

As we move into another year the team will be there to tackle the new challenges ahead of us and support the residents of BCP, enabling them to move forward with their lives.

Zoe Bradley - Chief Executive Officer.

A message from our Chair

It's been another deeply challenging year for the thousands of local people who come to us for help, for our service, and for our volunteers and staff.

Across Bournemouth, Christchurch and Poole our communities are continuing to face some of the highest housing and rent costs in the country. In 2022, Government figures showed that the number of people sleeping rough in BCP was third highest in the UK, behind only Camden and Westminster.

Somewhat uniquely, BCP experiences such a wide disparity in affluence, with areas in both the top and bottom percentiles in the country. It can often be easy to become complacent about the challenges we face in becoming a place where everyone feels safe, secure and supported.

In 2023, we broke and re-broke many unwelcome records for the number of people coming to us in crisis. We saw more people than ever before in a negative budget, with more clients needing to spend more money on living essentials than they have coming in.

Sadly, we know that despite the monumental efforts of our staff, our volunteers and our partnerships, meeting this growing demand is always going to be a challenge. As an independent charity it's important to highlight that we too face a very challenging financial and economic environment.

Like all other voluntary organisations, we are reliant on the generosity of funders, many of whom we recognise are becoming equally stretched as demand for funding outstrips capacity.

Jane Burrows - Chair



The growth in our partnerships across BCP is key in ensuring we collaboratively meet the ever-increasing demand and secure essential and ongoing funding.

Despite these challenges, we continue to help an extraordinary amount of people and never has our service been needed by more people.

The growth in our partnerships across Bournemouth, Christchurch and Poole is key in ensuring we collaboratively meet the ever-increasing demand and secure essential and ongoing funding.

Our mix of frontline experience, community engagement and robust data expertise is a powerful combination, enabling us to effect change and shape a society where people face far fewer problems.

Through our research and campaign work, we have raised awareness of the challenges and emerging challenges our communities are facing, many of which evolved over the course of the year into targeted projects and activities such as collaborative support for migrant communities through our now regular immigration clinics, and targeted support for private renters through the collaborative Let's Talk Renting project.

None of this would be possible without the exceptional generosity and expertise of a dedicated team of volunteers, staff members and Board colleagues, all of whom work tirelessly to help our local communities to feel safe, empowered and informed.

There is still much hard work ahead of us, and it is more important than ever that we secure our future capacity and sustainability.

Together I am confident we will keep helping people to find a way forward.

Jane Burrows - Chair.

We are Citizens Advice, we are the people's champion

The Citizens Advice service is made up of the national Citizens Advice charity, and a network of around 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 14,000 volunteers and approximately 8,500 staff members. 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 2024 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.



citizens
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FREE CONFIDENTIAL IMPARTIAL
ADVICE
WE DO NOT GIVE LEGAL ADVICE
Email us: advice@citizensadvicebcp.org.uk
Telephone: 0800 276 7933

Our Aims, Values, Principles and Behaviours

Aims

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives, the service provided, free, independent, confidential and impartial advice to everyone on their rights and responsibilities

Principles

We provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

Values

Respectful	We're informed and honest
Genuine	We're compassionate and collaborative
Resilient	We're problem-solving and forward thinking

Behaviours

- A commitment to the aims and principles of the Citizens Advice service in everything we do
- A solution for encouraging open debate to resolve issues to improve our services to clients
- A "No barrier" challenge culture in the delivery of "personal" & "community" welfare & full disclosure environment, locally with "hubs" that "look like the walls"
- Everyone has leadership responsibilities to be a positive role model, driving enthusiasm into the working environment, you don't need permission!
- A "No barrier" attitude towards "no fear" culture!
- Respectful & professional in all interactions with clients, colleagues & external stakeholders
- harness the power of teamwork - but not an abdication of individual accountability
- Thinking within cross functional teams with no silo mentality
- Our meetings and decision-making focused on client outcomes and solutions
- A service that is safe, secure, working and the environment underpinned by our policies

While we remain Legal, Ethical and Credible

15

Who we helped in 2023-2024

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

In 2023-2024 this included:

8,645



In-person appointments

32,514



Emails received and sent

12,312



Telephone calls completed

21,900



Issues with accessing food and/or charitable support

7,801



Issues with Financial services, capability and/or debt

8,286



Issues with Benefits, Universal Credit and/or tax credits

In 2023-2024 our services supported over 17,500 people, helping with over 50,000 issues. 2 in 3 people came to us in crisis, needing urgent support with issues relating to increased living costs and affordability of essentials.

The number of people turning to us for advice continues to increase year on year, and in 2023/24 the number of people needing help was over 10% higher than the previous year and the highest we have ever seen.

Our communities across BCP are continuing to feel the catastrophic impact of the financial difficulties they've faced in previous years.

Mental health challenges are increasing, affordable housing is difficult to find, food insecurity is at an all-time high, and people are struggling to pay bills including essential energy costs.

It will take a long time for household incomes to recover to previous levels in real terms. There's still a lot of work to do, and the importance of our collaborative work continues to be needed now more than ever.

The number of clients receiving **in-person support increased by almost 30%** in 2023/24, and the number of people we've helped digitally, via **email or Webchat increased by over 20%**. Answering the ever-increasing number of telephone calls continues to be challenging and despite less completed calls in 2023/24, we're investing in more volunteer training and new ways of working to ensure our capacity increases.

The **number of activities our advisers completed on behalf of our clients exceeded 54,000**. Yet again this is more than we could ever imagine. It demonstrates the monumental effort of our advice teams, and the continuing complexity of the problems people are facing in BCP.

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

3 in 4



people we helped in 2023/24 found a way forward as a result of our advice

87%



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

£

we deliver over £25 of wider economic and social benefit for every £1 spent on our services



£4.4 million saved for Government and public services through the work we do



£42.8 million our estimated total social and economic value to society

For more information on how we estimate our value to society, see our [technical annex](#)

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 2023-2024 the top 5 issues we helped people with were:

Charitable support & foodbanks	21,900
Benefits, Universal Credit & tax credits	8,286
Financial services, capability & debt	7,801
Housing & homelessness	3,607
Legal Issues	1,703

Compared to the top 5 issues in the previous 2022-2023 year:

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

"I would like to say a big thank you for all your kind support. It gave me hope in a really rough time."

How our advice has helped

We helped Donna earlier this year with problems she was encountering with her ex-husband.

Donna's challenges have been going on for a long time (over 10 ½ years), during which time we helped Donna with an application for a restraining order. Help which Donna described as "life changing".

Donna continued to face difficulties and has reached out for help on several occasions. After the last visit with one of our advisers Donna told us "it is invaluable to people in my situation to know that a team like yours are there to point me in the right direction to keep going, and to do this on a voluntary basis is amazing - thank you".

Donna is just one example of how varied and complex the issues people face are, and how we have managed to adapt our services to deal with the many issues people face in society today.

Without our help, society would be a more frightening, unsafe and unmanagable place for people like Donna.

How we're helping people

In 2023-2024 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.





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, including support to those who may have been discharged from specialist mental health services.



Let's Talk Renting

A dedicated telephone and email service providing housing advice to tenants in the private rented sector.



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.



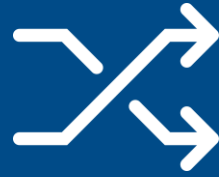
Justice Advice

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





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.



Seetec Pluss Specialist Advice

Funding to provide in-office support for customers of Seetec Pluss in Bournemouth and Poole to support clients experiencing barriers to employment.



Immigration Advice Project

Support service assisting those experiencing difficulties navigating UK immigration requirements with funding to train and develop two full-time Immigration Caseworkers.

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.





How we're helping people

The Dorset Gypsy Roma and Traveller Project



Advocacy project targeted at the Gypsy, Roma and Traveller communities across Dorset to provide information and support to break down the barriers to which the community may face in accessing support.

Independent Age



Specialist benefits advice targeted at those aged 66 years and older in response to the rising number of older people facing financial hardship.

JP Morgan Increased Capacity – Adapt & Thrive



Funding which enabled an increase in the charity's capacity to support the community in building resilience to navigate the cost-of-living crisis and extending support for overcoming interconnected issues as a consequence of increased living costs.



citizens
advice

We're here to help everyone in society that needs us.

Our Vision – The Future of Advice

In 2024 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.



BCP wards with a high proportion of debt issues also showed the highest proportion of issues related to domestic abuse.

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.

No one else sees so many people with so many 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 2023-2024 inevitably focused on the continuing impact of the highest living costs in recent memory.

In June 2023, we highlighted challenges that residents across BCP continued to face under immense financial pressure.

We specifically highlighted the increase we saw in the number of people reaching out to us with support for **divorce and separation issues**, many of which were interconnected with **financial uncertainty and anxiety**.

Similarly, we highlighted a possible correlation between BCP wards where **personal debt** was most prevalent seemingly also being the same wards within which instances of **domestic abuse** was high.

We also emphasised worrying trends in people's **declining mental health** as a consequence of increasing money worries.

In September 2023, we highlighted worrying trends in the number of older residents reaching out to us for support.

We specifically emphasising the cost of financial crisis for over 65's, and the concerning increase in the number of older people experiencing **food insecurity** with older renters particularly vulnerable to poverty after rent and utility costs.

We also emphasised the increase in older residents needing help with utility bills affordability, highlighting a 178% increase in over 65's referred to us with **water debts**.

The increase we saw in the number of older residents reaching out to us for advice about **Pension Credit and Attendance Allowance** at this time was perhaps also pertinent to the changes we have recently seen in eligibility for **Winter Fuel Allowance**.

As people struggle to keep up with bills, they are increasingly turning to our advice in record numbers for help.

We're uniquely placed to capture the scale of the problem. Like the year before our client numbers continued to increase as people sought emergency help to cover costs of food and other essentials.

The challenges are far from over. Global and national uncertainty is at an all-time high, with an increasing need for fair and safe migration, increasing demands on health services and challenges we will face as an aging population, the need for our shared voice in the face of adversity has never been stronger.

Older renters are particularly vulnerable to poverty after rent and utility costs.

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

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Registered company number 03537836
Registered charity number 1074727

