## **Brampton and District 50+ Forum**

Report of the meeting held on Thursday 7 April 2022 in Brampton Community Centre Café. 24 people attended the meeting, which took place after soup, sandwiches and fruit salad in the community café.

Ann Oswin, welcomed members and the guest speaker, Nikki Scott, of Carlisle and Eden Citizens Advice Bureau (CAB).

With the help of an on-screen presentation Nikki described the services provided by the CAB; they are confidential and are not income-dependent, so free to everyone. At the moment much of the advice they are giving is to do with energy bills; Nikki stressed that neither she nor CAB gain financially from any switch of provider that a person may make.

CAB has both 'generalist teams' and 'specialist teams'. Advisers in these teams offer face-to-face appointments or chats on the phone or via the internet. CAB also has an outreach programme and the new setup in Brampton is part of that. Every Thursday between 10am and 3:30pm an adviser will be based in Brampton Community Centre. You can pre-book an appointment by speaking to the community centre (016977 45023), contacting the CAB office on 03300 563 037 or emailing Nikki at <u>energy@ca-ce.org.uk</u>. You can just drop in. However, if the appointment slots are fully booked, you may have to wait or come back another day. It's probably best to check before just turning up.

Citizens Advice Bureau offers advice on anything. Nikki went through a range of likely topics: benefits; employment; money advice; consumer issues; family matters; housing; law - though not legally trained, most advisers are familiar with basic issues; immigration; health.

Knowing which benefits you may be entitled to can be complicated - rules change - or you might need help to appeal a decision. There are specialist advisers to help with form-filling. CAB advisers can help if you are faced with redundancy, unfair dismissal, or have queries over contracts, rights at work, or challenging a debt. One of the key ways they can offer help with money problems is in helping to produce a household budget and then, if necessary, to look at debt solutions and ways of maximising your income. When discussing energy Nikki described how smart meters did offer benefits. Some members described problems they had had with a smart meter; these seems to be mainly because of poor connectivity with the mobile phone system in some properties and in some rural localities.

There was then some discussion about the current cost of living crisis and some of the consequences of increasing inflation. In summary, action we could take was: speak to Nikki; make a budget; understand how to use your heating system; reduce, reuse, recycle. Members mentioned the soft plastic recycling box at the Coop and how this facility might be improved. Nikki was keen to learn of local issues because if similar problems exist elsewhere CAB can initiate a stronger, coordinated campaign.

Ann thanked Nikki for what had been an interesting session and the meeting showed its appreciation in the usual way.

The date of the next 50+ Forum meeting has yet to be confirmed but will probably be in June 2022.