

Annual Report 2024-25

Citizens Advice
Runnymede and Spelthorne

A dark blue speech bubble containing the text 'citizens advice' in white lowercase letters.

citizens
advice

A photograph of a woman with short, curly hair, wearing a white t-shirt and a brown knitted cardigan, sitting in a white chair and holding a white mug with a brown zigzag pattern. She is looking out a window with light-colored curtains. The entire image has a semi-transparent red overlay.

www.randscab.org.uk



Introduction from the Board of Trustees

Another difficult year but a successful one in many ways. We are well placed due to our impressive performance record which has seen us extend our reach by winning contracts in North-West Surrey and delivering services across the whole county, jointly with partners. But the demand for our advice service continues to grow and so it's our ambition that CARS should become a larger entity through its focus on partnership, excellent performance and delivery, and income growth.

In the last year we've seen a greater focus from funders on supporting projects over larger geographies. They see this as a more efficient way of managing grants and contracts and providing a more equitable service across county and regional boundaries. That's why we're looking for opportunities in regional contracting. Charities like ours must invest in income growth in order to secure their sustainability. We need to scale up and find a place for our charity in a new and more competitive environment. We know this because there is less funding available in the system, too many local charities competing for it, and higher compliance costs facing the charity sector.

Looking to the future, the reformed system of local government in Surrey will pose risks to existing funding streams, while at the same time creating opportunities for citizens advice offices in Surrey to engage with the new unitary authorities. Local offices are already actively exploring merger as a way of creating larger and more resilient organisations.

On behalf of the Trustee Board my grateful thanks to our Chief Officer, Becky Whale and her team for investing so much time and energy in the great service that we provide. Come what may, they're always here for local people in need and we owe them so much for all that they've achieved over the course of the year. My personal thanks also to my fellow trustees.

Peter Edwards
Chair of Trustee Board



Our Trustee Board

Citizens Advice Runnymede and Spelthorne is governed by a trustee board which is responsible for:

- setting the key strategic objectives of the organisation;
- determining the policy of the charity;
- making the major decisions about the organisation's finances; and
- setting a framework for human resources policy

The board has ultimate responsibility for the charity's vision, values, ethos and strategy as well as for overall performance. It ensures that we comply with all legal requirements and have the highest possible standard of governance.

Our trustees are all volunteers from the local community, who have gained considerable skills, knowledge and experience in their working lives. The board works with the chief officer and her team to guide, govern, shape strategy and give direction. Several trustees have responsibilities for specific areas of the board's work, such as governance, strategy & planning, finance, and risk management.

The Articles of Association provide for a minimum of four and a maximum of 15 trustees who are elected to serve on the trustee board for a three-year term. The board has powers to co-opt trustees who shall retire at the following AGM and may offer themselves for re-election. The trustees are also directors of the company.

Trustees are recruited by open advertisement. Newly appointed trustees are provided with an induction to the organisation and are briefed on their legal obligations under charity and company law, the content of the Articles of Association, decision-making processes, the business plan and the financial performance of the charity. They also meet key employees and other trustees. Trustees are encouraged to attend external training events that will help them to understand their role.

The trustee board reviews its performance annually in order to identify any development needs and set itself objectives and also to look at how effective trustees are in working together and with staff in areas such as leadership and strategic planning, income generation, financial management, risk management, service delivery, and employment matters. To assist with this we use the performance appraisal template drawn up by the national charity and invite staff feedback.

Overview from our Chief Officer

The number of clients we worked with in 2024-25 reached another record high of 8,244, 13% more than in 2023-24. Surrey Adviceline continues to be a strong channel with 2,476 of Runnymede and Spelthorne clients receiving advice and 850 people visiting our outreaches sessions at foodbanks and libraries. The financial gains and outcomes we secured for our clients also surpassed all other years at over £6.2 million (£1.5m increase on 2022-23). In October we commenced our Lottery Fund Money Advice Project focusing on simplifying the debt process for our clients and increasing our capacity to help clients who are in debt for which we have seen a 43% increase in issues this year. We have also been leading the delivery of Financial Skills training across Surrey in partnership with Surrey Libraries and with support from other Citizens Advice Teams in Surrey.

We continue to work closely with Runnymede Food Banks, Trussell Trust and Stanwell Enterprises to support clients who require food bank vouchers and support to help them out of crisis through financial health checks and benefit checks.



Other trends we are seeing include a 35% increase in clients seeking support with Immigration and Asylum and with the continued strain on household finances we are seeing increases in issues such as Utilities and Communications, Travel and Transport and the stress on Relationships and Family. We appreciate the support from Dutton Gregory, Owen White Catlin, and Fard Solicitors who offer monthly pro bono appointments for our more complex cases on Immigration and Relationships and Family issues.

We have also seen an increase of 50% in issues relating to Discrimination and Hate with 166 issues being dealt with by our team.

Finally, with the decision recently announced about the unitarisation of Surrey Local Authorities into East and West Surrey, we are expecting exciting, but as ever, challenging times ahead. None of what we do is possible without the hard work and dedication of our volunteers, staff and trustees who are the heart of our service. My huge thanks goes to all of them and to our funders who make it possible.

The Year at a Glance

8,270 people were helped through our service with **24,636** issues.

£6,221,198

Total value to our clients.

£5,142,916 Income gain

£69,329 Re-imbursments, services, loans

£622,096 Debts written off

£386,857 Other

67% Telephone



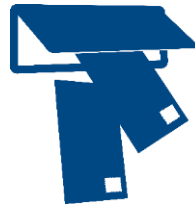
33% Face to Face and Other



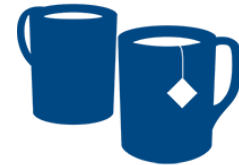
9 Trustees

30+ Volunteers

24 Employees



23%
Benefits



13%
Housing



20%
Universal
Credit



11%
Debt

Advice Issues

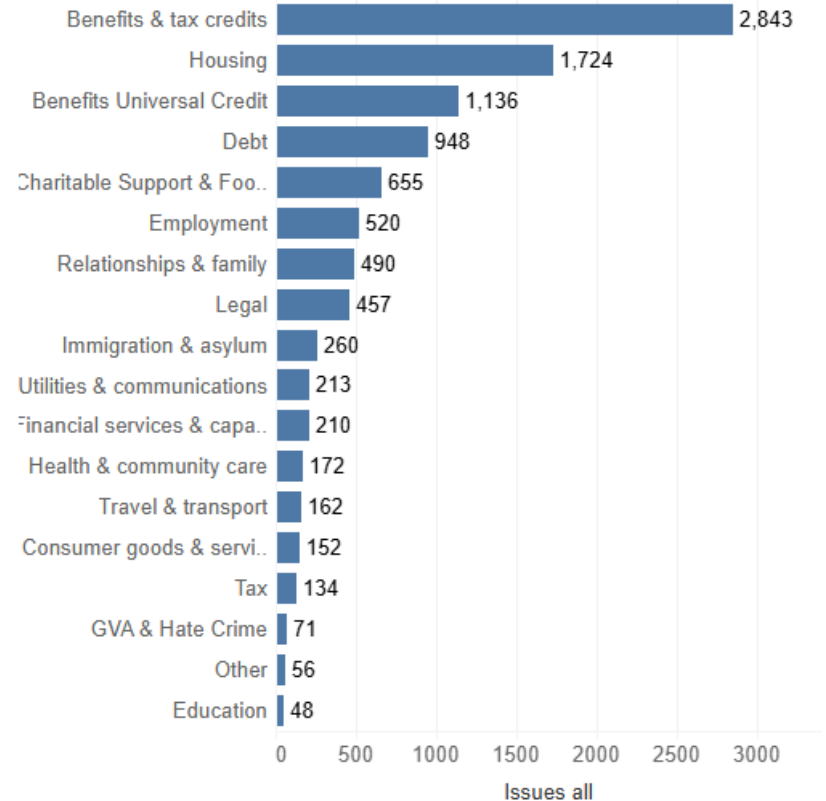
Along with benefits, debt, housing and employment, we help with a wide variety of other issues, including:

- Small Claims processes
- Applications for foodbanks and charitable support
- What to do after a death
- Liabilities following separation
- Child contact and maintenance
- Blue badge applications
- Power of attorney
- Access to and the costs of social care.



<p>Top Benefit Issues</p> <ol style="list-style-type: none"> 1. Personal Independence Payment 2. Council Tax Reduction 3. General Benefit Entitlement 4. Attendance Allowance 	<p>Top Debt Issues</p> <ol style="list-style-type: none"> 1. Council Tax arrears 2. Fuel Debt 3. Mortgages & Secured Loans 4. Rent Arrears Housing Associations
<p>Top Housing Issues</p> <ol style="list-style-type: none"> 1. Private sector rented property 2. Threatened Homelessness 3. Access to and provision of accommodation 4. Local Authority Housing 	<p>Top Employment Issues</p> <ol style="list-style-type: none"> 1. Dismissal 2. Pay and entitlements 3. Discrimination 4. Dispute Resolution

We dealt with 24,636 issues



Our Impact 2024-2025

What We Do:

We change lives by giving people the advice and information they need to find a way forward. This advice and information is free, independent and confidential.

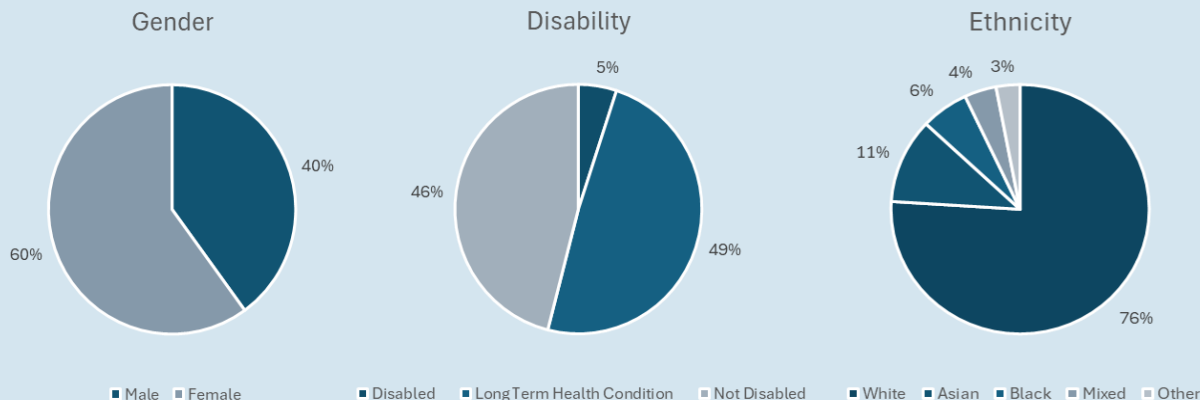
Our Value to Society:

Beyond the value we offer to clients, our work has a wider impact that benefits society at large.

Benefitting Everyone:

At Citizens Advice we challenge discrimination and work to ensure that everyone can access and benefit from our service.

- Supporting working people - clients helped with employment related issues including redundancy, pay and discrimination.
- Keeping people in their homes by supporting clients threatened with homelessness and homeless clients with access to accommodation.
- Giving people peace of mind by assisting them with priority debts such as rent and council tax.



In Fiscal Benefits*	In Public Value*
<p>Through savings for:</p> <p>Local authorities (£168,181), the NHS (£286,064), the DWP (£834,152) and Housing Providers (£430,294), the Criminal Justice System (£17,660) and Value of providing debt advice to clients £514,482</p> <p>£1,724,930 in total</p> <p>We save them a total of £2 for every £1 invested</p>	<p>Through wider economic and social benefits. by improving client wellbeing and positive functioning</p> <p>£8,810,664</p> <p>We contribute £16.49 to society for every £1 invested</p> <p>*Figures calculated using Treasury approved models</p>

Outreach, Projects and Partners

Trussell Trust Outreach Project



This project started in July 2022 and employs 1 FTE working alongside food bank teams to ensure readily available specialist support for those experiencing financial crisis or hardship, maximising the income of people who are referred to the foodbank. In 2024-25 we helped 566 clients and achieved financial outcomes totalling £311,702.

Secondary Mental Health Project



This project supports clients by telephone, online and face to face. In 24-25 our caseworkers supported 175 clients gaining financial outcomes totalling around £497,640. The team work closely with hospital staff and their clients who are often facing multiple challenges.

A recent survey of people we have helped described the support that they received from our advisers. One of our clients who we helped successful apply for a Discretionary Housing Payment to make up their shortfall in rent told us *"I am so grateful for all you do for me and my family. This is such a relief and will make such a difference to my health and happiness."*

Surrey Adviceline



In collaboration with all 11 Citizens Advice offices in Surrey we now offer a Surrey wide telephone service for clients which started in November 2023.

This is already making a positive impact reducing waiting times for clients to speak to advisers with more calls answered and more Runnymede and Spelthorne clients receiving support.

Surrey County Council – No One Left Behind and Household Support Fund



No-one Left Behind started in April 2022 supporting vulnerable people with debt, budgeting and benefits advice.

The projects have been working within the community through Foodbanks in Stanwell and Sunbury, and the Surrey Library Service. Many of our clients had complex issues to resolve across Housing, Debt and Benefit advice.

With limited funding of just 6 months in 2024-25 the project helped 627 people and gained £302,954 in financial outcomes.

Court Desk



Our court desk works out of Staines County Court supporting clients threatened with repossession and homelessness. This year the number of people we supported remained high with 161 clients in 2024-25, reflecting the continuing impact of the cost of living crisis resulting in many people falling behind with rent and mortgage payments.

Pro bono appointments with Dutton Gregory (Family), Owen White Catlin (Family) and Fard Solicitors (Immigration)



Our partner solicitors provide free initial appointments for our clients where more specialist and legal advice is needed. Some clients continue their journey without further advice, others may seek support through legal aid or continue with the firm on a fee basis. A big thank you to these law firms.

Outreach, Projects and Partners

Work Wise - Department for Work and Pensions and Surrey County Council



The Work Wise Programme aimed 'To ensure adults with mental or physical health conditions and/or disabilities, including learning disabilities and neurodivergence, receive the health and wellbeing benefits of accessing and maintaining competitive employment for the longer term'. Our part in the project was to advise and support clients referred to us by employment specialists with benefits advice and providing guidance to empower individuals to manage their finances effectively, including maximising income, reducing debt and building financial resilience.

Reaching Communities, The National Lottery Community Fund – Money Advice



The Money Advice Project has 2 full time specialist debt advisers who work with clients to resolve debt issues. Specifically focusing on working closely with clients including face-to-face appointments the project aims to drive up engagement of clients with debt and provide end-to-end support. With 4 years funding the project will also leave a legacy of improved debt skills and management of debt cases within our Service.

Financial Skills Training in Surrey Libraries – Independent Libraries Commission



We have partnered with all Surrey Libraries to deliver Financial Skills Training as part of their Independent Skills Commission which aims to build skills to empower individuals to live independently.

Spelthorne Food Bank Projects - Spelthorne Health and Well-being Board, Community Foundation for Surrey and Councillors Funds



Surrey CC No One Left Behind project enabled us to fund advisers to attend 3 foodbanks in Spelthorne. We were delighted that we could continue this service in 24-25 with the support of Spelthorne Health and Well-Being Board, the Community Foundation for Surrey and Councillors who kindly gave from their Better Neighbourhood Funds, *Cllr Daniel Geraci, Cllr. Malcolm Beecher, Cllr Rebecca Geach, Cll Tony Burrell, Cllr. Sandra Dunn, Cllr Michele Gibson, Cllr Darren Clarke, Cllr Howard Williams, Cllr John Turner* and from the Surrey County Council Fund, *Cllr Evans*. Thank You all

Advice First Aid - Southern Gas Network and Surrey County Council



Together with our colleagues at Citizens Advice South West Surrey and Epsom and Ewell, we are delivering Advice First Aid Training to volunteers and staff in warm hubs across Surrey. This training will enable these people to successfully navigate our public website so that they can inform warm hub visitors of our advice, signpost to sources of help and also to refer to our dedicated advisers for more complex advice needs.

NEW: Disability Adviser – Catalyst Support



To meet the increasing demand for support with applying for disability benefits we received funds from Catalyst Support to employ an adviser to help clients to understand what benefits they may be eligible and to help them to apply.

A selection of comments from CARS clients 2024-25

You were so patient for listening when I needed answers and guidance.

I am deeply appreciative of all that you have done and continue to do.

I can't believe the level of support your Adviser has given me. The AA form is so difficult to fill out, and I am sure lots of people would have just given up. I am so grateful to your adviser for all his help.

Your adviser was so lovely and very helpful. I feel I am on my own, but Citizen's Advice are always there for me.

Just an email to say thank you so much for your advice and support. And turning me into a technical wizard. You've helped me save a small fortune. I really appreciate it. Thanks again.

I would like to take a moment to express my sincere gratitude for your unwavering support and guidance during these trying times.

Your patience and willingness to listen to my concerns have provided me with the strength and clarity needed to move forward. Your assistance has been invaluable to me and my family, and I cannot thank you enough for your kindness and consideration.

I am so grateful for the time and effort you have put in my case. Although the journey remains challenging, I am praying and hopeful for better days ahead.

Thank you for being a pillar of strength and for helping me find my way.

Your impact on my life is immeasurable.

Without you, I would not be where I am. I will forever be grateful for your support.

Thank you from the bottom of my heart.

Case Studies

Client A visited us at one of our outreaches for a benefit check to ensure they were claiming everything to which they were entitled as they were struggling with the cost of living. We established they were automatically entitled to a Blue Badge. The client struggled with forms due to their health, so with the help from our advice support team, we successfully applied for the Blue Badge.

Following the benefit check appointment, we found the client was not receiving their Severe Disability Premium on their Employment Support Allowance (ESA). Subsequently the case was passed to one of our specialist caseworkers who discovered that ESA had incorrect information about the client's living situation. We helped make the call and application, resulting in the Severe Disability Premium being added to ESA and a back-payment of £1500 was awarded. Our advice support team also helped the client apply for a Discretionary Housing Payment for 'bedroom tax.' This was awarded with a value of £500.

This was a real team effort maximising client's income by £7,500 for the year. The client expressed that they would not have been able to achieve this without support from CARS.

Client B was referred to our Mental Health Project after a recent move to Surrey following the loss of a close family member, who they relied on for support. We supported them with benefit applications, all were successful; gave advice on housing issues and probate. Our advice support advisers helped the client with a Household Support Fund application; they were awarded £650 worth of vouchers and managed to buy essential appliances, food and avoid debt. The client gave us lovely feedback about the support they received from our team

"I wanted to say thank you so much for everything you and your colleagues have done for me over the past few months. I couldn't explain just how big of a difference your help has made to my health and wellbeing"

Client C reached us through our Adviceline to explore their eligibility for the Winter Fuel Payment as they were receiving Attendance Allowance (AA). We explained that AA doesn't automatically give entitlement to the Winter Fuel payment but offered a benefit check to explore if the client was eligible for the qualifying benefits for the Winter Fuel Payment. We found the client was eligible for Pension Credit and Council Tax Support, which increased their income by nearly £4,000 per year.

Subsequently, as the client was eligible for Pension Credit they were eligible for the Winter Fuel Payment, .



Treasurer's Report

	2024-25 £	2023-24 £
Incoming Resources	774,833	635,830
Outgoing Costs	607,141	579,761
Surplus / (Deficit)	167,692	56,069
Unrestricted Reserves	346,513	309,423
Restricted Reserves	283,115	152,513
Reserves	629,628	461,936

Income for the year ended 31st March 2025 was £774,833, an increase of £92,617 (22%) on the previous year. All key donors maintained their level of funding as well as Surrey County Council. Additional funds included funds received from The National Lottery Community Fund which commenced in October 2024, Southern Gas Network and Surrey County Council funds to deliver Advice First Aid and the addition of Household Support Fund early in 2025.

Total Costs for the year were £607,141 an increase of £27,380 (5%) as a result of increased staff costs due to a pay increase for cost of living.

The level of unrestricted reserves held at the year-end increased. The surplus was larger than budgeted and was primarily due to not being able to hire as quickly as we would have liked to fill new roles and back fill following staff departures. We are doing better with our hiring in 2025/26 following filling our vacancy for a dedicated HR person. Much of the surplus flowed into restricted projects but these will decline in 2025/26 and later years.



Nigel who recently received a Head Office 'Special Mention' Award.



Celebrating 41 years of Volunteering - Beaujolais



Thank you to our volunteers - picnic 2024



Denise, Nigel and Minerva at the VSNS Runnymede Volunteer Awards at Royal Holloway

Congratulations also to Anne-Do and Pam who were nominated for the 'Inspirational Volunteer of the Year' Award.



Farewell to Courtney with a round of Top Golf



Stanwell Multicultural Event - June 2024

2024 - 2025

The year In photos...



Winning team at the Dutton Gregory quiz, raising nearly £900 for CARS!! Well done Cara and her team



CARS Go the Extra Mile Walk - Sept 2024 - over £3,000 raised!



Celebrating our caseworker's wedding - Aug. 2024

**A big thank
you to all
our partners
and
supporters**



Statement of Internal Control Runnymede and Spelthorne Citizens Advice trustee board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Runnymede and Spelthorne Citizens Advice hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

Charity Number 1128180 Company Number 06754766
Registered office: The Old Library, Church Road, Addlestone KT15 1RW