

# Citizens Advice West Berkshire Annual Report 2024-25



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## **Telephone Advice**

01635 516605 (General)  
01635 516609 (Carers Advice Service)

## **Online Advice**

Access through our website  
[www.citizensadvicewestberkshire.org.uk](http://www.citizensadvicewestberkshire.org.uk)  
Please go to 'Getting Help' then 'Online Advice'

We offer advice over the telephone, email, face to face and by video.

If English is not your first language, we can offer a translation service.

# Chair's Report

On behalf of the trustees, welcome to our Annual Report.

This has been a year of careful growth for Citizens Advice West Berkshire. Once again, the number of clients we have supported and the number of issues we've helped resolve has risen. Demand continues to grow, but thanks to the dedication and professionalism of our staff and volunteers, we have continued to meet this challenge and perform strongly as a charity.

A key part of our success this year has been increasing our capacity. We now have 24 trained volunteer advisers (up from 18 a year ago) which has allowed us to help more clients. Additionally, we have taken the important step of expanding our service hours by creating a session on Thursdays. This extra day marks a significant milestone as we adapt to the rising demand for our services.



I would like to take this opportunity to thank all of our funders. Without their continued support we simply could not operate. A full list of funders can be found later in this report; each plays a vital role in enabling our work.

We also say thank-you and farewell to one of our trustees this year. Robert Carter-Shaw, who is stepping down after an extraordinary 32 years of service, has been a valued source of wisdom and corporate memory throughout his time on the board. We are deeply grateful for his contribution.

We also thank Julie Dann, who remains a trustee but steps down as Treasurer after bringing energy and good humour to the role and initiating important changes to the way we work. I am pleased to welcome Luis Iglesias as our new Treasurer.

Finally, and most importantly, thank-you to all our staff and volunteers. They are the heart and soul of CAWB, delivering vital advice and support that makes a real difference in our community.

Together, we remain committed to ensuring that everyone in West Berkshire has access to the help and guidance they need.

**Phil Cowhig, Chair of Trustees**

# Treasurer's Report



The financial year has been a steady one for us. In line with previous years, we budgeted a deficit for the period off the back of a decision to use surplus accrued funds in our balance sheet to cover additional operational costs. Such costs include covering additional opening hours (Thursday) which allows us to serve more members of our community.

Having said that, again in line with our previous years, our outturn proved to be more positive than budgeted, albeit we still posted a small deficit for the period which was expected.

Costs remained well-controlled with salaries continuing to be the main overhead. We continue to rely on our two main funders, West Berkshire Council and Greenham Trust and we are now in our final year of a 3-year funding arrangement so conversations have begun to agree our next wave of funding. We have been successful in securing some additional small amounts of funding which have had a positive impact on our financial position for the year, reducing our projected deficit to its final level of around £12k.

Our Balance Sheet remains healthy thanks to previous accrued surpluses, and we continue to hold a £100k designated reserve which is a conservative measure to cover costs in the event that the charity could not continue operations in the longer term. Our policy remains to hold 6 months' cover in terms of operational costs in reserves, and we continue to hold more than double that, even with the slight contraction following the posting of the small deficit for the period.

We have continued to invest surplus funds with Flagstone - cautiously but with a view to maximising value from the funds we have through active management of our cashflow.

We appointed a Finance Committee during the period which has met regularly and is focused on improving our financial operations as well as supporting the Treasurer and the Chief Officer in the day-to-day activities. We are grateful for the members of the Committee and for their contributions through the year.

As a final note, as always, we remain very grateful for the ongoing support of our funders, without whom we would be unable to provide the invaluable support to our local communities.

**Julie Dann, Treasurer**

# Chief Officer's Review

Even though many of the challenges our clients face are still there – like the rising cost of living and problems with housing – we were able to build our capacity and give quicker support to people who needed us.

This year, we supported 2,287 clients with 13,927 issues and we had 11,097 contacts with clients. The number of contacts increased by almost 33%, showing the increase in the level of support that our clients need as well as the complexity of their problems.

One of the main reasons for this progress has been increasing the number of trained advisers. Compared to last year, we have grown our adviser team by one third, which has made a clear and positive difference in meeting the rising demand. Client waiting times have gone down, and we've been able to help people faster across West Berkshire.



Staff and volunteers 2024



Another important step was hiring two new staff members in key roles. Before this, we didn't have enough staff in some areas. Having these new team members has strengthened our management and supervision.

It has also allowed us to train and support more volunteers and act quickly when new funding opportunities come up, creating even more capacity to help local people.

This year, we also had our Year 3 audit, which we passed at green with only a few suggestions and no recommendations. This audit gives strong reassurance that we are operating effectively and managing risks well across all areas of our work. It covers governance, finance, strategy and planning, risk management, people management, operational performance, research and campaigns and EDI.

We also continue to achieve green ratings in our monthly Quality of Advice audits, showing that clients are getting accurate, high-quality advice they can trust.

We have also continued working closely with partners across West Berkshire to make sure people can access the right support when they need it. These partnerships are vital to helping our community through difficult times.

With the continued support of our funders, we have kept moving forward with our growth plans and taken practical steps to reach more people who need our help.

**Isabel Esperança, Chief Officer**



# Advice Services – An Overview

2024/25 has been a busy year for Citizens Advice West Berkshire, with demand on our service increasing significantly against the year before.

Alongside our generalist advice service, staffed primarily by our dedicated volunteers, we were also successful in securing new funding, allowing two new projects to assist us across the year.

Funded by the Peter Baker Foundation, we were able to hire an experienced generalist adviser for 14 hours per week across 6 months. We were also successful in securing funding to begin a new pension-age advice service.

The above achievements enabled us to achieve more for our clients and reduce client waiting times for standard queries on our generalist service significantly across the year, even as demand increased.

We set ourselves ambitious goals for the year, aiming to reach further into our community and build partnership work with key organisations. We achieved this by taking our advice into the community across several events in the county, such as targeted Pension Credit outreaches and will continue to work on this over the coming year.

**2288 individual clients** ↑ **11.5%**

**£762,683 financial gain** ↑ **32%**

**978 face-to-face contacts** ↑ **4%**

# Research and Campaigns

In our Research and Campaigns work, we use our clients' experiences to influence decision-makers at local and national level and bring about change by tackling problems at source. Our sustained evidence-based campaigning has secured tangible benefits for people impacted by the ongoing cost of living crisis, including the capping of Universal Credit deductions and an extension of the Household Support Fund.

## Working with MPs

We have developed good working relationships with our two new local MPs : Lee Dillon, Liberal Democrat MP for Newbury, and Olivia Bailey, Labour MP for Reading West and Mid-Berkshire. Both MPs have visited our offices and we maintain regular contact on policies impacting our clients and on casework.

## Welfare reform

Government proposals to cut disability benefits by over £6bn have been a major focus of our research and campaigns work. These proposals would have a devastating impact on disabled people and their families. CAWB has extensively lobbied local MPs, including drafting a joint letter expressing concerns about welfare reform on behalf of a grouping of local charities who work with people in poverty. We also contributed local data and insights to national Citizens Advice research on the issue, harnessing the evidence of our Carers Advice Service.

# Research and Campaigns

## Household Support Fund (HSF)

We worked with local decision-makers to promote national Citizens Advice research on crisis support through the Household Support Fund, arguing that the fund shouldn't be limited to those on means - tested benefits. We were delighted that West Berkshire Council included such criteria in their HSF guidance, including provision for pensioners who no longer got the Winter Fuel Payment and just missed out on Pension Credit.

## Renters Rights Bill

The wide-ranging Renters Rights Bill contains many provisions that Citizens Advice has been campaigning on for years, including the abolition of Section 21 evictions and an end to bidding wars and high upfront rent demands. The Bill is currently being considered by the House of Lords.

## Partnership working with local Trading Standards Service

We continue to work closely with West Berkshire Council's Trading Standards Service (Public Protection Partnership) on consumer awareness campaigns and events, including scams awareness and safer online shopping.

## Lynn Collie, Research and Campaigns Lead



# Training

This year, we have managed our volunteer adviser recruitment in groups. We had four new volunteer advisers join us in August 2024 who have all now successfully completed their training and are working as full members of the team. We had a second group of seven new volunteer advisers who started in March/April 2025 who are now going through their training.

The advantage of having groups of advisers join at the same time is that they can support each other and we can also run more face-to-face courses, which trainees find more engaging than working through online material.

We ran courses on writing up cases, pension credit and research and campaigns. These courses, although primarily aimed at new volunteers, were also made available to existing volunteers as a refresher.

All supervisors attended training in safeguarding run by West Berkshire Council.



# Money Advice Team

Our Money Advice Team has remained busy across the last year, with 371 clients approaching us about a total of 1,140 issues.

This year, our Money Advice Team has grown to help us with the continuing demand for our service. We hired an experienced, remote caseworker called Abi, who has over 10 years' experience providing money advice with Citizens Advice. We also recruited a new volunteer to the team, David, who has completed his training and is working towards becoming an accredited caseworker.

The goal of our Money Advice Team for the coming year is to continue to grow. As clients still struggle with the cost of living, demand for the service continues to be high.

## Client Story

Stuart approached us for help with a telephone bill debt, which had accrued while he had been in hospital. He was confused by the bill and disagreed it with it. Stuart was about to turn pension age. We assisted Stuart with challenging the telephone bill and the provider agreed to write off the amount. We completed a benefit check for Stuart which showed entitlement to Pension Credit and Housing Benefit and we helped Stuart to make successful claims for both.

# Pension Age Project

Pension-age clients make up around 20% of our clients and in quarter 3, we saw a significant increase in clients contacting us about Pension Credit and Winter Fuel Payment, due to changes to the law. Prompted by this increase in demand, we successfully sought funding from West Berkshire Council via the Household Support Fund to increase our capacity for complex casework for pension-age clients.

The new service launched in January, allowing us to provide an additional 7 hours of caseworker availability each week for pension-age clients with a focus of increasing income and relieving poverty, overseen by our advisers, Sue and Paula. We are pleased to say that we have secured further funding to increase this service for 2025/26 to 14 hours per week.

## Client Story

Steve is a pension-age war veteran who moved to the area from Wales. Steve has multiple health conditions. His only income was a state pension. Steve attended for help with welfare benefits as he was not sure about his entitlement after moving into the area.

After undertaking a benefit check, we completed applications for Pension Credit, Housing Benefit, Council Tax Reduction, and Attendance Allowance – all of which were successful. As a result, his rent and Council Tax are now fully covered, and his weekly income has increased by a further £130 per week.

# Carers Team

Our Carers Advice Team remains a busy service, assisting 338 clients with over 1659 issues through 2024/25.

The biggest issues that the team assisted with have been welfare benefits. This has primarily consisted of new applications for disability benefits, as well as challenges at mandatory reconsideration and appeal stage.

The team consists of two staff advisers, Paula and Rosemary, and a dedicated volunteer, Nicola. To assist with demand for the service, our trainee supervisor, Sue, has been assisting with additional appointments.

For 2025/26, the team is hoping to secure additional volunteer support, to be able to increase capacity on

the service.

## Client Story

Claire is in her 40s. She has physical and mental health conditions. She finds form filling and dealing with the benefit system very overwhelming and needed support to apply for PIP. The Carers Team helped her apply for PIP and talked her through the whole system. She is a victim of domestic abuse and needed to use our office as a safe address for applying for the benefit. She was successful in her claim and was awarded the higher rate of daily living. This has enabled her to feel more independent and have money of her own, separate from her partner.



# Client Quotes

"Although my situation is not resolved as yet, CA have been very helpful from the start when I visited the Newbury office, to the follow up call from my caseworker in debt and subsequent letters written on my behalf to the people I am in dispute with. I am very grateful for the help and good advice I have received having never contacted CA before. Thank you!"

"Thank you so much, the blue badge is on its way."

"Just a note to thank you for your support and service. I can't tell you how much help you have been. I was so anxious about applying for PIP, because the process is so complex and daunting. You helped me through it every step of the way. Not just physically but also mentally! You went OUT of your way to follow up with me on multiple occasions, advising me on all of my options and the various things I could be eligible for. I would not have known any of it on my own. I was awarded PIP last month. Thank you from the bottom of my heart. I wish more people in the world were just like you."

"I don't know what I would have done without you."

"You were extremely helpful and we have progressed."

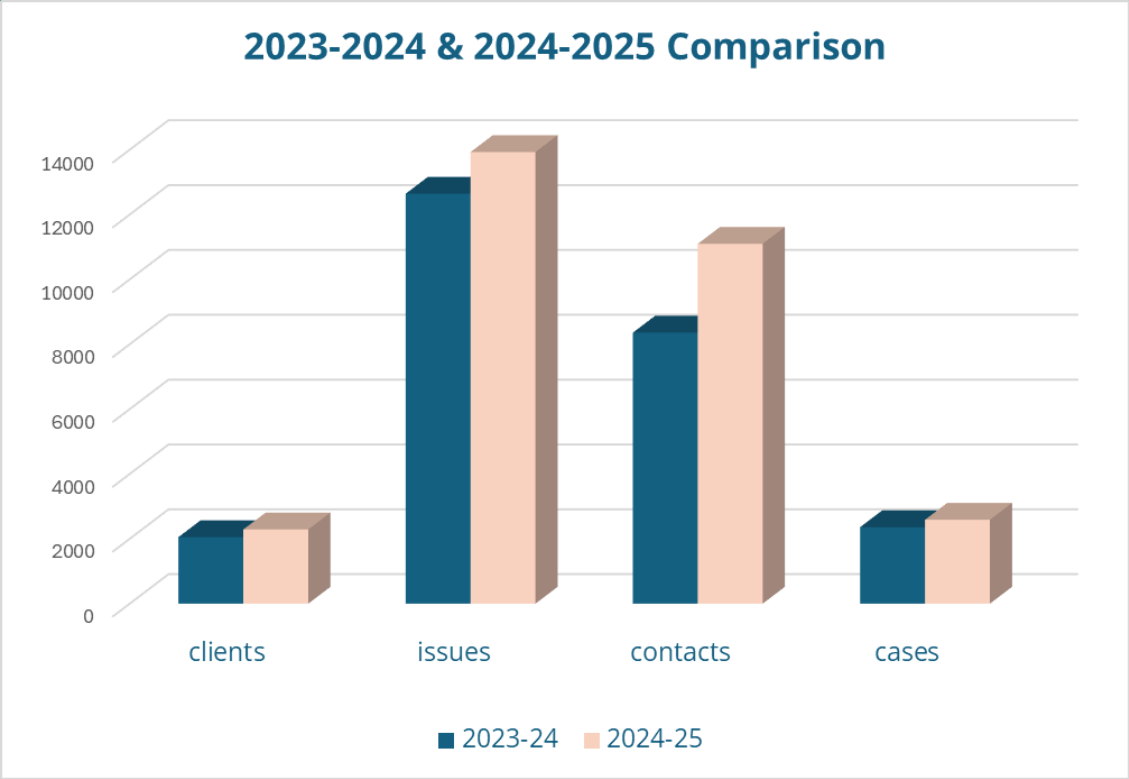
"I can't begin to tell you what a weight off my mind this is. I'm so grateful for all your hard work in dealing with this matter. You really have been amazing."

# Key Statistics

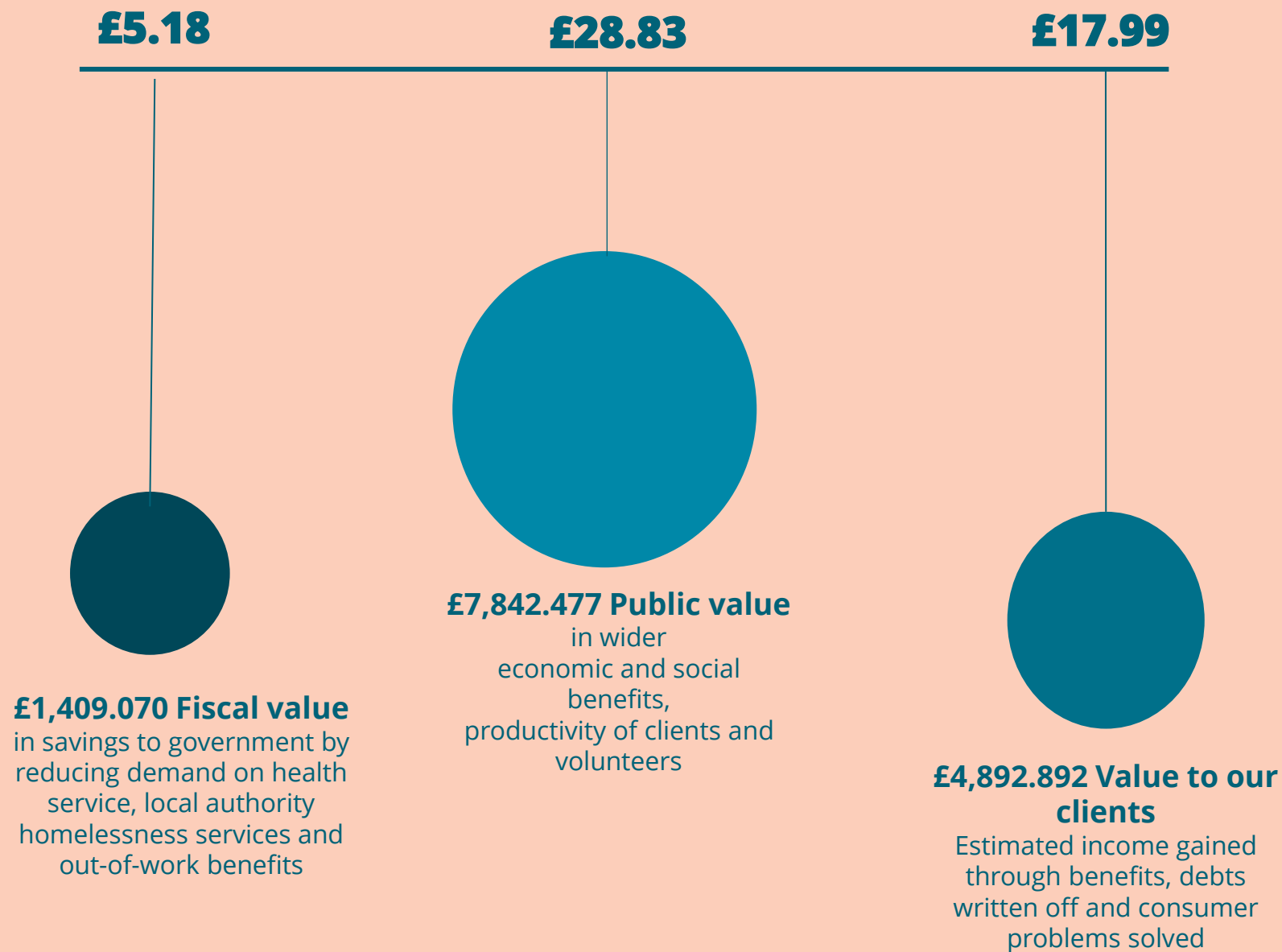
	2023-2024	2024-2025
❑ Clients	2051	2287
❑ Issues	12641	13927
❑ Contacts	8357	11097
❑ Cases	2358	2586
❑ Reported outcomes	£574,790	£768,619

## Top issues

- ❑ Benefits
- ❑ Housing
- ❑ Debt
- ❑ Relationship & Family
- ❑ Employment
- ❑ Financial services & Capability



# Our Impact - Overall value (Advice)



# Our Funders

We are very grateful to all our donors and funders, including significant contributions from:

- Greenham Trust
- West Berkshire Council
- Newbury Town Council
- Thatcham Town Council
- Hungerford Town Council
- Greenham Parish Council
- Other local parish councils
- Berkshire Community Foundation
- Peter Baker Foundation
- Susan Capner



## **Our Trustees:**

Phil Cowhig (Chair), Arj Arul (Vice-Chair)  
Julie Dann (Treasurer), Robert Carter Shaw, Fiona  
Dickson, Michael Fernandes, Luis Iglesias, Paul Masters,  
Elizabeth O'Keeffe, Claire Rowles, Sarah Slack, Andrew  
White

## **Our Staff:**

Abi Black, Sue Burgess, Lynn Collie, Natasza  
Hickmore, Sophie Jolley, Jacqui Letsome, Melissa  
Mahon, Isabel Esperança, Karen Richardson, Jeremy  
Rishton, Paula Shakespeare, Carolyn Turner,  
Robert Thompson-Bamsey, Rosemary Weech, Helen  
Wright

## **Our Volunteers:**

Alan G, Andy B, Andy F, Ben P, Bernie D, Carolyn S, Charlotte H, Christine B,  
Corinne H, Cho S, David M, Donna B, Geoff T, Gideon R, Gill V, Gillian H,  
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I, Tricia J

**Citizens Advice West Berkshire gives people the knowledge and confidence they need to find their way forward - whoever they are and whatever their problem.**



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