

**citizens
advice**

**West
Berkshire**

Citizens Advice West Berkshire Annual Report 2025-26



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Chair of Trustees Report

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

This has been another year of growth for Citizens Advice West Berkshire. More people came to us for help, often with problems more complex and demanding than before. Once again, we met that need. That was no accident: it reflects the careful planning of recent years to build up our capacity. Isabel, our Chief Officer, sets out the detail in her review.

Keeping pace with that rising demand while holding our standards high is a real credit to the team. I am pleased to report that our Quality of Advice ratings, which are independently verified, remain green.

None of our work would be possible without our funders, and my thanks go to every one of them. We are especially grateful to West Berkshire Council and Greenham Trust, who have each renewed their support for another year. A full list of funders appears later in the report.



Phil Cowhig, Chair of Trustees

Chair of Trustees Report (continued)

Our finances remain healthy overall, and I am grateful to Luis, our Treasurer, for his report on the pages that follow. Looking ahead, the board, with Isabel fully involved, has set a clear objective: to seek additional and more varied sources of funding. This is not a short-term project. We want steady, sustainable income that fits the skills and values we already hold, and we expect it to take time to put in place.

This is my last AGM as Chair. After six years in this role, I want to thank Isabel and my fellow trustees for everything they have given to this charity.

Finally, and most importantly, I thank all our staff and volunteers. They are the heart and soul of the organisation, the people who deliver our advice and services and who make a hugely positive difference to people across our community.

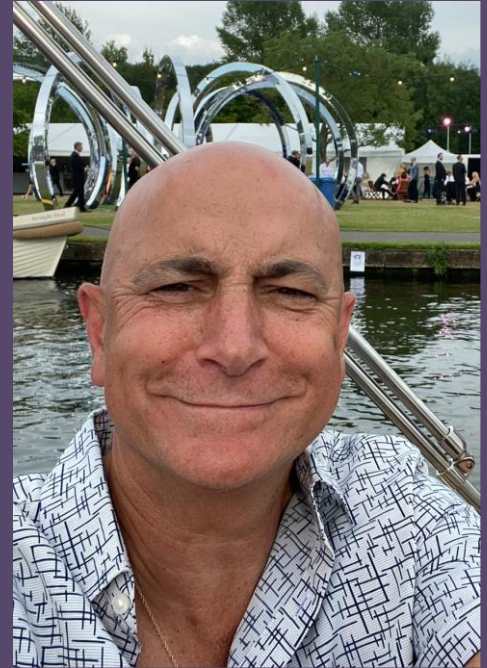
Phil Cowhig, Chair of Trustees

Treasurer's Report

With Isabel's strong leadership and the dedication of her team, 2025/26 was a very positive financial year for the organisation. Income increased significantly compared with previous years, reaching £307k and exceeding budget expectations by almost £30k, while expenditure remained well controlled and below budget. Salaries continued to represent our largest area of overhead expenditure.

We continue to rely on the valued support of our two principal funders, West Berkshire Council and Greenham Trust. We were pleased to extend our funding arrangements for 2026/27, while discussions continue regarding longer-term funding commitments. In addition, we successfully secured a number of smaller grants during the year, which strengthened our overall financial position and reduced the projected deficit to approximately £32k, this was £33K better than the original deficit of £65K budgeted.

Our Balance Sheet remains strong, supported by surpluses accumulated in previous years. In line with our reserves policy of maintaining six months' operational expenditure in reserve, we currently hold £182k in unrestricted reserves, in addition to the £164k required under the policy.



Treasurer's Report (continued)

We have continued to invest surplus funds through Flagstone in a cautious but proactive manner, seeking to maximise returns while maintaining prudent cashflow management.

The newly established Finance Committee and Fundraising Committee have both operated effectively, meeting regularly throughout the year to strengthen our financial management and provide valuable support to the Treasurer and Chief Officer. The committees have also played an important role in identifying and pursuing new funding opportunities to sustain our day-to-day activities and support the potential expansion of services for the West Berkshire community.

We are very grateful to all members of both Committees for their commitment and contributions during the year.

Finally, I would like to express our sincere thanks to our funders for their continued support, without which we would not be able to provide such valuable assistance to our local communities. I would also like to thank all the volunteers and employees of Citizens Advice West Berkshire for their dedication and hard work throughout the year.

Luis Iglesias, Treasurer

Chief Officer's Report

This has been another very busy year for Citizens Advice West Berkshire. We supported 2,922 people during the year, around 28% more than the year before. This increase reflects the continued pressure on our service, but also the decisions we have made as an organisation to invest in growth and use some of our reserves to increase our capacity.

People often come to us with several connected problems, including benefits, debt, housing, employment and the cost of living. Many need more support and ongoing contact than they may have needed in the past.

Over the last few years, one of our main priorities has been to make sure that we have the capacity and structure needed to respond efficiently to local needs. Together staff, volunteers and trustees, made careful decisions to strengthen the organisation, improve our systems and make sure we can continue meeting the needs of our community.



Chief Officer's Report (continued)

For us, growth has never been about simply becoming bigger for the sake of it. It has been about making sure local people can get the right help when they need it.

The impact of our advice goes beyond resolving the immediate problem. It can prevent crisis, reduce anxiety, protect health and wellbeing, prevent homelessness and help people regain control. Resolving problems earlier can also reduce pressure on the council, health services and other local organisations.

Partnership working has been central to our approach. Having strong relationships with other charities, community organisations, funders and public services enable us to help people find the right support and also means we can identify gaps across West Berkshire.

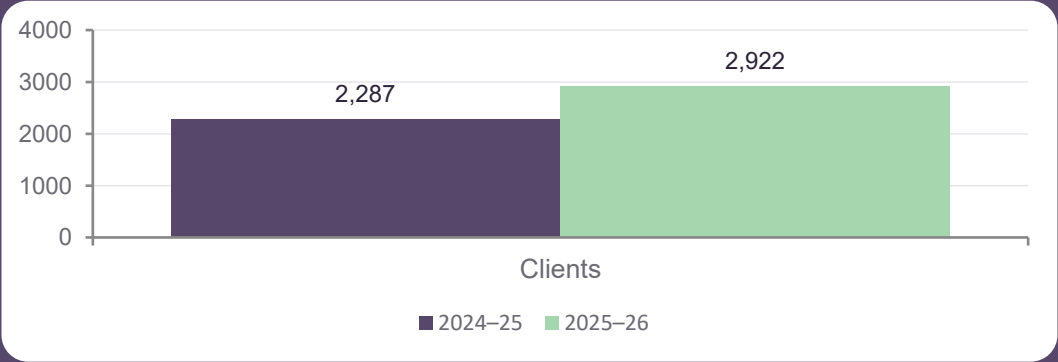
Looking ahead, we need to remain focused and realistic. Demand is unlikely to ease, and the problems people bring to us are becoming more complex. Our priority will be to protect the quality of services, continue developing partnerships and outreach, and make careful decisions about how we use our resources.

I am truly grateful to our volunteers, staff and trustees for their dedication and hard work, and to our funders and partners for their ongoing support. Everything we have achieved, and the help we have been able to give our clients, has only been possible because of this shared commitment.

Isabel Esperança, Chief Officer

Key Statistics 2025-26

	2024-25	2025-26
Clients	2,287	2,922
Issues	12,139	14,531
Contacts	10,502	18,306
Reported outcomes	£768,619	£1,244,364



Top 5 Issues 2025/26

Benefits

Debt & Financial Capability

Housing

Employment

Relationships & Family

Service Delivery – An Overview

This year continued to be a busy year for us. Our staff and volunteers stepped up to meet the challenges of an ever-changing advice landscape, including the crises with fuel prices, introduction of the Renters' Rights Act, and many other changes brought in by the new government. All of this was achieved while higher numbers of people asked for our support than ever before. We were lucky and managed to increase our volunteer force to reach this demand and secure additional funding to increase our specialist teams.

We're incredibly proud of what we achieved this year (and in the years before!) but we've known for a long time that we want to do more. Against this backdrop, we're happy to say that the service made a huge leap forward this year. For the first time since the Covid-19 pandemic, we opened an advertised drop-in session to the public, which we now run on Wednesday mornings. To prepare for this, our dedicated staff and volunteers gave us extra support to bring the office to life, changing drab grey walls into a welcoming reception environment.



In addition to this, we have started an outreach service in partnership with West Berkshire Foodbank at Greenham Food Bank, once per month.

As we move into the new financial year, our plan is to continue this trend and reach more people in West Berkshire where the need is.

Our Services

This year, we provided advice and support to people who live or work in West Berkshire through the following services:

Generalist Service – providing information, advice and advocacy across a wide range of areas including benefits, debt, housing, employment, relationships and family, consumer issues and financial capability. This service is primarily staffed by our amazing team of volunteers.

Pension Age Project – funded by West Berkshire Council's Household Support Fund, this project helped us provide income maximisation and debt advice to pension-age clients in West Berkshire. The specific project funding was available until 30 June 2026. We will continue to support pension-age clients through our generalist service and, where possible, through other funded work.

Money Advice Service – providing debt advice and casework. Delivered by our FCA-compliant Money Advice team, made up of a part-time Money Advice Manager, a part-time caseworker and a trained volunteer money adviser.

Carers Advice Service – providing advice and support to carers and the people they care for, with a focus on disability benefit claims, challenges and appeals, benefit checks and adult social care issues. Delivered by staff advisers, supported by four volunteers.

Food Bank Project – funded by West Berkshire Foodbank, this is a new service that provides debt casework for clients referred from the West Berkshire Foodbank.

Robert Thompson-Bamsey, Operations Manager

Client Stories

John

John approached us with a Universal Credit overpayment of £8,000 due to an error. Our generalist team explored the possibility of an appeal and reviewed the paperwork.

It became apparent that the appeal would not succeed and so we referred the client into our debt team who talked through the options and assisted with a Debt Relief Order, allowing the client to become debt free.

Sarita

Sarita had been experiencing domestic abuse and wanted to separate from her husband. We gave her advice on divorce and housing and signposted her to local domestic abuse charities (Berkshire Women's Aid and Flag DV).

Henrietta

Henrietta was in temporary accommodation and approached us as her Housing Benefit had been stopped which had led to rent arrears. She also had some other debts. We assisted Henrietta with a challenge which successfully reinstated her Housing Benefit and removed her rent arrears. This helped prevent her from becoming homeless.

We referred her for a food bank parcel and signposted her to the Household Support Fund, run by West Berkshire Council, for some additional funds.

Tony

Tony had bought a second hand car from a garage but it developed faults as soon as he returned home. We gave him advice on his consumer rights.

Training & Volunteer Recruitment



This year, we onboarded several **new volunteers** to increase our capacity in delivering information and advice. We also expanded our **reception team**.



We continued to invest in training for both staff and volunteers, including specialist sessions in immigration law by Citizens Advice Solent East and employment law by Paul Archer.



We also welcomed a social prescriber to speak to the team about their role and how they work, helping us strengthen partnership working across West Berkshire.



Two of our advisers achieved IMA accreditation as money advice caseworkers, helping us do more for clients with debt problems.



We also arranged internal and external training including Pension Credit, Shelter and Independent Age sessions.

Volunteer adviser capacity (FTE)

2024-25



+12%

2025-26



Clients helped

2,287
in 2024-25



2,922
in 2025-26

+28%



More volunteer capacity has enabled us to support more clients in our community.

Research and Campaigns

Our Research and Campaigns work uses 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 creation of a multi-year local-authority led Crisis and Resilience Fund.

Welfare Reform

Government proposals to cut disability benefits by over £6bn were a major focus of our research and campaigns work. Our campaign helped overturn proposals to reform PIP and secured the establishment of the Timms Review to scrutinise all aspects of the PIP process including the experience of claimants and advice agencies helping them.

CAWB contributed its own response, using cases studies and data from our Carers Advice Service to press government for urgent action. We were pleased that some of our material was included in the national Citizens Advice response to the Timms Review.



UC 2-child benefit cap abolition

Another major campaign win for Citizens Advice was the lifting of the UC 2-child benefit cap, on which we have been lobbying for years. This measure will see over 1000 families lifted out of poverty in the Newbury and Reading West constituencies.

Research and Campaigns (continued)

Council Tax campaign wins

We're delighted that the government has agreed to major improvements to Council Tax collection following a consultation which CAWB contributed to, using data and cases studies notably from our Money Advice team. West Berkshire residents will benefit from increased timescales to settle missed payments and agree an affordable repayment plan, capping of liability order costs and the reform of the SMI discount. We are also working with West Berkshire Council staff and portfolio holders to improve local Council Tax information and collection practices.

Meeting with decision-makers

We continue to work with local MPs, Lee Dillon and Olivia Bailey, to take up issues at local and national level and to help with complex casework for the benefit of our clients. We worked with Lee Dillon MP to resolve issues of cross-billing affecting residents of a new-build Housing Association complex. All energy meters in the complex were repaired, ensuring that all 119 residents will now receive correct bills.

Strengthening our links with West Berkshire Council's portfolio holders has been a key element of our local influencing strategy and we have had successful visits from key decision-makers and improved ongoing collaboration.

Lynn Collie, Research and Campaigns Lead

CAWB wider impact – The value of our advice*

£6.24 per £1 invested
£ 1,917,668
in estimated fiscal value

This is the estimated value to government and public services when advice helps stop problems becoming more serious.

It reflects costs that can be avoided when people get help early, such as fewer homelessness applications, less pressure on health services, reduced housing crisis support and fewer people needing out-of-work benefits.

£52.10 per £1 invested
£ 16,005,895
in estimated wider public value

This is the estimated wider value of advice to society, beyond direct savings to public services.

It reflects the wider benefits when people are more stable: they are better able to stay in work, manage money, keep their home, take part in family and community life, and contribute to the local economy.

* Estimated figures from the Citizens Advice financial modelling tool, using the New Economy Treasury-approved model. Based on our 2025–26

CAWB wider impact – reducing pressure on local services*

£286,917

In estimated NHS value

Estimated value from reducing pressure on health services and supporting people to stay in work.

This includes:

- Reduced use of health services: £221,872
- Keeping people in work: £65,045

£224,696

in estimated local authority value

Estimated value from by preventing homelessness and housing evictions & mental health services

This includes only value linked to homelessness prevention, housing eviction prevention and mental health service pressure.

It does not include the full wider value of West Berkshire Council funding, including core advice, Care Act work, carers support or Household Support Fund work.

* Estimated figures from the Citizens Advice financial modelling tool, using the New Economy Treasury-approved model. Based on our 2025–26

What our clients say

“

Firstly, thanks for making sure to pass my thanks on to Rosemary. She was very helpful and made my anxiety low during the process with her help and empathy so I really appreciate that....And also I wanted to thank for for all the info and links. I was unaware I could potentially get any more help - I really struggle in life so every little bit really helps. I genuinely, really appreciate it.

”

May I share with you that I have been awarded PIP. I truly could not have done this without your support, and I want you to know how deeply grateful I am. Please know how valued and appreciated your work is. You are helping far more people than you may realise.

“

I don't know how I would have managed without your kind help and calm determination to get it done. Thank you for giving me so much time and support.

”

You have been an absolute godsend and I don't know what I would have done without you.

Our Funders

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

Greenham Trust

Greenham Parish Council

West Berkshire Council

Other local parish councils

Newbury Town Council

Berkshire Community Foundation

Thatcham Town Council

Peter Baker Foundation

Hungerford Town Council

Susan Capner

West Berkshire Food Bank

Englefield Trust



Trustees, Volunteers & Staff

Our Trustees

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

Our Staff

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

Our Volunteers

Andy B, Andy F, Ben P, Bernie D, Carolyn S, Cécile L, Charlotte H, Christine B, Corinne H, David M, Donna B, Geoff T, Gideon R, Gill V, Gillian H, James H, Jane R, Jilly H, John B, John S, Julia G, Julie C, Kim P, Laurence H, Linda J, Mari L, Mary L, Megan R, Nick A, Nicola BD, Nina W, Nigel B, Pam F, Piers T, Pip H, Puneeta T, Rajan B, Rose D, Sarah B, Siri R, Stuart B, Susan C, Tracie I, Tricia J, Victoria R

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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