

# Annual Review 2022-2023

**citizens  
advice**

**Surrey  
Heath**



# Chairman's Report

As a charity, Citizens Advice Surrey Heath (CA-SH) provides free, impartial and independent advice and information to our local community. It is the role of the Board of Trustees to ensure that the Charity is financed appropriately and is run professionally to deliver this service.

This year was especially tricky given the aftermath of the pandemic and the deepening cost-of-living crisis. However, thanks to our great team, we were able to meet these challenges and, despite record demand, were able to provide a comprehensive service to the Surrey Heath Community.

We continue to evolve and noteworthy is our role in administering and dispersing the Household Support fund throughout this period. The Trustee Board were particularly impressed by the efforts made by the team, especially the Operations Manager, to ensure the neediest in the community were looked after. This greatly increased demand but they have battled through these issues and the Service is stronger from their efforts.

Despite these operational challenges, the Board are pleased to report the finances of the Charity remain strong and that the highest

standards of corporate governance have been achieved by adherence to the Citizens Advice Leadership Skills' Assessment.

The Board will continue to review its resources and service delivery in the light of the pressures on funding and examine all possible avenues for further inflow of finance. Especially important to our future will be the relationship with the new Councillors of Surrey Heath. We anticipate a further increase in demand as the current cost-of-living crisis continues.

On a personal note, I will be standing down as Chair after nine years. I am immensely proud of what has been achieved during this period. Thank you to all that have made a contribution to this success and made my job easier. This year, I extend my sincere thank you to Kate and all her members of staff, the trustees and the many volunteers who willingly give their time, and their talents, to support the Surrey Heath community. This record year has been challenging but they have risen to it and achieved a very noteworthy twelve months.

**Nigel Downey, Chairman**



# Chief Officer's Report

In 2022/23 the effects of the spiralling cost of living really began to bite, both for our clients and our service.

- **We saw record numbers of clients who were struggling to afford, even the essentials of life.**
- **We heard from more people this year who couldn't afford to top up their energy meters than in the previous ten years combined.**
- **For the first time on record, over 50% of our debt clients were living with a negative income where they had no money left over, after paying for essentials, to put towards their debts.**

The Government Cost of Living payments provided some temporary respite but demand rapidly returned to previous levels

We were fortunate that Surrey County Council recognised that local residents were struggling with debt and, as part of their 'No one Left Behind' policy, funded Citizens Advice across Surrey to provide additional debt support and outreach to ensure we could help as many people as possible.

We were also asked by Surrey Heath Borough Council to continue to distribute the next two rounds of the Household Support Fund - money supplied by the Government to support households in need of help with the energy and food bills. This, together with other charitable

funding, meant we could help people out of immediate crisis, put food on the table and keep the power on for longer.

Our staff and volunteers have been working flat out to support as many people as possible. As the threat of Covid has declined we have seen more clients face to face with **appointments up 280%** on 2021/22. Telephone advice has also increased by 18% and we have been out in the community, engaging with different groups to improve access to our service.

However, there are still people we're not helping yet so we have plans in the coming year to address this, working with partners such as other local Citizens Advice in Surrey, Catalyst, Macmillan, Surrey Heath Community Providers, Surrey Heath Borough Council and the Surrey Heath Community Support Working Group to increase our reach and support those who are more vulnerable.

Once again, we want to thank our staff and volunteers for their dedication and resilience in what has been a very challenging year. We continue to be grateful for their willingness to go the extra mile and do all they can to make a difference to people, especially when many of them are facing difficult times of their own. We have a great team and I appreciate each and every one of them, whatever their role in our organisation.

**Kate Sawdy**  
**CEO**



# Our Highlights

- Delivered support to **14% more clients** this year and **45% more clients** than in 2020/21.
- Delivered the full **£265,700** of Household Support Fund for this period via **2,803 small grants**.
- Provided just under **£4,000,000** in the value of our welfare benefit advice.
- Carried out **164 home visits**, (up 24% on 2021/22).
- Attended **27 Outreach sessions** at venues throughout the Borough.
- Supported **489 clients in dealing with debt** and provided **320 with intensive casework**.
- Provided debt advice to the value of **over £1,000,000** in debts written off.
- Assisted **369 people** to complete complex disability forms, **up 46%** on last year.

# 2022/23 Key Statistics



We have supported  
**5,836**  
Individual clients with  
**20,240** issues  
through  
**21,675**  
activities



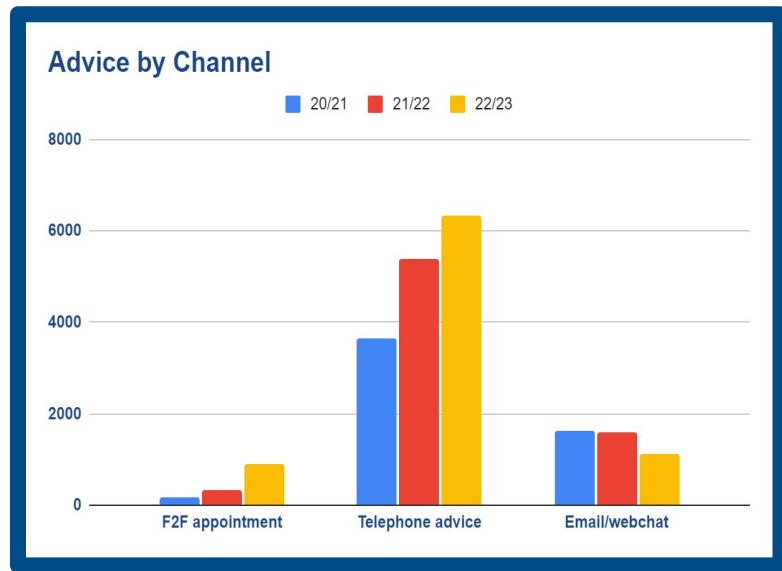
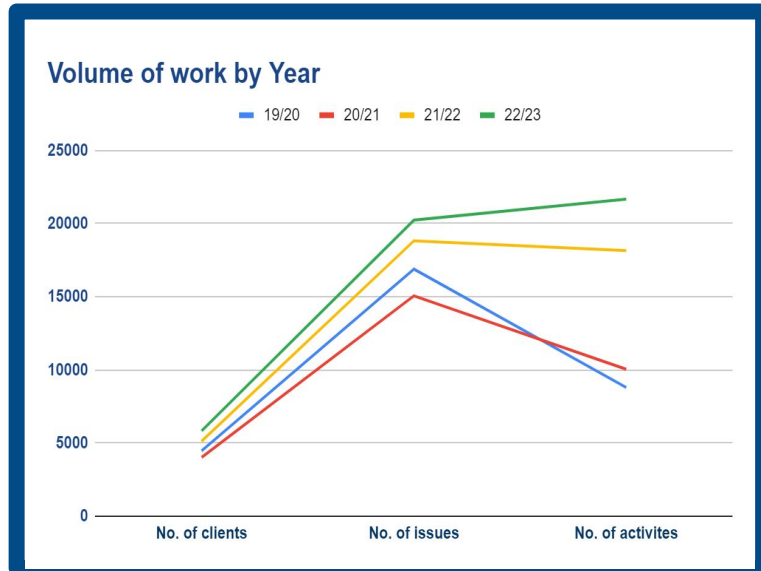
We have delivered  
**6,345**  
Advice phone calls  
**1126** emails or  
webchats  
**909** face to face  
appointments



With a team of  
**49** Volunteers  
**13** (8.4 FTE) Staff  
and  
**9** Trustees

# Demand and Channels of advice

Individual clients increased by 14% on 2021/22 and by 45% on 2020/21.  
280% more people were seen face to face than in 2021/22 year.



# Household Support Fund



In 2022/2023 we delivered two rounds of the Household Support Fund and distributed the full allocation of Government funding to people struggling to make ends meet.

Grants were made in the form of vouchers that could be used at a wide range of supermarkets.

Awards were made across the Borough but with 33% going to the two wards with the highest rates of poverty

In 2022/23 we:

- Dealt with **3,282 claims**
- Distributed the full allocation of **£265,700**
- Through **2,803 small grants** in the form of supermarket vouchers.

We will continue this support with a further allocation of funds for 2023/24.

# Providing Debt and Benefit advice and support

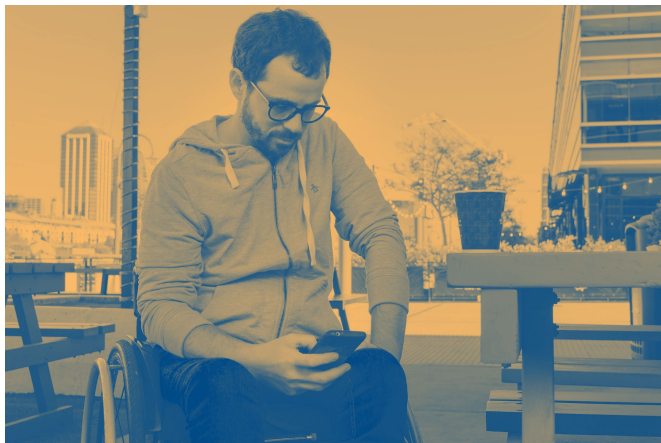
## Value to the people we help:

- Value of benefits advice - **£3,992,374**
- Value of debt advice
  - - **£1,015,430** (debts written off)     - **£96,410** in debts rescheduled

Advice area	No. of clients	The continuing rise in the cost of living is driving more people into debt and people are struggling to make ends meet.
Benefit and tax credits	1,504	We saw 30% more people with issues around their benefits and tax credits and <b>78%</b> of people had their problem partly or completely resolved after support from us.
Universal Credit	465	We were not delivering the 'Help to Claim' service this year but we supported clients with 1,915 issues around their Universal Credit claims
Debt	489	Including <b>320</b> clients who received ongoing, in-depth support from our Caseworkers which resulted in <b>74%</b> having their problem solved, <b>24%</b> of clients successfully had debts written off and <b>16%</b> successfully rescheduled their debts.



# A client story from Surrey Heath



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*"The service is amazing ... without it I would have been in severe poverty, especially over the Christmas period. Many thanks to all the volunteers who work hard to help people in need. I will always be forever grateful."*

Karl was disabled and lived with his daughter in a Housing Association property. He came in to see us as he needed support with some living essentials and the rising cost of energy. His fridge was failing and he needed it, not just to store food but also insulin for his diabetes. He only had £1 left on his gas meter and less than £1 on his electricity. He was in debt, both for his rent and water bill, and had received a court summons as he had failed to keep up with payments to reduce his rent debt. A factor in his debt was the bedroom tax. Karl had requested to move to a two bedroom property but his housing association would not consider this whilst he had outstanding debt on his rent.

In the first instance, we were able to use local funds to put £50 on his gas and £50 on his electricity meter so he could keep his power and heating on. We also checked that he had enough food in case he needed a referral to the food bank. We then helped him complete an application form to a local charity to replace his fridge. We explained that, as a recipient of a means-tested benefit he would be entitled to the next Government Cost of Living Payment of £300 that is due in the next six weeks. Finally, we carried out a debt assessment and made an appointment for Karl with our debt specialist.

## Adviser comments:

*Karl was feeling very low and anxious when we saw him.*

*However, the emergency support Karl received enabled him to get over his immediate crisis. He could heat his house and keep his electric on whilst he tackled his longer-term issues.*

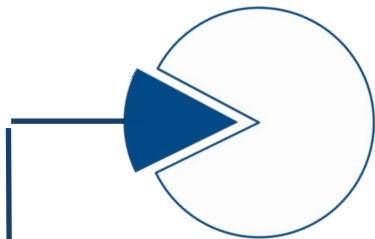
*With the support of our debt specialist he was able to make a plan to deal with his rent arrears so he could move into more affordable accommodation.*

*He is now feeling much more positive for the future.*

# How Can We Monetise Our Impact?

It is impossible to put a value on everything we do

However, we have identified **5 arguments** where we have the evidence to estimate the value of some of our work

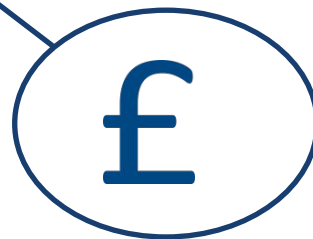


- 1. Keeping people in employment or helping them back to work
- 2. Preventing housing evictions and statutory homelessness
- 3. Reducing demand for mental health and GP services
- 4. Improving mental well-being
- 5. Improved family relationships

We've also separately considered the value of benefits to individuals with our robust management information



Using these arguments and a model approved by HM Treasury, we can put a credible **financial value** on what we do.



To find out more about how we've modelled our financial value, see our full technical annex:  
*Modelling our value to society in 2015/16.*

# The Value of Our Work to Society and Individuals

As a service we provide excellent value for money. Using the accredited model on the previous slide, for **every £1 invested** in us in 2022/23 we produced:



**£7.32**

in fiscal value.

By helping stop problems occurring or escalating, we reduce the need for public services( health, housing, out-of-work benefits).

**£1,886,665**  
overall value



**£49.21**

in public value.

Solving problems improves lives  
- and this means  
better participation,  
wellbeing and productivity  
for the people we help

**£12,681,633**  
overall value.



**£19.87**

in value to the  
people we help.

As part of advice, we can  
increase people's income,  
through debts written-off,  
taking up benefits and  
solving consumer problems

**£5,119,848**  
overall value

# We also save money for others

Our advice has an impact, not just on our clients but on other services and organisations



**£349,782**

in savings to  
housing  
providers by  
preventing  
evictions



**£303,585**

in savings to the  
NHS by reducing  
use of health and  
GP services



**£1,088,148**

in savings to  
DWP by keeping  
people in work

# Our Clients in Surrey Heath

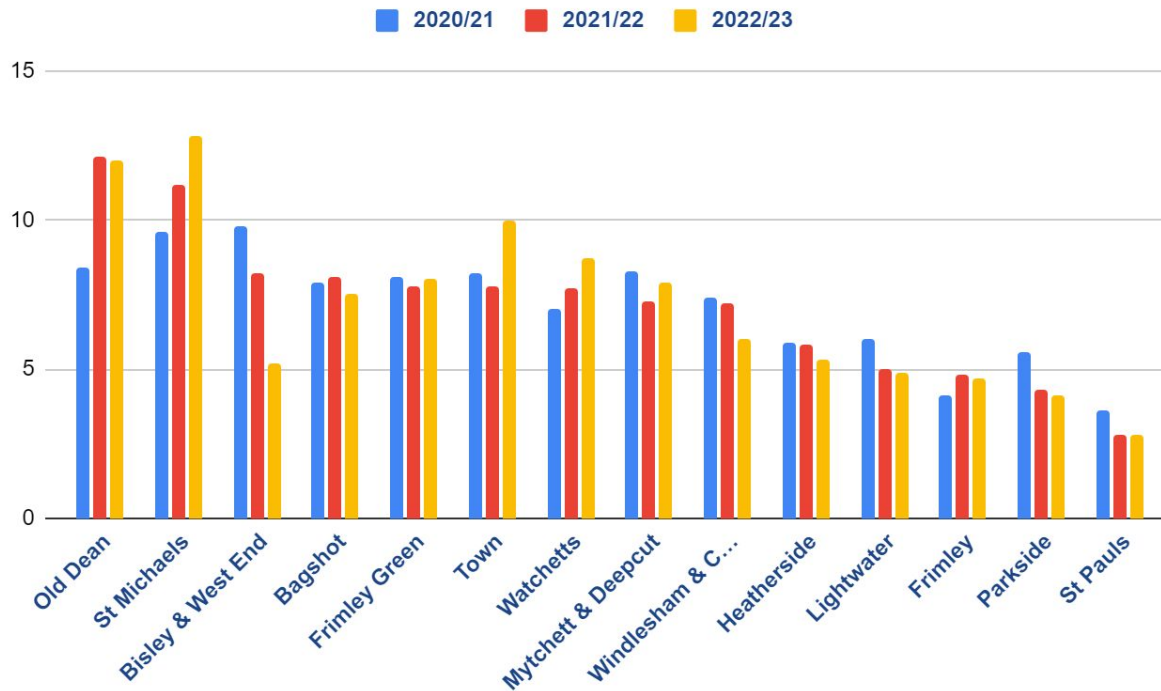
## Client Profile:

**5%** - Under 25  
**36%** - 25-44  
**39%** - 45-64  
**22%** - 65+

**43%** - Long-term health issues  
**9%** - disabled

**85%** - White  
**7%** - Asian  
**3%** - Black  
**2%** - Mixed race  
**2%** - Other

## Percentage of Surrey Heath clients by Ward



# Health, wellbeing and advice

It is widely recognised that problems with making ends meet and adequate housing can affect people's mental and physical wellbeing.

Our advice services can help address the wider economic and social determinants of health and reduce health inequality.

We are part of Surrey Heath's Social Prescribing project and employ Wellbeing Advisers who, as well as addressing practical problems, can link people in to wider support in the community and help them navigate the services available to them.

This helps reduce the pressure on health providers and the wider health service.

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The most common health and social care related advice problems (2022/23) in **Surrey Heath** were:

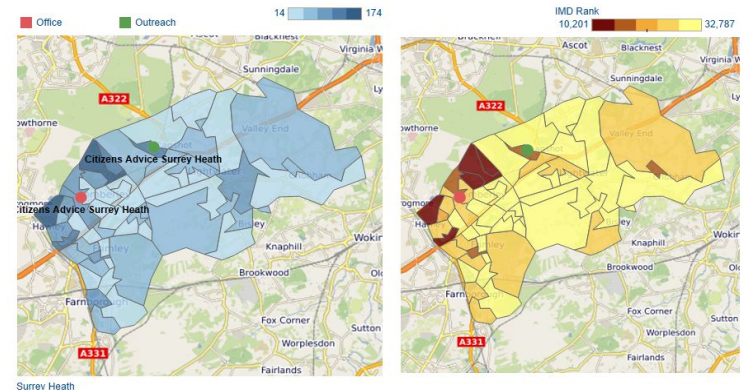
- Benefits & tax credits **1,369** clients
- Housing **804** clients
- Relationship & Family **514** clients
- Debt **489** clients
- Universal Credit **465** clients
- Employment **439** clients

Last year **43%** of our clients living in **Surrey Heath** had a long-term health condition and **9%** were disabled. Of those, **27%** had issues with their mental health and **25%** had multiple impairments

We helped **408** clients to complete disability forms to access benefits and assisted with **39** appeals, ensuring that people got the help they needed and were entitled to.

## Who do we reach?

The maps show where Citizens Advice clients live compared to the indices of multiple deprivation



# Health & Wellbeing Additional Services

<b>Social Prescribing</b> (In partnership with Surrey Heath Community Providers and Surrey Heath Borough Council)	Our Wellbeing Advisers at Citizens Advice Surrey Heath supported <b>448</b> clients to access advice, community support and activities to improve their physical and mental wellbeing.
<b>Independent Living</b>	<b>255</b> clients supported to address issues that affect their ability to live independently at home with ( <b>up 67% on 2021/22</b> ) <b>164</b> home visits made ( <b>up 24%</b> ).
<b>Food bank and emergency support</b>	<b>425</b> referrals made ( <b>up 96% on 2021/22</b> ) supporting <b>947</b> individuals to access emergency food provision. <b>118</b> emergency small grants made totalling <b>£6,345</b> from local charitable funds in addition to providing 39 SIM cards with free calls and data and referrals to the Surrey Crisis Fund, the Household Support Fund and other local charitable support.
<b>Form Filling</b>	<b>369</b> disability forms assisted with ( <b>up 42% on 2021/22</b> ) and <b>39</b> Mandatory Reconsiderations and Appeals.

# Charitable Support and food banks

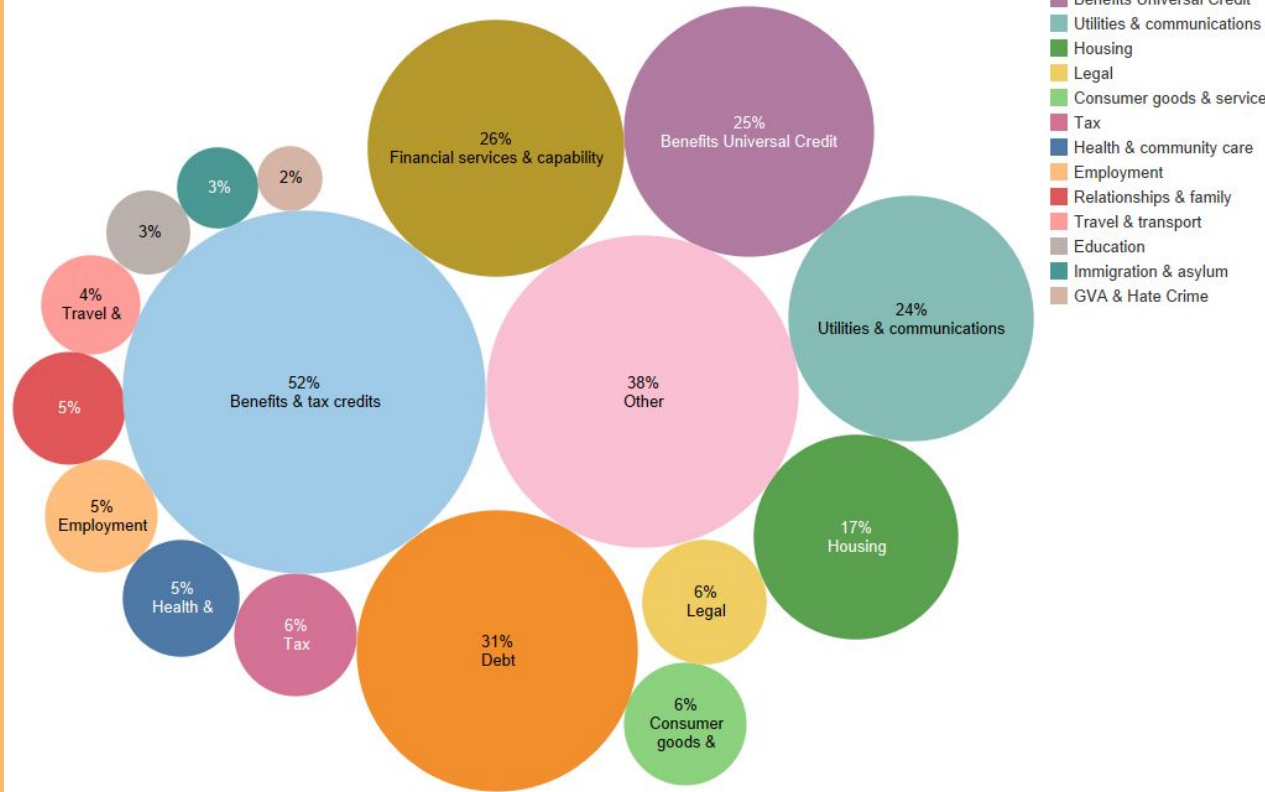
We saw **538** clients accessing food bank and charitable support in addition to the Household Support Fund.

We referred **425** clients to local food banks supporting **947** people in those households. We also distributed an additional **150** small emergency grants

**This chart shows the additional advice services that clients who came to us for charitable support and food bank referrals accessed and demonstrates the impact that financial hardship has on the need for advice.**

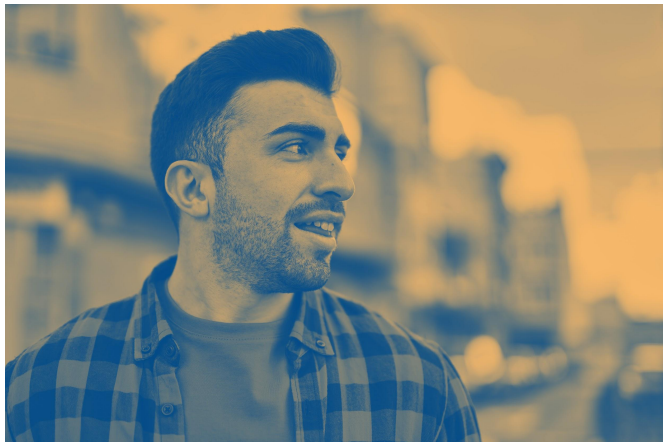
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Cluster for part 1 issues





# A client story from Surrey Heath



*"You were very, very adaptable to a confusing situation and gave a lot of time and patience. I am so thankful someone finally understood and listened to me. Thank you very much."*

Richard had become confused about what he owed and to whom and needed help to clarify his debts.

Our Money Advice Caseworker completed a debt assessment with him, taking him through his income and expenditure to help him understand the true picture of his finances and to produce a budget/financial statement for his creditors.

She then put his debts of £14,200 into Breathing Space for two months which meant no enforcement action could be taken on those debts and she could work with Richard to identify his best option for dealing with these.

She also checked his benefit entitlement and identified that he could be eligible for a disability benefit that would help improve his financial position. She advised him on how to apply for the benefits and also ways to reduce his expenditure to balance his budget.

Finally our Caseworker advised Richard on the debt options available to him and helped him to understand the implications of each option. He decided to apply for a Debt Relief Order which meant he was able to have most of his debts written off after a year.

## Adviser comments:

*Richard was feeling very stressed as his health was not good and he was being harassed for payment from a number of creditors. He was struggling to identify what he owed and to who and his income was not sufficient to cover his outgoings.*

*Breathing space gave us some time to work out Richard's financial situation and to work out the best option to enable him to manage his living costs. As a result Richard felt much less anxious, he is almost debt-free and now better understands how things work and how to avoid letting his finances get out of control in future.*

# Working in Partnership

We know that we are not the only organisation supporting people in Surrey Heath and recognise that we are stronger working together. We are supported by our funders and partners to provide a better outcome for our clients and can support them in better understanding the issues local people are facing. Also, by keeping up with local, regional and national issues, we can act swiftly to better tailor our support.

We are members of the following:

- **Surrey Heath Community Support Working Group**
- **Surrey Heath External Partnership**
- **Surrey Charities Forum**
- **Surrey Charity Chief Executives Group**
- **Surrey Local Citizens Advice Managers Group**
- **Surrey Citizens Advice Research & Campaigns Group**

We work with local organisations, charities and groups to offer a range of additional services and support including:

- Surrey Heath Borough Council
- Surrey County Council
- Surrey Heath Community Providers
- Camberley Besom, Woking and West End Food banks
- Frimley Fuel Allotments
- Voluntary Support North Surrey
- Surrey Heath Age Concern
- Local churches
- The Hope Hub
- Frontline
- Local solicitors



# Social Value of Volunteers



Our continual training and investment in our volunteers enables them to make a huge contribution to the Citizens Advice network.

They are vital, allowing us to reach many more people than if we were purely staff-run.

In 2022/23 we recruited and trained **19** new volunteers in a number of roles and **10** volunteers moved on due to retirement, education, employment or family responsibilities. Overall this year we had **49** volunteers supporting their community.

The estimated value of our volunteering hours in 2022/23 is: **£317,545**

# Thank you!

As a local charity we are grateful for the support and funding we receive which enables us to carry out our work and provide a range of services and support. Thank you to:

**Surrey Heath Borough Council  
Surrey Heath Community Providers  
Surrey County Council  
The Community Foundation for Surrey  
National Association of Citizens Advice  
The National Lottery Community Fund  
The Money and Pension Service  
Frimley Fuel Allotments  
Woking Lions for Project Wenceslas funding  
Our Lady Queen of Heaven Church**

**All those individuals who have donated to our cause and, of course, our wonderful staff and volunteers for all they do.**



If you would like to support us please:

- **Donate** at: [www.citizensadvicesurreyheath.org.uk](http://www.citizensadvicesurreyheath.org.uk)
- **Nominate us** as your chosen charity at [Surrey Heath Lottery](#)
- **Support us** when you shop via [easyfundraising](#)

# Contact details

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**[www.citizensadvicesurreyheath.org.uk](http://www.citizensadvicesurreyheath.org.uk)**