

# Citizens Advice Surrey Heath

## Annual Review

2023-2024

**citizens  
advice**

**Surrey  
Heath**



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# Foreword from the Chair

This has been my first year as Chair and it has been a privilege to lead the organisation together with Kate and the Board of Trustees in what has been another challenging year for both our clients and the team. I would firstly like to take the opportunity to thank Nigel, our former Chair, for his support and guidance throughout the transition and I am most grateful that he continues to be a member of the Board.

Despite the challenges, the Board are pleased to report the finances of the Charity remain healthy and that the highest standards of corporate and operational governance have been achieved by adherence to the Citizens Advice Leadership Skills' Assessment as attested by our successful national Citizens Advice Year 3 on-site audit in January.

The year has highlighted some notable factors in the need to adapt our services to meet the needs of clients. Issues are more complex, we are recognising that there may be 'hard to reach' groups that require us to ensure greater accessibility and extend our partnership working and, perhaps of most concern, has been the notable increase in the number of individuals and families in need of crisis support. We are grateful to the many partners that assist us by providing this support including our joint financial and mental wellbeing project with Catalyst and our new initiative for 2024 with Macmillan..

Citizens Advice Surrey Heath (CA-SH) is a local, standalone, charity and as such it is the role of the Board of Trustees to ensure that the charity is financed appropriately and is run professionally.

As a charity, we are reliant on the support of a wide number of funders to ensure we are able to continue to offer the outstanding services our team provides. We are especially grateful to Surrey Heath Borough Council for their continuing commitment to our services as part of their community support.

The Board is conscious that in the coming year, as with many other charities, access to funding will become increasingly more challenging and trending towards broader regional projects that will require us to explore greater collaboration and partnering to maintain services and secure a sustainable future. This will be a priority for the Board together with enabling Kate and the operational team to evolve and expand our services in our endeavours to meet the needs of our clients and the community as a whole.

My sincere thank you to Kate, the entire operational team of staff & volunteers who, through their dedication and experience, provide timely & outstanding support to clients and to my fellow trustees who also willingly give their time and talents, to support the Surrey Heath community.



**Greg Scott, Chair of Trustees**

# Who we are

**Serving Surrey Heath since 1960:** For over six decades we've been Surrey Heath's independent charity for free, independent, impartial advice and information. We're part of the national Citizens Advice network, powered by passionate volunteers and a dedicated staff team.

**Empowering Our Community:** Our mission is to empower individuals to solve their problems through free, confidential, and high-quality advice - helping them to make informed decisions and take greater control of their lives.

We also recognise the transformative power of advice in enhancing both individual well-being and the collective strength of our communities so we champion positive change by advocating for improved social policies and services on behalf of our clients.

**Committed to equality:** We are working for a Surrey Heath where everyone, regardless of background or circumstance, can easily access the guidance they need. We don't discriminate but, where people face disadvantage and are more likely to need help, we prioritise their need.

## Our objectives:

- **To provide timely, high quality, trusted advice and information**
- **To empower our people and enable the residents of Surrey Heath and the wider Surrey area**
- **To build an adaptable, sustainable, thriving service for the future**

# Chief Officer's Report

## A Year of Resilience: Supporting Our Community Through Financial Challenges (2023-2024)

I am pleased to present our Annual Report for 2023-2024, a year defined by economic uncertainty and its impact on the residents of Surrey Heath. Rising costs and a challenging economic climate placed a significant strain on household finances, leading to increased debt and financial insecurity for many.

### Meeting the Needs of Our Community

In this environment, our organisation remained focused on providing critical support to our community. We adopted a two-pronged approach, offering immediate crisis intervention while also equipping clients with the knowledge and tools for long-term financial resilience.

### Maximising Impact Through Strategic Partnerships

This report details the significant strides we made in achieving these goals. Through the renewal of the Household Support Fund and invaluable partnerships with organisations such as Surrey Heath Borough Council, Frimley Fuel Allotments, Camberley Besom, Woking Lions and the Fuel Bank Foundation, we were able to directly assist over 2,500 individuals struggling with essential needs. Additionally, securing funding from national Citizens Advice allowed us to offer dedicated energy advice appointments, empowering clients to navigate rising energy costs. Those with more complex financial and benefit problems were supported through our funding from Surrey County Council for money advice caseworkers and our partnership with Catalyst Support for debt and mental health support, funded by the National Lottery Community Fund..

### Empowering Clients Through Advocacy

Our commitment to ensuring residents receive all their entitled benefits remained a priority. Our dedicated team provided comprehensive support with applications

and appeals, resulting in over £700,000 in income gained for our clients, £215,000 in debts written off, and £60,000 in additional financial benefits. These figures represent a tangible improvement in the financial well-being of countless residents in Surrey Heath.

### Investing in Innovation and Collaboration

Understanding the need for continuous improvement, we leveraged a successful grant application to the National Lottery Community Fund to expand our Cost of Living support program. This initiative connected hundreds of clients to local food banks, provided emergency funding, and facilitated access to relevant grants. Furthermore, collaboration with other Citizens Advice offices across Surrey secured funding for a county-wide Surrey Adviceline, streamlining service access for residents. This innovative project was complemented by comprehensive staff and volunteer training alongside a complete ICT infrastructure upgrade, ensuring a future-proofed platform for our services.

### Maintaining the Highest Standards

Our commitment to quality remains paramount. The successful completion of our three-year audit, acknowledged our meeting the highest standards across the organisation's governance and all areas of operation and the award of the Advice Quality Standard (AQS), for both our generalist advice and our specialised debt and welfare benefits casework,. Is testament to this.

### Looking Ahead

The year ahead promises new challenges and opportunities. With the continued support of our partners and the unwavering dedication of our staff and volunteers, I am confident that we will remain a vital resource for our community. I am proud of the work we accomplished in 2023-2024 and look forward to building upon these successes in the year to come.



# Highlights from 2023-24

Provided crisis support to nearly 2,500 people, ensuring they could eat and keep the power on.

Established a Surrey-wide Adviceline service to not only improve response rates for Surrey Heath residents but for all residents across Surrey, enabling the delivery of county-wide projects to benefit our clients.

Secured funding from the National Lottery Community Fund for a partnership project with Catalyst Support to help people with both financial and mental wellbeing

Attended 79 outreach sessions across the Borough - an increase of almost 300%

Assisted with 421 benefit forms and appeals, up 14% on last year.

# Our activities: 2023/24 Key Statistics



**We have supported:**

**5,140** Individual clients with  
**18,278** issues through  
**18,769** activities and  
**7,782** client contacts



**We have delivered:**

**3,436** Advice phone calls  
**1,269** emails or webchats  
**1,206** face to face appointments  
**1,646** drop-in interactions

# Funded projects - providing specialist advice and extra support

Our core service provides generalist information and advice across a wide range of subjects but we also provide more specialist help for those whose problems are more complex and require more in-depth support.

## **Surrey No one Left Behind**

Providing help with money advice including accessing welfare benefits and grants and dealing with debts. Also taking advice into the community.

## **Financial & Wellbeing Support Service**

Supporting those who find dealing with their financial situation stressful by combining support with money matters and mental wellbeing in partnership with Catalyst Support

## **Cost-of-Living Crisis Project**

Giving people quick access to a range of appropriate crisis support when they are in emergency need including food banks, Household Support Fund, charitable funds and fuel vouchers

## **Surrey Adviceline**

Working with local Citizens Advice across Surrey to improve our telephone response so people get the right advice at the right time

## **Energy Advice Programme**

Helping people understand their energy bills, smart meters and the support available in terms of grants and cost-cutting measures so they can better manage their energy needs.

## **Social Prescribing**

Linking people with community support, activities and services to improve their wellbeing and help them address problems of isolation and uncertainty.

Comprehensive and holistic support for local people needing advice and help



# Our Projects

## Surrey No one Left Behind: Funded by Surrey County Council

Funding from Surrey County Council has enabled us to give in-depth, ongoing support to people struggling with debt and the welfare benefits system. We help people maximise their income and reduce their debts and our outreach service takes this help out into the community to better reach those who are struggling and not sure where to turn.

In 2023-24:

- **374** clients were supported with advice, information and specialist casework to improve their financial resilience, access appropriate benefits and deal with their debts.
- This involved 2,555 separate activities including 139 face to face appointments.
- 49% of clients had a disability or long-term health condition.

Our service is part of a Surreywide project offered by all Citizens Advice in Surrey to ensure no one is left without help and advice when they are struggling financially.

## Financial & Wellbeing Support Service: Funded by the National Lottery Community Fund

This project was launched in September 2023. It is a collaboration between Citizens Advice Surrey Heath and Epsom, Catalyst Support and The Mary Frances Trust and is funded by The National Lottery Community Fund. Its aim is to help people in Surrey Heath and Epsom & Ewell who's financial worries are affecting their wellbeing or whose stress and anxiety is impacting their ability to manage their finances. This wrap-around service centres on the client's needs and involves intensive support, usually over several appointments, to help people achieve greater control of their finances and emotional wellbeing. In 2023/24 we supported **40 clients in Surrey Heath**.

## Cost of Living Support - Funded by Frimley Fuel Allotments and NLCF

This project enables us to quickly triage those in crisis to the appropriate emergency support to address their needs and also refer them to our other services to try and address the underlying causes of that crises and prevent this recurring. This includes:

- **494 food bank referrals** supporting 996 individuals experiencing food insecurity.
- **164 small crises grants** made to a value of £8,922 to support with food and energy.
- **34 sim cards issued** to ensure digital inclusion and connectivity.
- **60 energy appointments** delivered to help people better manage their utility costs plus support from our team of volunteers and specialist Money Advice services.
- **2,806** claims to the Household Support Fund processed.

## Social Prescribing - Funded by Surrey Heath Community Partnership

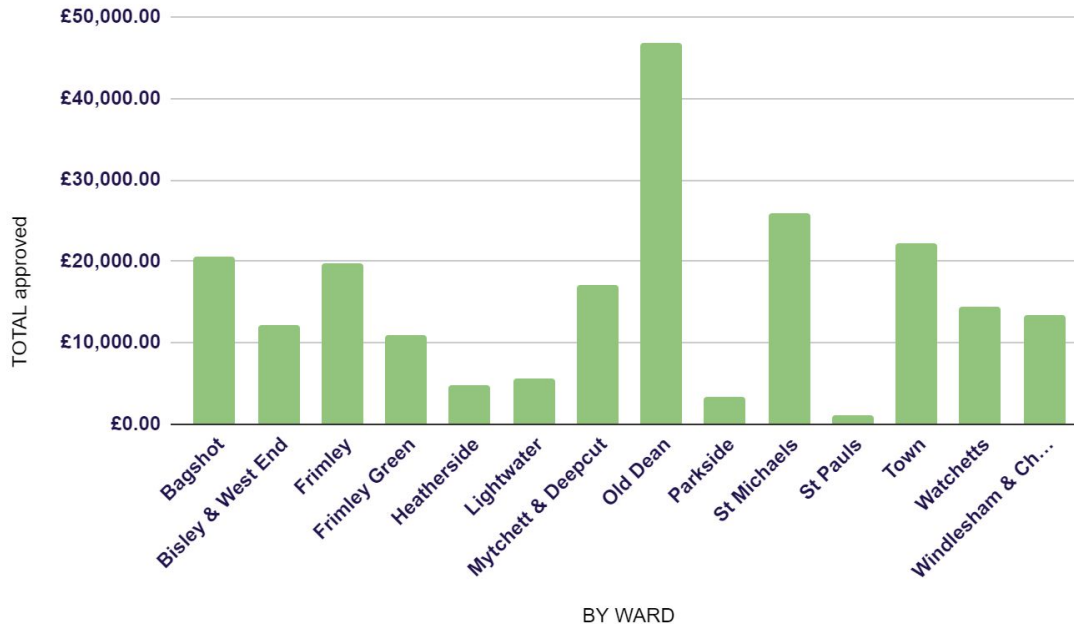
Working in partnership with Surrey Heath Community Providers and Surrey Heath Borough Council we are part of Surrey Heath's Social Prescribing team where we aim to support clients to improve their health and wellbeing through addressing the wider determinants of health such as isolation, poverty and housing.

In 2023/24 our Wellbeing Advisers worked with **429 individuals** to identify their particular needs and seek to engage them with the most appropriate activities, groups and services to ensure they felt connected, supported and more financially resilient, thus reducing their reliance on clinical services. This included visiting clients in their home to help with identifying their needs, form filling, advice and accompanying them to community activities and events to improve their confidence in engaging with the wider community.

# Household Support Fund 2023/24

In 2023/24 we continued to administer the Household Support Fund on behalf of Surrey Heath Borough Council. This Fund provided small grants in the form of supermarket vouchers to those struggling with their food and energy costs.

## Household Support Fund by Ward



Total claims - 2,806

Total awards - 2,337  
providing £218,300  
to those in need

Value to:

Pensioners £27,550

Families - £73,500

Disabled - £95,700

Other - £21,550

## Caitlyn's Story



Caitlyn contacted us for support with food and during discussions it was identified that she also needed energy support and advice. She was struggling financially due to the increase in cost of living and having to use more energy in the colder weather. She only had a few pounds left on both her meters.

We carried out a benefit check which showed that Caitlyn would be over £62 per month better off changing from her existing Child Tax Credit and Employment Support Allowance to Universal Credits. Therefore, we directed her to the 'Help to Claim' support line for making a Universal Credit application.

To help with her immediate crisis we then assisted her in completing an application to the Household Support Fund (HSF), applied for a fuel bank voucher to top up her meters and used the Warm Home Discount eligibility tool to identify that she was entitled to this benefit.

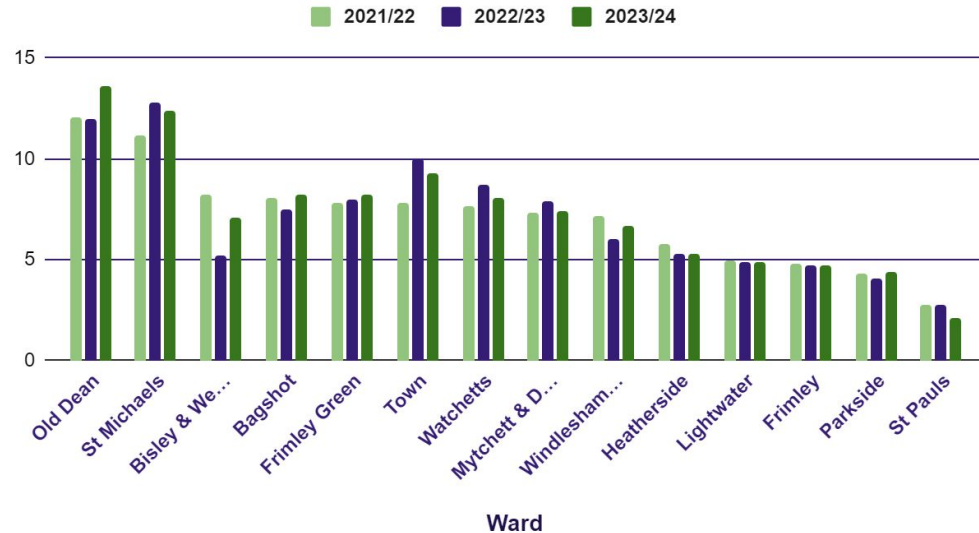
In order to reduce Caitlyn's energy costs we gave her advice on how to improve her energy efficiency by turning down the thermostat and the one on her boiler, draught proofing and switching off appliances to save approximately £300 per year.

Caitlyn was pleased to have a better understanding of how she could make savings on her energy and of how to monitor her energy usage via her smart meter.

The increase in benefits would help her financially going forwards and the HSF and fuel bank vouchers meant she could top up her energy meters and fill the fridge. Caitlyn now feels more in control of her finances and is reassured that she can return to us for advice and support if needed.

# Surrey Heath client profile

Percentage of Clients by ward



**Age:** 4% under 25  
74% 26-64  
23% over 65

**Gender:** 65% female,  
35% Male

**Ethnicity:** 85% White  
8% Asian  
3% Black  
2% Mixed  
2% Other

**Disability:** 43% Long-term health issues  
8% Disabled  
49% Not disabled

# Client experience

Nationally, Citizens Advice collects regular and independent feedback on our service from our clients. In 2023-24, **84%** of clients said they would recommend us, while **83%** reported that we helped them find a way forward with their problem. The primary criticism concerned service accessibility. We took action and, this year, we have collaborated with other Citizens Advice in Surrey and established a shared, free phone Surrey Adviceline so more calls from clients can be answered.

Below are just a few of the positive feedback messages we received:

*"I felt really comfortable talking about my situation. Listened to. I like the way I was spoken to. Realistic expectations. Emotional support offered. Broken down everything for me to see simply. I didn't know this was an option. I'm glad I got told about it. They've made me see a bigger picture."*

*"I always find the advice, support and expertise very informative and enlightening. I have confidence in the experienced staff who either explain what they know or are able to direct you to the information you need. Great service. 10/10"*

*"This problem was following me on account of the company in question completely ignoring what I was telling them. Citizens Advice speaking on my behalf promoted the very same argument but with a much bigger voice so that both parties got a fair and just conclusion."*

*"The debt adviser was absolutely amazing. She fully supported me without any judgement and without her help I would not have managed to resolve my issues.... Very professional service, I would recommend them to anyone."*

# Top five client issues

Benefits & Tax Credits

Housing

Charitable support & food banks

Debt

Universal Credit

## Top 5 benefit issues:

- Localised social welfare - 2426 clients
- General benefit entitlement - 926 clients
- Personal independence payment - 625 clients
- Universal Credit initial claim - 410 clients
- Council Tax reduction - 339 clients

## Top 5 debt issues:

- Council Tax arrears - 241 clients
- Other debt - 183 clients
- Fuel debts - 177 clients
- Rent arrears - 139 clients
- Debt assessments - 113 clients

## Eric's Story



Eric came to see us as his adult son, Joseph, had been told that his Personal Independence Payment (PIP) claim had been rejected and he wanted help in making an appeal. His son was one of three brothers, one of whom was on the severe spectrum of learning disabilities and the other with complex needs stated plus care.

Joseph also had a young daughter with learning disabilities and was, himself waiting for a formal adult diagnosis.

Joseph had scored zero against every criteria on the PIP form as he was physically able to carry out the relevant tasks. However, mentally he was not able to address these in a safe and timely manner as his concentration was poor, his moods and behaviour erratic and he could not cope with daily living without 24 hour supervision from his parents.

He did not mix socially and had a disability premium from his Employment Support Allowance (ESA) which proved he was not fit for work.

Eric was Joseph's appointee to deal with all money matters and domestic admin so even though Joseph had separate accommodation he returned to Eric for all his daily living needs.

Our Advisor took time to get a full picture of Joseph's situation and went through the appeal process, helping them complete the relevant documentation. She composed a statement which better reflected Joseph's situation and challenges.

The result was Joseph's PIP decision was overturned and he was awarded this essential benefit, back-dated to his first application plus he was also able to maintain his ESA disability premium.

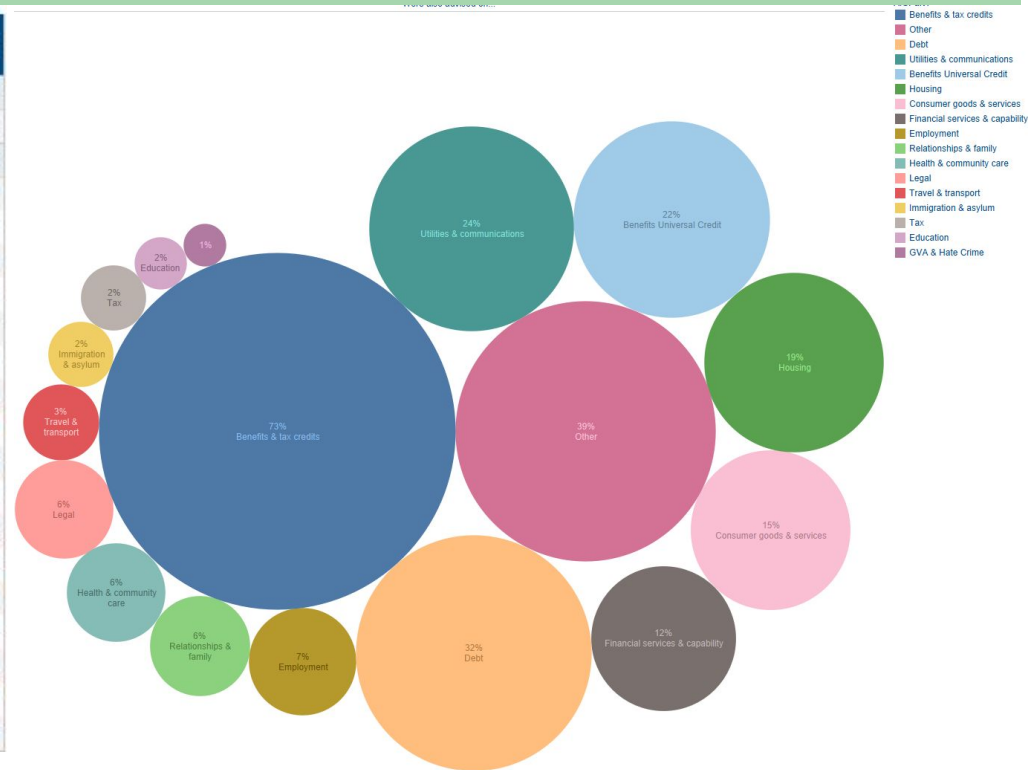
This has made a significant difference to both Eric and Joseph as it has enabled them to better manage their lives financially, ensuring Joseph is getting the appropriate help and support.



# Complexity of need

People rarely come to us with an individual problem. For example, for everyone that came to us for charitable support, these were the other issues we helped with

In / Out of P1 Issues	AICPart1	% P1	Clients
Clients with selected issues..	<b>Total</b>	<b>100%</b>	<b>572</b>
	Charitable Support & Food Banks	100%	572
Were also advised on...	<b>Total</b>	<b>84%</b>	<b>483</b>
	Benefits & tax credits	73%	419
	Other	39%	223
	Debt	32%	183
	Utilities & communications	24%	138
	Benefits Universal Credit	22%	127
	Housing	19%	106
	Consumer goods & services	15%	84
	Financial services & capability	12%	69
	Employment	7%	38
	Relationships & family	6%	33
	Health & community care	6%	32
	Legal	6%	32
	Travel & transport	3%	19
	Immigration & asylum	2%	14
	Tax	2%	14
Education	2%	9	
GVA & Hate Crime	1%	6	



**For every £1  
invested in  
Citizens  
Advice  
Surrey Heath  
we produce:**



### **£4.78 in fiscal value**

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

**£1.83 million** overall value

### **£36.37 in public value**

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

**£13.92 million** overall value

### **£22.53 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

**£8.62 million** overall value.

# How we calculate our financial value

It's impossible to put a financial value on everything we do – but where we can, we have.

We've used a Treasury-approved model to do this.

From our robust management information, we've also separately considered the financial benefits to the people we help.

- Keeping people in employment or helping them back to work
- Preventing housing evictions and statutory homelessness
- Reducing demand for mental health and GP services
- Improving mental wellbeing and positive functioning
- Improved family relationships

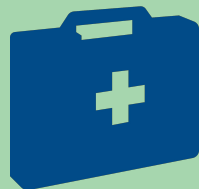
# We also save money for others

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



**£382,814**

in savings to  
housing providers  
by preventing  
housing evictions



**£333,744**

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



**£951,623**

in savings to DWP  
by keeping people  
in work

## Hassan's Story



Hassan and his wife dropped into our office in distress as bailiffs had visited their home earlier that day stating they had 7 days to repay a council tax debt of £356.27 in full. Hassan was unable to afford this lump sum and had previously arranged a repayment plan of £50 per month. Hassan spoke limited English and was not confident in speaking with the enforcement agency themselves to try and resolve the matter.

Our Advisor telephoned the enforcement agency to clarify the matter and try to rearrange the repayment plan on Hassan's behalf, however unfortunately, due a missed payment, the bailiffs were demanding full repayment with no option for further negotiation.

Our Advisor then telephoned the council tax department of Surrey Heath Borough Council (SHBC) who confirmed that they had not engaged with the enforcement agency recently. They agreed to investigate the matter further and discovered that the enforcement agency was chasing an old debt from July 2022. The council worker reviewed Hassan's payments to Surrey Heath Borough Council and confirmed that he had successfully paid off the debt to the council that year, however the enforcement agency fees remained. The council worker updated their system and confirmed that the debt was now reduced to £116, which Hassan was very happy with and able to afford. The enforcement agency was again contacted and the payment of £116 was agreed to be made the following day.

Additionally, the council worker confirmed that £23 was outstanding for another council tax bill which the client was unaware of. Hassan was happy to pay this immediately to the council to avoid any further action being taken.

Lastly, a food bank referral was arranged for Hassan and his wife to provide additional support until their next income was paid.

Hassan was very relieved to have cleared their debts and was considerably less anxious now they were no longer under threat of enforcement action. He was particularly appreciative of our help as he felt they would not have been able to resolve the matter without us.

# Research & Campaigns

With limited resources, our focus in 2023/24 was to highlight the impact of the cost-of-living crisis on local residents. We did this by sharing our data and publicising Citizens Advice monthly data insights to local Councillors, our MP and other stakeholders.

We took part in Scam Awareness week, giving talks to local groups on how to spot a scam and protect themselves from exploitation.

We also supported Energy Awareness, providing energy appointments and information on reducing energy costs and improving efficiency to counteract the sharp increase in energy bills.

In addition, we arranged a meeting with our MP to highlight the problems with housing that people were seeing, from repairs and maintenance to lack of choice and affordability and inadequate support.

We highlighted the difference between the Local Housing Allowance and local rents and pressed for an increase in this to help those on a low income. (We were pleased to see an increase included in the budget).

This led to a meeting with our local housing association, enabling better communication and an improved response to our client's issues.



# Our People



Our service could not exist without the support and commitment of our volunteers. They bring a wealth of diverse skills and experience as well as their compassion and enthusiasm to make a difference to their community.

We invest time and resources in their recruitment, training and ongoing support and, in turn, they benefit from building their knowledge, skills and making new social connections that enrich their lives.

During 2023/24 we had **52** volunteers delivering information and advice, helping with our Reception, assisting with form filling and supporting our IT systems.

Independent research carried out in 2024 found that the value of our volunteers is substantial including:

- Increasing the capacity and sustainability of local offices
- Diversifying our team and connecting with communities
- Raising awareness of our work and our reputation

The research valued the difference that Citizens Advice makes to volunteers, local offices and other key stakeholders (such as the NHS and economy) in:

- Volunteering time
- Skills development and employability
- The health and wellbeing of volunteers

And found that, for Surrey Heath alone, the value of our volunteers in 2023/24 was estimated at

**£497,160**

with **14,615 hours donated** to support local residents.

# Thank you!

As a local charity we would not exist without the support of our funders, partners and donations from our clients and the wider community. Every £1 makes a difference and we work hard to maximise our value and impact. We thank you all for your support.



HM Government

In partnership with

THE NATIONAL LOTTERY  
COMMUNITY FUND



citizens  
advice

MACMILLAN  
CANCER SUPPORT



Surrey Heath  
Community Providers



Surrey Heath  
Primary Care Network  
NHS

*"empowering community centred health & wellbeing"*

Funded by



Community  
Foundation  
for Surrey



SURREY  
COUNTY COUNCIL



FRIMLEY FUEL  
ALLOTMENTS

