

Annual Review

2025 – 2026

**citizens
advice**

**Surrey
Heath**

Serving our community since 1960



A message from our Chair

2025/26 was a milestone year for Citizens Advice Surrey Heath. Thanks to key financial support in a very challenging funding landscape, we expanded our core advice services and connected with more local residents through specialized community outreach.

Our Heartfelt Thanks: This achievement wouldn't be possible without:

- Surrey Heath Borough Council and Surrey County Council
- Our expanding project partnerships and grant funders
- Our incredible team of dedicated staff and volunteers who support Surrey Heath residents every single day

Special recognition goes to Kate Sawdy, our former Chief Officer, who retired in December after 7 years of outstanding service.

Strong Financial Foundation: Thanks to our funding partnerships, the Charity's financial position remains healthy, with a good level of reserves as required by the Charities Commission – crucial as we navigate upcoming local government restructuring and funding challenges in 2026/7.

Powerful Partnerships: We're proud to have delivered holistic support through collaborations including:

- Surrey Heath Community Partnerships (Social Prescribing)
- Macmillan (support to cancer patient financial worries)
- Catalyst & Mary Frances Trust (financial & wellbeing services)
- SGN Energy (vital energy support)
- Camberley Besom and other local charities

Looking Ahead: We're committed to delivering outstanding local advice services while strengthening our governance and working with Local Citizens Advice partners to ensure seamless service in West Surrey.

A Moment of Pride: Our team's professionalism, compassion, and dedication were recognized when we received the **Surrey Heath Volunteer Team of the Year Award** at the VSNS-sponsored awards in November.

To our Board members, staff, volunteers and supporters: **Thank you** for making this possible.



Chief Officer's Annual Review

The 2025-26 financial year presented significant challenges for households, with essential bills and services continuing to rise exacerbated by global events. This sustained pressure has led to an unrelenting demand for our services, particularly in the critical areas of welfare benefits, charitable support, debt and housing.

We are incredibly grateful to Surrey Heath Borough Council for their continued trust and support during a period of extreme financial pressure.

Through collaboration with other local Citizens Advice across Surrey, we successfully delivered several projects in 2025/6 funded by the Surrey County Council Household Support Fund. These initiatives consistently exceeded expectations in client numbers, all while maintaining a high-quality service.

Partnership working in our local community of Surrey Heath has been vital and we are committed to strengthening and expanding our partnership work in the year ahead. We believe that collaboration and working closely with partners is the best way to help the local community.

The changes in local government and the impact that this will have on local funding of services has underpinned CA-SH's support of a proposed development of a Group structure with other LCAs in West Surrey to ensure the sustainability of the service. We believe that closer working across West Surrey will enable us to continue helping our local communities in the most effective way possible and are excited about the opportunities such collaboration will bring.

We are incredibly appreciative of our funders and our thanks go to Surrey Heath Borough Council, Surrey County Council, Frimley Fuel Allotments, The National Lottery, The Better Care Fund, Surrey Heath Community Partners, The Community Foundation for Surrey, Macmillan, SGN and SC Johnson. We would also like to thank our wonderful supporters and donors, notably through the incredible support of our annual Golf Day held in June and Fundraising Quiz held in October.

My thanks to the wonderful team of staff and volunteers at Citizens Advice Surrey Heath, together we are committed to helping our clients find a way forward. Our volunteers gave almost 17,000 hours of their time in 2025/6 and we remain inspired by their commitment to the people of Surrey Heath.



ABOUT US

Who we are

Serving Surrey Heath since 1960, we are the area's independent charity for free, confidential and impartial advice. We are part of the national Citizens Advice network, powered by dedicated volunteers and staff, and we help people find a way forward - whoever they are and whatever the problem.

Our objectives

-  Provide timely, high-quality, trusted advice and information
-  Empower our people and the residents of Surrey Heath and the wider area
-  Build an adaptable, sustainable and thriving service for the future



Free

Advice at no cost to anyone who needs it



Confidential

What you tell us stays between us



Impartial

We don't judge — we're on your side



Independent

A local, standalone charity

OUR IMPACT

The value of our work

For every £1 invested in our service, we return:

£3.83

in fiscal savings to public services

£1,849,077 overall by reducing the demand on public services.

£38.54

in wider public value

£18,624,638 overall through enhanced participation, wellbeing and productivity for the people we assist.

£13.86

in direct value for the people we help

£6,700,506 overall through successful debt write-offs, benefit uptake and consumer problem resolution.



£6,418,461

income gained for clients

new benefit awards, grants, refunds, and costs saved



£934,963

of debt written off or rescheduled

helping people regain control of their finances



£286,297

in other financial benefits

corrected bills, refunds and charitable payments

The situation

Miah came to us facing multiple complex challenges. A survivor of domestic abuse, she is a single parent to a son with additional needs, living in unsuitable accommodation affected by infestation. Struggling with severe mental health difficulties and OCD alongside mounting debts, she felt completely overwhelmed, making it difficult to engage with support services or address her financial situation on her own.

What we did

Our adviser took a patient, supportive approach, taking time to build trust and develop a positive working relationship. We arranged face-to-face meetings to carefully gather details about her financial circumstances and debts. Following a full assessment and advice, we prepared and submitted an application for a Debt Relief Order (DRO) as the best route to give her a fresh start. Throughout, we adapted our approach to her needs, ensuring she always felt listened to, understood, and reassured.

The outcome

The Debt Relief Order will clear Miah's qualifying debts following the moratorium period, lifting the burden of unmanageable debt as she works toward regaining custody of her son. The relief has significantly eased her anxiety, allowing her to focus on her mental health and her son's needs. Feeling truly supported, Miah now has greater confidence, a brighter financial outlook, and optimism for rebuilding her life.



CLIENT STORY

Miah*

Miah came to us for support while managing severe mental health challenges, unmanageable debt, and unsuitable housing after surviving domestic abuse.



*Name changed to protect anonymity

WIDER VALUE

We save money for others too

Our advice doesn't just help our clients — by stopping problems escalating, it eases pressure across key public services:



£170,680

saved for the local authority providers

by preventing homelessness, housing evictions, and reducing demand on mental health services.



£326,898

saved for the NHS

by reducing demand on health and GP services



£625,458

saved for the DWP

by helping people stay in or return to work

Our holistic support creates an impact across the public sector, generating over £1.1 million in wider savings. By preventing homelessness, easing demand on GP services and helping people remain in employment, early advice transforms individual lives while directly reducing financial strain on key public services.

OUR ACTIVITIES

The year in numbers

In 2025/26, we supported



total clients *



issues worked through



advice activities



Benefit forms and
appeals

* 3,705 unique clients

In 2025/26, we delivered



telephone calls



emails



face-to-face
appointments



outreach and home visits

Year on year, we continue to see growing demand for our services and an increasing complexity in the challenges our clients face. Our work requires intensive, ongoing support across multiple channels to ensure long-term resolution and meaningful outcomes.

Our funded projects



Debt Casework

In-depth support to reduce debt via FCA Accredited advice, to help reduce and clear debts and access the right benefits



Social Prescribing

Connecting people with community activities and services to improve their health and wellbeing



Energy Advice

Specialist support to help clients manage energy costs and maximise energy efficiency



Financial Wellbeing Support Service

Debt support for people with mental health conditions, in collaboration with Catalyst



Macmillan

Specialist welfare benefits and money advice to people living with cancer, their families, and carers



Smoke Free Generation

Supporting Surrey Heath residents reduce tobacco use together with Surrey County Council



Household Support Fund

Supported the local authority distribute vital financial relief to vulnerable households struggling with rising living costs



CLIENT STORY

Luca*

Luca came to us for support with loneliness and finding purpose following the death of his wife, hoping to give back through volunteering and re-engage with local community activities.



*Name changed to protect anonymity

The situation

Luca was referred to us by his GP following the passing of his wife. He had previously given up work to care for her, and after her death, he was experiencing deep feelings of sadness, isolation, and an overwhelming amount of unstructured time. Luca was looking for ways to give back to the organisations that had supported him and his wife, as well as explore his keen interest in local history.

What we did

We spent time discussing Luca's goals and agreed to research suitable volunteering opportunities, bereavement support, and history-related activities - taking great care to move at his pace during a very emotionally difficult time. We provided him with details on local historical groups, particularly through the U3A, to help him re-engage socially. We also identified tailored bereavement support options so he could process his loss with dedicated guidance.

The outcome

As a result, Luca was placed on the waiting list to become a volunteer with Action for Carers, an organisation close to his heart. He also chose to connect with Cruse for bereavement support and was delighted to discover the wide variety of local history opportunities available to him. Overall, these measures helped Luca identify meaningful ways to spend his time, reduce his isolation, and focus on giving back so he can look forward with a renewed sense of purpose.

OUR CLIENTS

Who we helped



Age

Under 25: 5% · 26–64: 74% · 65+: 21%



Gender

Female: 59% · Male: 41%



Disability / Health

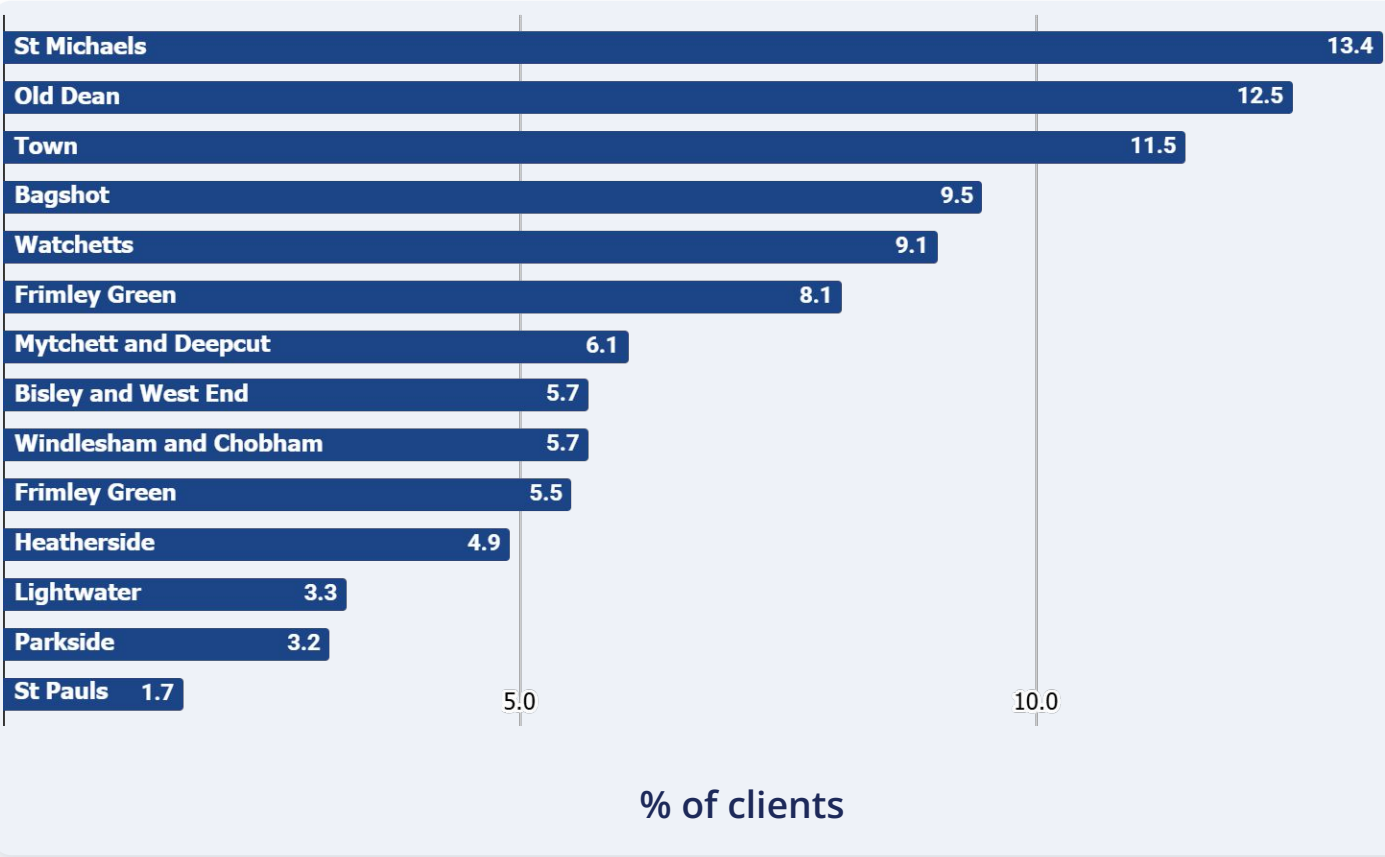
59% have a long-term health condition or disability



Ethnicity

White 78% · Asian 10% · Black 6% · Mixed 3% · Other 3%

By Surrey Heath Ward



ACCESS & CHANNELS

How we deliver advice



Telephone 33%

Our telephone call-back service



Email 25%

Flexible support for those who prefer digital support



Face to face 25%

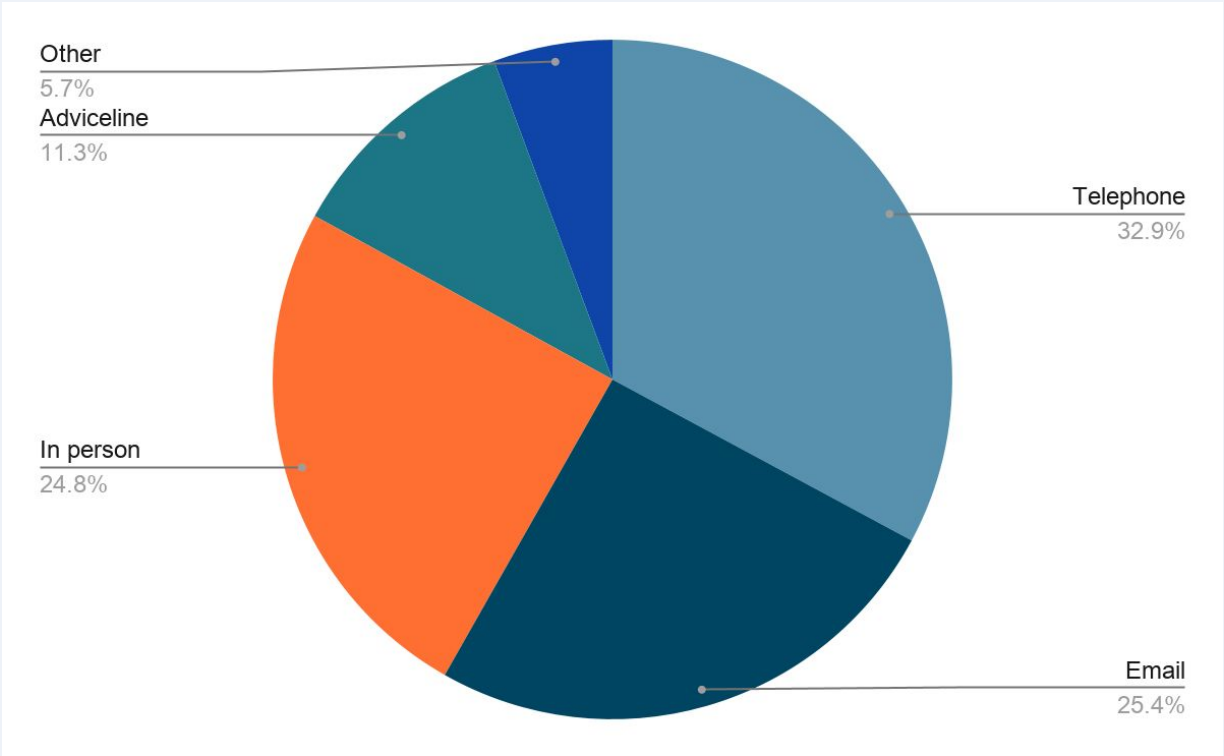
Bookable in-person appointments and drop-in service



Surrey Adviceline 11%

A dedicated helpline for the residents of Surrey

Advice by channel



Citizens Advice has transformed from a traditionally face-to-face service into a multi-channel service that blends physical local offices with digital and online support.

COMPLEXITY OF NEED

People rarely face just one problem

The issues clients are facing are increasingly interlinked. On average, each client came to us with over 4 different problems.

Cost-of-living challenges mean issues like housing arrears, escalating utility or council tax debt, and welfare benefit struggles frequently compound one another and cannot be solved independently.

4.4

average issues per client
[up from 4.0 last year]

As the pressures of everyday life pile up, problems rarely come alone. Citizens Advice is increasingly vital in helping people untangle these issues, tackle the root causes and get back on their feet.

In 2025/26, our clients faced issues relating to:

22%
Benefits & Tax credits

8%
Debt

10%
Utilities & Comms

11%
Universal Credit

10%
Housing

6%
Charitable Support

7%
Consumer Goods

26%
Other

The situation

Margaret, who is registered blind and disabled, went several months without income after missing DWP letters during a stay in respite care, causing her benefits to stop. Turning 66, she needed to claim her State Pension. Facing over £6,000 in council tax arrears, utility debts, a broken boiler, and a blocked bank card, she was left unable to pay for essential living costs.

What we did

We carried out a home visit to assess Margaret's immediate needs and provide hands-on support. We helped her restore access to her bank account, secure recent statements, and submit claims for both her State Pension and Pension Credit. To tackle her living expenses, we applied for a Council Tax Reduction, negotiated an affordable repayment plan for her council tax arrears, and liaised with her utility and credit card providers to set up manageable repayments on priority tariffs. We also secured a replacement boiler when initial funding was turned down, lodged an appeal with HMRC regarding an unexpected tax bill, and connected Margaret with Sight for Surrey for ongoing specialist support.

The outcome

Margaret now receives her full benefit entitlement, including her State Pension and Pension Credit, restoring complete financial stability. Her council tax is significantly reduced with a manageable plan for past arrears, and her utility and credit card debts are fully under control. With a brand-new boiler keeping her home warm and continuous support from local sight-loss specialists, Margaret has regained her independence, peace of mind, and quality of life.



CLIENT STORY

Margaret*

Margaret came to us overwhelmed by mounting debt, no heating, and a sudden loss of income, seeking urgent help to regain her independence and feel secure in her own home.



*Name changed to protect anonymity

We don't just advise — we advocate for change



Sharing our data

We use our clients' experiences, stories and evidence to research and campaign for positive change by raising evidence forms of unfair situations and responding to National Citizens Advice calls for evidence.



National and Local campaigns

We supported National and Local campaigns throughout the year online, via social media, and face to face in the community.



R&C Activity 2025/26

MP briefed on:

- UC & PIP Bill
- Child Poverty Strategy
- 2-Child limit & benefit cap
- Disability green paper

Regular 6 monthly meetings with MP and presentations to local authority councillors. Delivered presentation to local councillors explaining the impact of potential changes to PIP

CLIENT VOICES

In their own words



97%

would recommend us

93%

found a way forward

85%

had their problem resolved

87%

found us easy to access

“

“I want to say thank you for your advice and support that you give it to me at that difficult time in my life”

“

“Absolutely brilliant in helping me. I have used them a few times - invaluable service”

“

“I am very grateful for the Citizens Advice Bureau - I was made to feel very welcome as always and the help I received was second to none”

“

“I will forever be grateful for you, you actually care. You really made me feel supported, you're one of the people that helps the world go round”

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CLIENT STORY

Sam*

Sam came to us facing imminent eviction and spiralling debt due to ill health, seeking urgent support to save his home and regain control of his finances.



*Name changed to protect anonymity

The situation

Sam reached out to us with severe debt and rent arrears. Due to health issues, he was unable to work and could no longer afford his daily living costs, causing his debts to spiral out of control. Because he was over eight weeks behind on his rent, a court date had been set for the outright possession of his home, leaving him deeply concerned that he would lose his accommodation.

What we did

We immediately activated Breathing Space to pause action and delay the court date. To clear his rent arrears, we applied for a Discretionary Housing Payment and a Frimley Fuel Allotments grant. We also addressed his council tax arrears through an exceptional hardship payment and assisted him with claiming reductions, setting up a Direct Debit aligned with his Universal Credit (UC) payment date to prevent future arrears and avoid bailiffs. Additionally, we arranged for lower water payments directly from his UC, applied for an energy grant, and helped him complete a UC50 form so he could be assessed as having Limited Capability for Work.

The outcome

Our intervention successfully stopped the possession order and secured Sam's home. By clearing his arrears, lowering his ongoing bills, and maximizing his benefit entitlement, Sam now has secure accommodation, an increased income, and a balanced budget so he can comfortably support himself moving forward.

Our volunteers

Our volunteers are at the heart of our service. Their time, commitment, skills and lived experience enable us to extend our reach and support more people across the community. We value the unique contribution they make and invest in their recruitment, training and ongoing support. In return, volunteering provides opportunities to develop skills, build confidence and create meaningful connections, making it a rewarding experience for both our volunteers and the community.

We were particularly proud to see the dedication of our staff and volunteers recognised through the **Surrey Heath Volunteer Team of the Year Award 2025** at the VSNS-sponsored awards in November. This was a wonderful acknowledgement of the whole team.

The scale of their contribution is reflected in the estimated value of volunteering to Surrey Heath in 2025/26, which represents:

£548,180
in value

&

16,926 hours of
volunteering



THANK YOU!

We couldn't do it without 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.

Thank you all for your support.



In partnership with
**THE NATIONAL LOTTERY
COMMUNITY FUND**



**MACMILLAN
CANCER SUPPORT**



**Frimley Fuel
Allotments**



...and more, together with donations from the public.

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