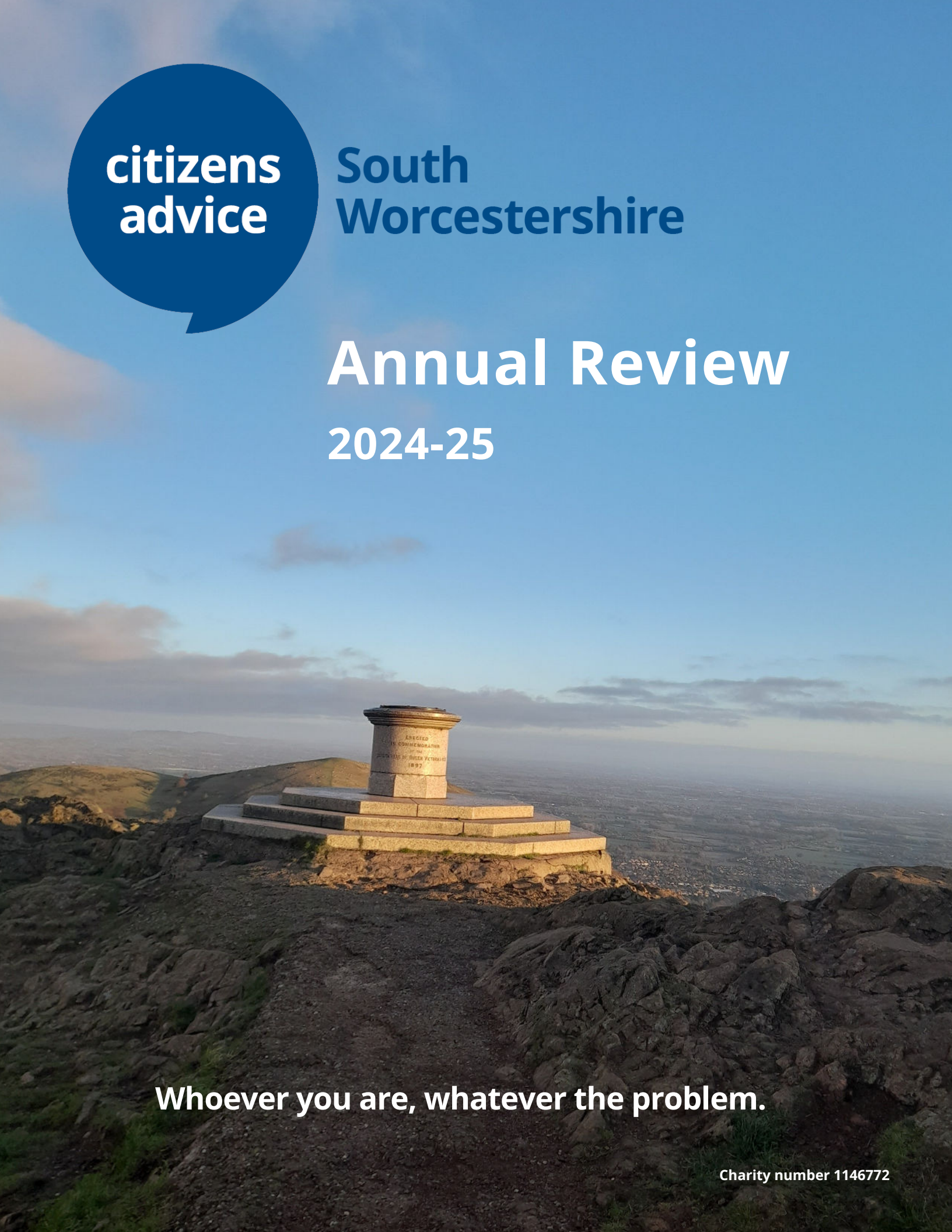


The background of the entire page is a photograph of a stone monument on a rocky hilltop. The monument is a tiered stone base with a cylindrical top. It is set against a backdrop of a vast, hazy landscape under a blue sky with some clouds. The foreground shows the rough, rocky terrain of the hilltop.

**citizens
advice**

**South
Worcestershire**

Annual Review

2024-25

Whoever you are, whatever the problem.

Charity number 1146772



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**We are the
people's champion**

A message from the Chair

Having lived in South Worcestershire for a decade, I see the hardships and pressures faced by our community with the continuing cost of living crisis and the need for support on a financial and wellbeing basis. Negative impacts on household budgets remain challenging and the demand for advice services continues to rise, particularly for money advice and debt solutions.

I continue to be humbled by the hard work of the staff and volunteers in maintaining such vital services. Being part of a wider network of local and national bodies means that we have increased opportunities to collaborate and add value to much-needed services with key partners, such as the local Housing and Homelessness teams.

It is great to see the development of our health-related projects which shows a confidence in the voluntary sector to deliver positive health outcomes for people in a non-clinical way. We have been successful in securing some really great outcomes for many of the clients who have engaged in these services throughout the year.

As a small charity we face the ongoing challenge of financial forecasting since much of our funding is short-term in nature. This year our core costs have increased due to the changes made to the National Living Wage and the Employers National Insurance contributions.

In addition, the forthcoming local authority reorganisation has created a level of uncertainty. Therefore, I am grateful to all our funders for enabling such an important local service to continue.

My heartfelt thanks go out to everyone working hard to keep Citizens Advice South Worcestershire as an important local service within our community. Whether you are a member of staff, a volunteer, a trustee or a donor, you can be truly proud of what we achieve together.



Linda Ranford
Chair of Trustees

Thank you from the CEO

In the last 12 months I have found myself in periods of reflection as I continue to seek ways to develop our service and ensure that we are safeguarded in the future, to remain accessible to those who need us the most. It is still almost incredulous to see the number of people who are managing a negative budget following the devastating effects of the cost of living rises that have pushed more and more people into debt.

I am incredibly grateful to, inspired by and supported by a fantastic team of staff and volunteers who work tirelessly to help people in their local communities.

We are all human, and life can throw us a curveball at times that means we need to dig deep into our reserves of resilience and strength to get by. The team at SWCA ensures that no-one has to do this alone and that good quality advice, information and support will always be available as long as we are able to deliver our services.

Financial sustainability is fundamental to the continued success of our service delivery. I remain fully committed to proactively building, maintaining and cultivating strong relationships with funders and stakeholders.

This strategic approach will help to ensure our resilience in the face of potential challenges, including local government reform, reductions in funding, changes in central government policy, or any other unforeseen developments.

Challenges often also bring opportunities, and the current landscape is full of challenges! So I look forward to the opportunities that lie ahead, knowing that I can rely on a committed, skilled and deeply caring team of staff and volunteers.

Together, we can work hard to ensure that our client's voices are heard, that they are given the opportunity to access the information, support and advice that they need to find positive ways forward in their lives, and that our services remain accessible, relevant and rooted in local communities.

A very wise woman once told me "If you walk towards the shadows - they only get smaller."

Thank you to our teams, to our funders, supporters, partners and of course to our clients.

Bring on 2025-26!!!



Annie Robson - Chief Executive Officer

We are Citizens Advice.

We exist to shape a society where people face far fewer problems.

At South Worcestershire Citizens Advice we offer free, confidential advice, whoever you are, whatever your problem.

We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment. We're here for everyone.

We do this by offering a generalist advice service as well as a number of other specialisms including:

- **Specialist debt advice regulated by the Financial Conduct Authority (FCA)**
- **Social Prescribing and other health related projects in partnership with Malvern Town PCN**
- **Free access to family law and probate solicitors**
- **Outreach support in a number of foodbanks across the districts**
- **Specialist support for those struggling to find or sustain employment due to ongoing health conditions**
- **Dedicated groups delivering mental health support**



"Without the help of Citizens Advice I just don't know where I'd be. From the first phone call to the last meeting, everyone I spoke to was brilliant and helped me get the support I needed and so much more."



Our impact 2024-25

In 2024-25 we have achieved the following



#WeAreCitizensAdvice

6218 clients seen and supported with over 17,000 issues

Over £1.2million in income gain achieved for clients

Over 1500 food vouchers issued

1267 applications for charitable support made on behalf of clients

6218 clients seen and supported with over 17,000 issues

Over 650 referrals into our Social Prescribing service

Delivery of advice services as a key partner of Worcestershire Advice Network

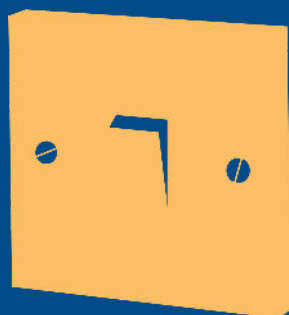
Retained 99% of staff team and 90% of volunteer teams

Case Study - Julie

A woman in her 50's came to us after being diagnosed with a long term health condition that affected her ability to work. She was a carer for her elderly parents and was concerned about being able to look after them. Advisers undertook detailed benefit checks for Julie and her parents and helped to claim for extra Pension Credit and Carer's Allowance.

Julie was supported to make a debt repayment plan for the small amount of debt she had to non-priority creditors. Our advisers worked with Julie to make a claim for PIP when she was ready to accept this help. A referral to Social Prescribing was made as Julie needed the support to come to terms with her diagnosis.

Julie now attends support groups regularly and is no longer reliant on costly credit cards to pay for household bills.



Julie says

"Completing a PIP form for myself was really tough. But the adviser made sure I was comfortable with the process and was really knowledgeable. It is a great relief to know mum and dad are able to pay for some carer's now that they receive Attendance Allowance. I cannot recommend Citizens Advice enough. I am really enjoying the peer support group I attend and am slowly re-discovering myself. Thank you!"

More about our projects.....

The Money Advice and Pension Service (MAPS)

MAPS funds a full time post to deliver a Money Advice casework service to clients across the district needing help to manage multiple debts .

2 part time caseworkers deliver the service and they are able to utilise a range of tools to help service users, like the statutory Breathing Space regime as well as Insolvency based options such as Debt Relief Orders (DRO's) and Bankruptcy which help clients who are particularly vulnerable , leading unsettled ways of life or fleeing domestic violence to make a fresh start.

291 clients were helped by this project in 2024-25 and £84,000 of unmanageable debt was written off through the provision of DRO's.



The Money Management Service



helps assist clients with budgeting issues to develop sustainable household budgets encouraging best use of existing income by applying for social tariffs for water or other utilities and making applications to charities to clear excessive fuel debt. A part time advice worker delivers this project and demand for this type of advice continues to grow year on year.

Foodbank services

Our 4 Foodbank projects are now into their 3rd year of delivery and are well placed to help clients particularly affected by food and/or fuel poverty . The main aim of the service is to maximise income for service users and so prevent over reliance or long term dependence on all forms of localised social welfare.

Over the 1st 2 years of delivery the Malvern & Droitwich projects have helped 538 clients obtain over £500,000 in additional income. These funds help clients to manage household budgets and address health inequalities.

Advisers are available at the following foodbanks currently:

- Ledbury
- Pershore
- Malvern & Upton
- Droitwich



In 2025/26 we are looking to expand our delivery in foodbanks in the Wychavon areas

Resettlement Support

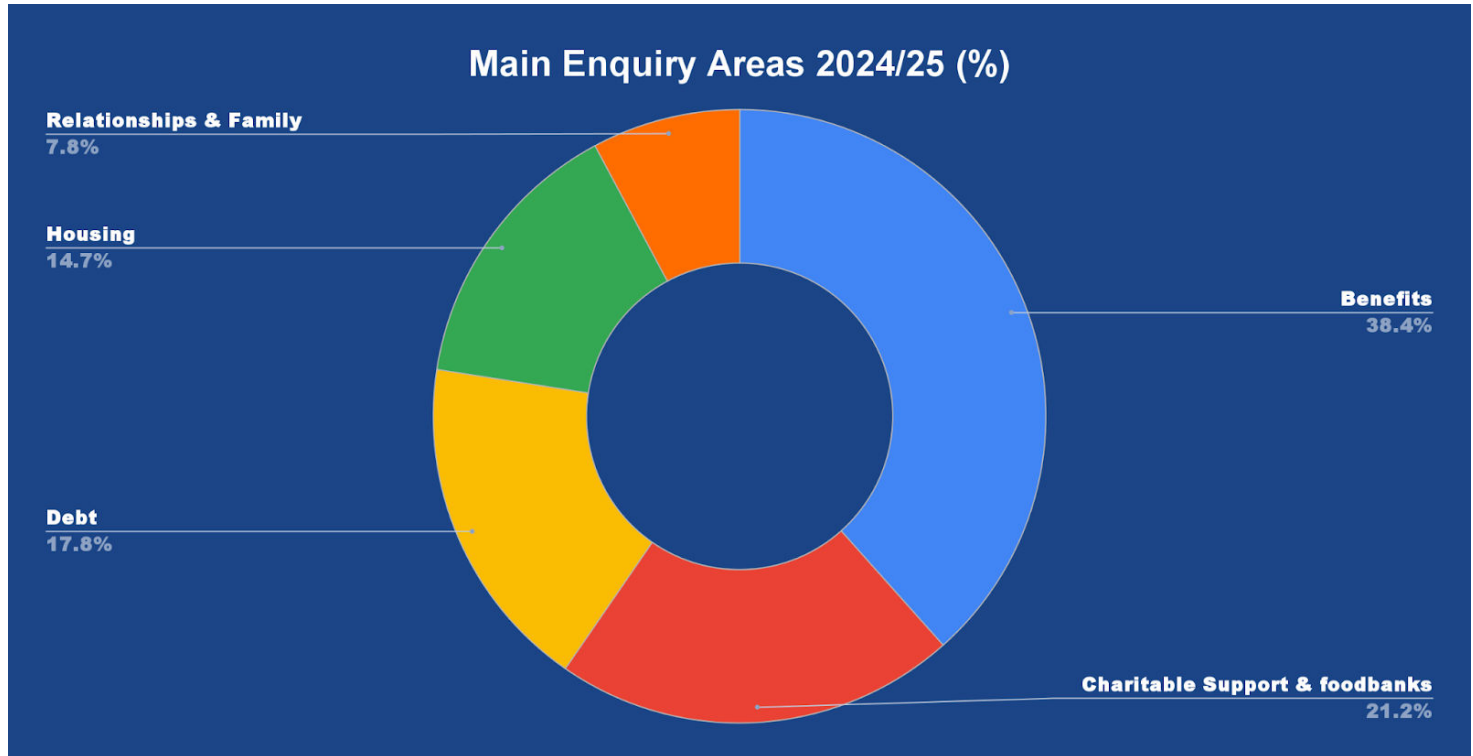


A part time specialist adviser funded by Malvern Hills District Council helps Ukrainians and other refugees accommodated in the Malvern Hills District to address advice issues around immigration, access to housing and money advice. Our adviser works with partners to ensure the specialist support required is available and to help clients integrate themselves into the community.



Richard West
Head of Operations

Main enquiry areas in 2024/25



Case Study

A retired client visited the Foodbank in Upton because he was having problems managing his income . He was receiving basic state retirement pension and a small occupational pension .He had been treated for cancer 10 years ago successfully but this had left him with a significant speech impediment which made every day communications more challenging for him.

We helped him to make a claim for Attendance Allowance to help with the costs associated with his disability which despite initially being rejected was successful upon review with our assistance. This resulted in additional income of £73.90 per week and passported him to a further claim for Pension credit worth a further £40 per week. The total gain for him each year was in excess of £5900.

These funds will help him to remain active and independent in the community.



Our People

At SWCA we are incredibly lucky to have a dedicated team of staff and volunteers who all commit themselves to achieving the very best outcomes for our clients. Without them, we simply could not run the service and we are grateful to each and every one.

Meet some of the people that make our organisation such a fabulous place:

I started working part time for Citizens Advice in 1998. As a divorced mother of two boys, recently completing a business course at college, this was my first office job. I had always worked in retail as I enjoyed working with the public.

It was very different then. There were only a few computers which almost filled the desk. The information system was printed in ring binders!

I.T has improved a great deal over the years and thanks to grants such as Lottery and District and Parish councils we were able to buy more computers to enable us to use an electronic information system.

I have seen many changes over the years but one thing that remains the same is the commitment of our volunteers. Having three teams working on a Monday, Tuesday and Thursday, brings variety to every day.



Ann Parry
Office Manager - Evesham



Volunteer Profiles



I volunteer because I feel I can help others through the various traumas that we all suffer from time to time, having experienced most of them in my own life. Just now and again we are privileged to make a real positive to our client's life and simply I have time to spare which needs a purpose.

I enjoy the camaraderie of being in an office with like minded people all generously giving their time to help others.

Jerry is a volunteer adviser based at our Evesham office and has been with us for 4 years.

I volunteer because I like helping others and this role gives me an opportunity to try to do that. I enjoy volunteering because it's lovely to be a part of a wonderful team that shares my interests and values regarding lobbying for positive changes for the local community and because it gives me a good sense of purpose



Fern joined us in 2024 and works with our Research & Campaigns team based in Evesham



Gill is an experienced generalist adviser in Evesham and has been with us since 2019

I volunteer because I have the time available and want to give back to the community. I enjoy working with the other advisers and team in the office; it is a regular social commitment. I also enjoy being able to help those in the community who are less able to help themselves.



What volunteering means at

**citizens
advice**

**South
Worcestershire**



**Our volunteers increase
our capacity to help
more vulnerable people**

*I feel that I'm contributing
something meaningful to the
community and it's a
friendly and supportive
organisation to work for.*

**Several of our
volunteers have gone
on to secure paid
employment**

*I love helping people to
resolve their problems -
there is nothing better*

*Always looking after
volunteers with coffee
and consideration!!*

*Great sense of family and
community. We all look out
for each other*

**Our volunteers have given
over 22,500 hours of their
time in 2024-25 which
equates to over £337,000
of paid time**

*My wellbeing has
improved and I look
forward to volunteering*

**Volunteers make up
over 72% of our
workforce - without
them there would be
no service!**



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What's new in 2024-25?

We know how important it is to align our services with the needs of our local communities as well as with the current government agenda. The complexity of the issues that people face continues to deepen and we know that this complicated matrix of need can make casework more challenging and time consuming.

With a focus on helping people to improve their financial, housing and health related challenges we have seen a continuous increase in demand for our services that is sometimes hard to meet. We have long been aware of the direct correlation between social issues such as unemployment, inadequate housing and debt and the effect these have on someone's mental and physical health. By working closely with stakeholders and funders we are delighted to have secured a number of new contracts this year which enable us to spend more time supporting clients who really need our help to achieve their full potential.

We know that being positively engaged in employment plays a really significant role in how well someone can contribute and thrive in their community. Our new, work-focussed projects are already seeing some impactful outcomes which we are confident will have far-reaching and long term positive implications for the clients we work with.

WorkWell and Building Brighter Futures (BBF) are both early intervention and upstream prevention programmes that aim to support improved long term health and wellbeing outcomes and reduce pressures on local health services by supporting people to start, stay and succeed in work, training or education.

Workwell focuses on those who are still in employment or have recently left due to ill health and BBF supports people who have been out of work for a longer period of time, who may need more intensive support to return to some form of engagement in employment, training or education.

Emma - Work & Health Coach - Evesham

In this role, I support individuals who have recently left work due to health conditions or disabilities, as well as those who are struggling to remain in work for similar reasons. My approach is centred on one-to-one coaching, helping clients build confidence, recognise and utilise their strengths, and take control of managing their symptoms. I also provide guidance and signposting to relevant support services, empowering people to thrive and, where appropriate, return to the workplace.



What I love most about working for South Worcestershire Citizens Advice is the welcoming and collaborative team environment. There is a wealth of knowledge and experience among both staff and volunteers, and support is always readily available. It's incredibly motivating to work in a place where everyone is committed to helping people, and where sharing advice and learning from one another is encouraged every day.

Matt - Wellbeing & Lifeskills Adviser Building Brighter Futures

It is often the case that my cohort of clients have been out of work for a time, sometimes many years. Influencing factors include long term physical and mental health conditions, childcare, debts, low skills or lack of experience etc.



The main objective for the project is to get people into work or go into training or learning, however this is done slowly and in a kind, holistic fashion based on their hopes for a brighter future. We take a long term & supportive approach and work upwards to the outcome.

The best thing about working for SWCA is the unbelievable levels of kindness of everyone in the organisation. I have worked in many jobs over my 35 years in the workplace, and I can honestly say, the care & support, the kindness and the desire to help others runs through every vein in the organisation. It is an exceptional place to work, with wonderful colleagues. I am truly humbled to work alongside them.

These new projects compliment the already well-established Social Prescribing and Being Well Services that are delivered and we are so pleased to see the Voluntary Sector receiving the recognition it deserves as a key partner in shaping local outcomes and contributing to the strategic planning of Public Health funding.

At SWCA, we couldn't be prouder of what our Health Teams have achieved over the past year. Their dedication and hard work have made a real difference, and we're excited to keep building on this progress as we grow and strengthen this important part of our work together.

This is John

He was unemployed for a few years after working at Waitrose for a long time before experiencing a considerable mental health episode meaning he had to leave work. He was signposted to the Help Centre by the Jobcentre in the Autumn last year after finishing a college course. John was amazed at his first experience of the centre, where he enjoyed a friendly welcome, coffee and a chat with Matt and a follow-up 1:1 to discuss the future. An action plan was created and work commenced on creating his brighter future. After a few months of work, including re-working his CV and working on confidence and self esteem, John applied for a role that was perfectly aligned to his skills and aspirations, that of helping other people. He applied, secured an interview, and after some interview coaching and prep with Matt, he was successful.

He recently started work at HOW College as a Learning Support Assistant where he has turned the tables and is himself now helping young people towards a brighter future. A wonderful success story. He was invited back to the Help Centre to meet Baroness Smith and tell her of the benefits he had received first hand as a customer, and is doing well several months into his role.



Partnerships and Events

We know that we can't deliver our services without the support and collaboration of our trusted partners and other community groups. Working together is so incredibly important to ensure that we remain relevant, effective and accessible to our local communities.

Fundraising opportunities are challenging for a service like ours but we are grateful to Malvern Town Football Club for supporting our family Funday event which is now in its 3rd successful year. It's lovely to get an opportunity to host an event that is well supported by a number of partners and offers a fun and affordable day out for all the family.

We receive funding for our Family Funday event from Platform Housing Community Chest which is made up of a panel of Platform residents who award grants to projects that they feel will make a difference in their local communities.

This type of support means a great deal to us as we know how important it is for people in the community to know where they can go to get support and this event allows us to showcase this in a really positive and fun way.



Volunteer Recruitment



Kerry from our Recruitment Team at the Battle of Evesham

Being visible at community events is really important to us to ensure that local communities know where they can get support from when they need it most. It also gives us an opportunity to recruit more volunteers to join us. We are always looking for more people to help deliver our vital services. The roles we most often recruit for include:



In 2024-25, we have attended the following events:

- The Battle of Evesham
- Droitwich Comedy Festival
- Moving Forward Community Event - Westlands
- DWP event at Wallace House - Evesham
- Evesham Living Well Event
- Malvern Welfare Support Market Place
- Evesham Medieval Market
- Aston University Annual Conference for Financial Wellbeing

Financial Review

Financial Overview 2024-25

- Income - £729,532
- Total year expenditure - £784,064
- Free Reserves - £400,266

N.B Full annual accounts published on Charity Commission website



Finances remain one of our greatest ongoing challenges. The nature of charitable funding—often short-term and project-specific, makes long-term planning extremely difficult. This unpredictability hampers our ability to invest in sustainable growth and strategic development.

We place immense value on our staff and the vital contributions they make. However, we face real difficulties in competing with private sector salaries and offering the long-term job security that many people understandably seek, particularly in the current economic climate.

We are well supported by a number of funders to whom we are incredibly grateful. We never underestimate the importance of developing and maintaining positive working relationships with them as they entrust us to deliver positive outcomes for the communities that we serve.

This year has seen us end the year with a deficit for the first time in over 5 years, which demonstrates the nature of the funding landscape at the present time. The increase in the employers National Insurance contributions and the uplift in the National Living Wage have been a factor in these increased costs throughout the year.

But we remain resilient and optimistic for the future as we know that we are delivering a much needed, well respected and valued service to our local communities.

New funding will be sought to cover our rising costs and more collaborative opportunities will be considered as a means of being more efficient.

Our reserves policy continues to be met and safeguards us against any unexpected increase in costs but needs constant scrutiny from our highly dedicated Finance team and Trustee Board who ensure we remain as low risk as possible.

We would like to express our heartfelt gratitude to our funders for their continued support, which has been instrumental in enabling us to deliver advice services to our community over the past year. Your trust and investment in our work makes a significant difference in the lives of those we serve. Together, we are creating stronger, more resilient communities across South Worcestershire.

In particular we would like to thank the following organisations:

- Malvern Hills & Wychavon District Councils.
- Rooftop Housing Association
- Malvern Town PCN
- Vale of Evesham PCN
- Malvern Town Council
- Russell & Co
- Bradley Haynes Law
- De Lisle Family Law
- Worcestershire County Council
- Platform Housing
- Tenbury Town Council
- Droitwich Spa Town Council
- Pershore Town Council
- Trussell Trust
- John Martin Charity
- Evesham Rotary Club
- Hawthorne Trust



Bradley Haynes Law



Special thanks to:

Fran Herdman for kindly donating the proceeds of her late husband - Brian's funeral to SWCA

David Tweets, husband of the late Gwyneth Tweets who was a volunteer supervisor and welfare rights caseworker for SWCA for many years. David kindly donated proceeds from Gwyneth's funeral to SWCA.

Our wonderful staff and volunteer team for your never ending commitment, enthusiasm and dedication to helping people in the communities of South Worcestershire.



In fond memory of Brian Herdman



Brian was Chair of our Trustee Board and sadly passed away in November 2024.

His legacy of valuing people, lives on in our organisation and we are grateful for the support, leadership and inspiration that he gave to South Worcestershire Citizens Advice



South Worcestershire Citizens Advice helps people find a way forward.

We value diversity, champion equality and challenge discrimination.

We're here for everyone.

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