

**citizens
advice**

Stevenage

2024/2025

ANNUAL REPORT

Citizens Advice Stevenage

Created by
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Brian Dube
Andreas Preissler

castevenage.org.uk





**TRUSTED
SINCE
1956**

WE ARE CITIZENS ADVICE STEVENAGE

Our purpose is to be here for everyone. We provide free, confidential, and independent advice to empower people to overcome their challenges. We work to tackle the root causes of these issues and advocate for lasting change. We speak up for individuals and communities on the issues that matter most. We celebrate diversity, promote equality, and challenge discrimination wherever it exists.



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CHARLOTTE BLIZZARD- WELCH

CHIEF EXECUTIVE OFFICER

**“THIS YEAR HAS BROUGHT
BOTH CHALLENGE AND
CHANGE”**



It is our great privilege to present this year’s Annual Report for Citizens Advice Stevenage. This year has brought both challenge and change from the ongoing pressures of the cost-of-living crisis to increasing demand for advice across every area of our work. In these uncertain times, Citizens Advice Stevenage has remained a trusted, consistent source of support, hope, and empowerment for thousands of clients. Every day, we help people find a way forward through some of life’s most difficult moments.

Our achievements are a testament to the extraordinary efforts of our staff and volunteers. Their empathy, resilience, and professionalism form the backbone of our service. Their commitment has ensured we continue to deliver high-quality advice and advocacy to those who need it most. Every conversation they have, every problem they help solve, is a powerful reminder of the essential role we play in people’s lives. We offer our heartfelt thanks to each and every one of them.

This year has also brought significant change within our governance. We said farewell to three valued members of our Board, each of whom made important contributions during their time with us:

- Malcolm Parry, who served on the Board for 7 years, 1 month and 16 days.
- Jamie Lyons, who stepped down after 2 years, 3 months and 23 days.
- Andrew Cheung, who served a shorter but appreciated tenure.

We are deeply grateful for their service and leadership. We also saw a transition in our leadership team as Tim Wade stepped back into the Vice Chair role, and a new Chair was appointed. Despite these changes, the Board remains strong, resilient, and fully committed to leading the organisation through its next phase. Together with our dedicated team, we now bring an even stronger blend of strategic insight and commercial expertise — enabling us to navigate complexity, drive innovation, and remain financially sustainable in an ever-changing environment.

We have also seen remarkable collaboration across our local offices, our national Citizens Advice network, and partner organisations. Together, we’ve adapted services, extended our reach, and continued to advocate on behalf of people whose voices too often go unheard.

SARAH NEILSON

CHAIR OF THE BOARD



“THANK YOU FOR BEING A PART OF OUR JOURNEY”

This year, our evidence has helped shape national debates and influence real change — for example:

- The cost-of-living crisis continues to be one of the biggest challenges faced by residents across Stevenage. Our research has highlighted the growing financial pressures on local households. Before the crisis, the average person we supported had around £33 left after paying for essential bills. Today, our data shows that many clients are facing an average shortfall of £36 per month, leaving them unable to cover basic costs such as food, rent, and energy. Through our Cost-of-Living Crisis project, we've shared these findings locally with Stevenage Borough Council and nationally through the Citizens Advice network, helping to influence key discussions on income adequacy, energy support, and financial resilience. Our evidence was also used to strengthen calls for improved welfare policies and support schemes for low-income families.
- We supported a very vulnerable client who had been struggling to cope after receiving a PIP decision notice several months earlier. When they finally contacted us, our advisor spent three hours on the phone helping them share their story, followed by a face-to-face appointment to ensure they felt comfortable engaging with the process. Their significant mental health needs made it difficult to clearly explain their situation, so we obtained medical records to strengthen the appeal, prepared a detailed submission, and attended the hearing alongside them. As a result, they were awarded the Standard Rate Daily Living component, receiving £5,039 in backdated payments and £3,540 per year ongoing.

None of this would be possible without the ongoing support of our funders, stakeholders, and wider community. Your belief in our mission enables us to stand alongside the people who need us most — and to keep building a fairer, more compassionate society.

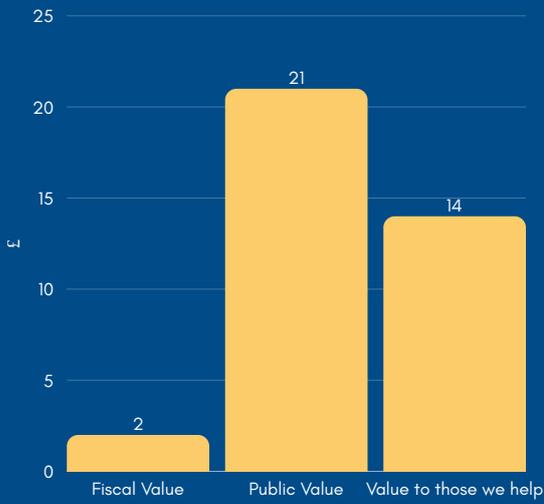
As we look ahead, we are under no illusion that the pressures facing our clients will ease quickly. But we are confident in our ability to respond. With a strengthened leadership team, a clear strategic direction, and the continued dedication of our people and partners, Citizens Advice Stevenage is well placed to meet the challenges ahead.

Together, we will continue working toward a future where everyone has access to the advice they need — and the confidence to move forward.

Thank you for being part of our journey.

KEY FIGURES

For every £1 invested we generate:



In addition to financial benefits:

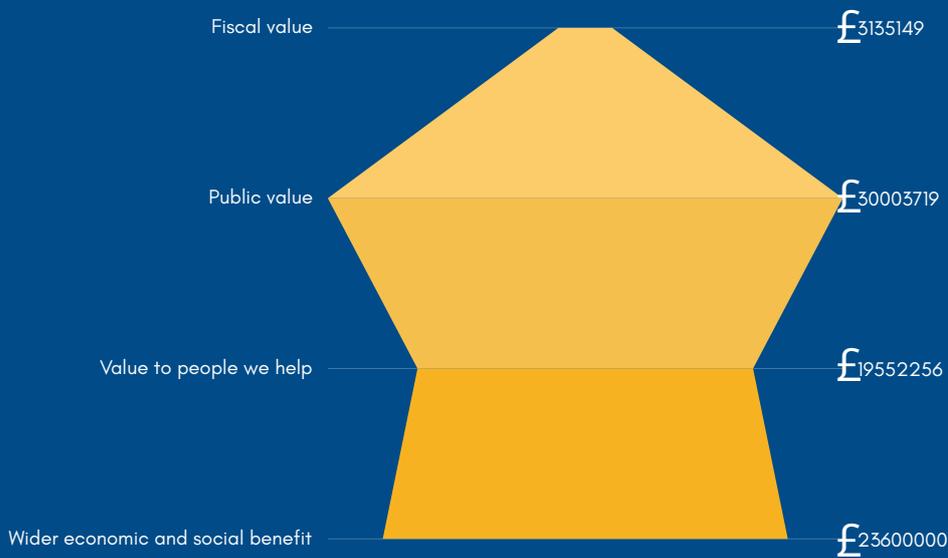
Clients found a way forward with their problem

86%

Would recommend our service

85%

Overall benefit to the public purse:





OUR PROJECTS

At Citizens Advice Stevenage, we continue to deliver a wide range of high-quality, free, and confidential services that make a real difference to the lives of local residents. Our work is guided by one goal to help people find a way forward, no matter their circumstances. Each year, we support thousands of clients through specialist advice, advocacy, and partnerships that strengthen our community. Our services are continually reviewed and developed to ensure we remain relevant, responsive, and accessible, reflecting our commitment to equality, fairness, and inclusion.

Immigration

Citizens Advice Stevenage provides free, confidential, and independent Level 1 Immigration Advice, accredited by the Immigration Services Commissioner (IAA), supporting individuals and families who need help understanding their immigration status, basic visa or citizenship requirements, right to work, or access to benefits. Clients can contact us directly or be referred through partner organisations, with appointments available by phone or in person during our opening hours. For cases requiring more complex support beyond Level 1, we offer smooth referral pathways to trusted legal specialists, such as Elizabeth Rose Solicitors in Luton, ensuring people receive accurate guidance and appropriate representation when needed

Family Advice

Our Family Advice Project offers dedicated support for individuals and families dealing with relationship breakdown, separation, divorce, or child residence issues. We also provide confidential advice and safety planning for victims of domestic abuse, working closely with Stevenage Against Domestic Abuse (SADA) and other community partners to ensure clients receive both legal and emotional support. This holistic approach ensures that families receive the guidance, empathy, and advocacy they need to make safe, informed decisions and rebuild their lives.

Pension Wise

Citizens Advice Stevenage continues to offer Pension Wise, a free government-backed guidance service for people aged 50+ with defined contribution pensions who are approaching retirement. Pension Wise helps individuals understand their pension options, tax implications, and key decisions they may need to make, offering clear, impartial guidance rather than regulated financial advice. Appointments are tailored to each person's circumstances and can be accessed online, by phone, or face to face through Citizens Advice. This service empowers residents to make informed, confident choices about how to use their pension as they plan for the future.

Employment Service

Our Employment Service provides specialist advice and representation for clients facing workplace disputes, discrimination, or unfair dismissal. We offer support at all stages of the Employment Tribunal process, including a free initial assessment and a transparent, pay-as-you-go fee structure for ongoing representation. This service helps protect workers' rights, promote fair treatment in the workplace, and ensure that everyone understands their legal options and entitlements.

OUR SERVICES

1

Welfare Benefit Appeals

When clients face unfair or incorrect benefit decisions, our specialist caseworkers provide expert guidance and representation throughout the appeal process. From preparing appeal submissions to attending tribunal hearings, we ensure clients have the best possible chance of achieving a fair outcome. Our success rate remains consistently high over 80% of appeals are upheld in our clients' favour. We also identify patterns in poor decision-making and share this evidence nationally to influence improvements in the welfare system. Our focus is not only on resolving individual cases but on reducing the number of unfair benefit decisions overall

2

Homelessness Prevention

Our Homelessness Prevention team plays a vital role in protecting residents from losing their homes. We work with clients at risk of eviction, offering early intervention and legal representation in court proceedings. By negotiating with landlords, preparing financial statements, and developing realistic repayment plans, we are able to prevent around 94% of eviction cases from resulting in homelessness. This service helps families and individuals maintain stability, reduces pressure on local housing services,

3

Welfare Benefit and Debt Management

In partnership with Stevenage Borough Council, our Welfare Benefit and Debt Advice service assists tenants with rent arrears and financial difficulties. Our advisers assess clients' income, benefits, and debts to create personalised action plans that help them regain control of their finances. We also provide support in managing priority and non-priority debts, improving budgeting skills, and ensuring access to all eligible financial support. This project not only reduces rent arrears and prevents evictions but also builds financial resilience among residents, empowering them to manage their finances confidently in the long term.

4

Crisis Intervention

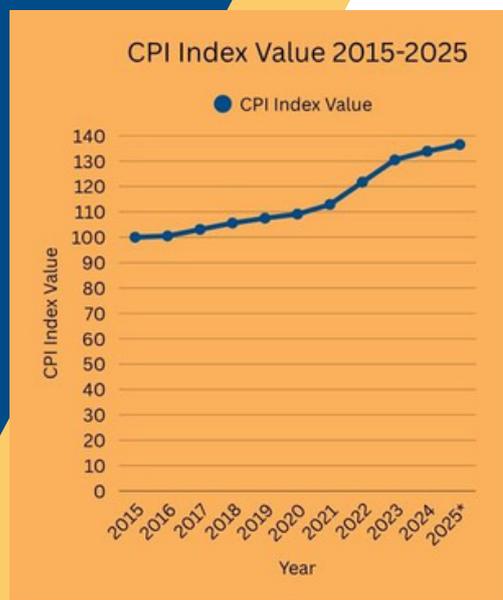
Our Crisis Intervention service is often the first point of contact for residents facing urgent financial hardship or unexpected life challenges. We provide immediate, practical support such as:

- Referrals for emergency food parcels and fuel vouchers
- Assistance with grant applications and benefit entitlement checks
- Support with income maximisation and budgeting

This service ensures that no one in our community faces crisis alone. By providing fast, compassionate, and practical support, we help clients stabilise their situations and access longer-term solutions.

2025 - 2026 COST OF LIVING CRISIS

Over the past year, the rising cost of living has continued to affect households across the UK, and Stevenage has felt this impact deeply. With everyday essentials becoming more expensive and wages struggling to keep pace, more people are turning to local support services for help. The combined pressures of food, fuel, rent, and energy price increases have left many families facing difficult financial choices. According to the Office for National Statistics (ONS), UK inflation reached over 11% in 2023, the highest rate in more than 40 years before easing slightly in 2024. However, prices remain significantly higher than pre-pandemic levels. In Stevenage, average private rents rose to £1,381 per month, an increase of nearly 6% from the previous year. Meanwhile, energy costs remain unpredictable, and the price of basic groceries has risen by an average of 15–20% over two years. These figures translate into very real challenges for local residents. At Citizens Advice Stevenage, we've seen a noticeable rise in the number of people seeking help for debt management, benefit claims, and housing arrears. Many are facing financial difficulties for the first time, with the combination of higher living costs and reduced disposable income creating growing insecurity across the community. Our advisers continue to provide crucial support through services such as Welfare Benefit and Debt Advice, Crisis Intervention, and Homelessness Prevention. We help clients access financial aid, manage arrears, appeal unfair benefit decisions, and secure emergency assistance when needed. Working closely with Stevenage Borough Council and other partners, we're ensuring that people have the guidance and advocacy they need to stay afloat. But our work doesn't stop at individual support. The insight we gain from clients helps us identify broader trends and feed evidence into national campaigns for change. This allows us to raise awareness of the ongoing pressures on Stevenage residents and push for long-term solutions that address the root causes of financial hardship. As living costs remain high, Citizens Advice Stevenage stands ready to help people find a way forward offering free, confidential, and impartial advice to everyone who needs it.



OUR CONTINUED COMMITMENT

Citizens Advice Stevenage is dedicated to supporting our local community by providing free, confidential, and impartial advice. We help residents navigate challenges and find solutions, focusing in 2024–2025 on the issues that matter most: the rising cost of living, debt, homelessness, and welfare support.

This year, we have strengthened community partnerships and expanded outreach so advice reaches those who need it most. Our staff and volunteers deliver high-quality services through projects such as Homelessness Prevention, Welfare Benefit Appeals, and Debt Advice, while also adopting new digital tools and inclusive engagement methods to improve access for everyone.

Our 2024–2025 Business Strategy focuses on three main areas:

- People, Skills & Culture – Developing staff and volunteers to maintain excellent advice services.
- Tools & Technology – Upgrading digital systems to make advice easier to access and more efficient.
- Process & Structure – Streamlining services to provide consistent, high-quality support for every resident.

These priorities show our ongoing commitment to ensuring that every Stevenage resident receives the right advice at the right time.

Advocacy and Impact: Using Local Voices to Shape Change

Alongside front-line support, we use the insights from our clients to influence policy and drive change.

- Cost of Living Response: Advice data highlights the real impact of housing and energy costs, feeding into national campaigns for financial resilience and fair access to benefits.
- Debt and Financial Wellbeing: Insights from the Stevenage Debt Project help shape regional discussions on affordable repayment plans and fair debt recovery practices.
- Homelessness Prevention Success: By preventing 94% of evictions, we demonstrate the value of early intervention and partnership working, influencing housing policy and keeping families in their homes.
- Employment and Rights Awareness: Our specialist employment service empowers local workers to challenge unfair treatment and understand their rights, strengthening both individual confidence and community fairness.



Innovation in Tools,
Technology, and
Service Delivery



Empowering the
Community Through
Advocacy



Early
Intervention and
Prevention
Services



Accessible, High-
Quality Advice for
All

RESULTS THAT MATTER

The impact we make

It is not possible to place a complete financial value on all aspects of our work, but where we can, we have done so using a Treasury-approved model. Using our robust management information, we have also considered the financial benefits to the people we support. These include:

- Supporting people to stay in work or return to employment
- Preventing evictions and reducing statutory homelessness
- Lowering demand for mental health and GP services
- Enhancing mental wellbeing and day-to-day functioning
- Strengthening family relationships

A quote from our client “yes, I can honestly say at the time of reaching out to citizens advice, I was at my lowest, my wife was in intensive care, I had been made redundant, I was in debt, British gas would not liaise with me, I felt suicidal, but after gathering courage to speak to citizens advice, slowly and surely my life changed, I will be forever grateful to the people that did, and still are helping me cope”

Together, these outcomes demonstrate the significant social and financial impact of our work in the community.

Our impact 24/25

Income Gained

£4,800,965

Reach and Impressions



Debt issues **4,291**



Housing issues **6,074**

Debts written off



£827,125

Engagement Metrics



Amount of people helped

13,249



Living with a disability

8%



Long term health conditions

35%



NADINE TAYLOR

Trainee Generalist Case Worker Research and Campaigns Volunteer

In September, I was hired as a Trainee Generalist Caseworker, supporting the delivery advice and high-quality work. It has been an eye-opening first couple of months with a steep learning curve, but every moment has brought something fascinating alongside it.

Every day, I am surrounded by warm-hearted experts in areas such as housing and debt. Listening in on a single conversation can leave you educated on everything from family law to the breadth of the welfare system. Every day is a learning day, a research day, and a day to help people who are in complex and distressing situations.

I remember coming in one morning when a colleague was presented with a client who was due to be evicted at 2 p.m. With only a few hours to spare, my colleague from the housing team prepared a Defence Form, appealing the notice and preventing the eviction without which the client would have been forced to vacate their home.

Another day, I shadowed an experienced debt caseworker who supported a client with over £20,000 of debt. She broke it down clearly, organised a Debt Relief Order, and helped the client by drafting a sustainable budget. This client is now able to manage their finances with budgeting skills and improved mental health.

These experiences show the impact of quick, informed action to protect someone's livelihood. Whether through small or big steps, simple or complex cases, I see my colleagues go above and beyond every day to help others.

Before coming to Citizens Advice, I had completed my Master's degree in Environmental Anthropology, where I explored how conservation policies affect livelihoods around the globe. During that time, I spent six weeks conducting fieldwork in Iceland working with the Norse Pagan community, researching how nature is interwoven with their spiritual practices. This work explored how these beliefs influenced approaches to connecting with the natural world such as contributing to a national reforestation project and involving themselves in protesting new build roads and hydro-electric dams. Although I was intrigued by the idea of pursuing academia, I felt a strong pull toward real-world experience, to learn how my skills could help people direct and contribute to change.

“Every day is a learning day, a research day, and a day to help people who are in complex and distressing situations.”

NADINE TAYLOR

**Trainee Generalist Case Worker
Research and Campaigns Volunteer**

In May 2025, I joined Citizens Advice as a Research & Campaigns Volunteer, where I conducted interviews and desk-based research. It was my first time interviewing migrants, which involved working with interpreters to overcome language barriers and engaging individuals in highly vulnerable situations. This experience has deeply broadened my perspective on the challenges many people face and the resilience they demonstrate.

One of my proudest moments as a caseworker was when I helped get a client's Universal Credit backdated, recovering her over £4,000. What struck me most was how everyone around me celebrated that success. A supportive management team and a compassionate workplace should never be underestimated, as they foster a stronger work ethic and creates a highly motivating working environment.

The most valuable lesson I've learned as a generalist caseworker is to challenge and rebuild my perceptions of the world. This role has brought into sharp focus the challenges people face due to systematic inequalities in the UK.

Since leaving university, I've faced a great deal of uncertainty, but this new role has provided a much-needed clarity about future career paths and a clearer sense of direction and purpose.

WHAT OUR VOLUNTEERS SAID

Volunteers play a crucial role in extending the charity's reach. By assisting with frontline advice, administrative tasks, campaigns, and outreach, they help ensure that every Stevenage resident has access to the guidance they need. Their contribution directly increases the organisation's capacity to support the growing number of residents navigating complex and often urgent issues. Volunteering at Citizens Advice Stevenage is more than community service—it is an opportunity for personal and professional development. Volunteers receive structured induction, training, and ongoing support, equipping them with valuable skills in communication, problem-solving, digital tools, and teamwork. Many also gain confidence and a renewed sense of purpose, with approximately 30% progressing into paid employment as a direct result of their volunteering experience.

The charity's success could not have been achieved without the hard work and dedication of volunteers and staff. The trustee board and senior management team recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service without which the service could not operate. Throughout 2024/25 the service employed an average over the year of 44 paid workers (36.88 FTE), and a total of 82 volunteers (including trustees) together delivering our core service and projects. Volunteers represent the indispensable core of the service for without them, there would not be a Citizens Advice service. The volunteers contribute, on average, 597.5 hours per week. This may be expressed as an annualised value of 2024/25 £442,744. However, their value is inadequately expressed in monetary terms. Indeed, volunteers bring many skills to the service and very often the experience gained helps individuals return to full employment. During 2024/25, 13 volunteers left to take up paid employment.



**Stewart
Gillies**

VOLUNTEER

I found my time at CA always a touch challenging – one never knew for sure what could come up next, but very rewarding; it gave an additional purpose to life after retirement. All these are good things for a retiree as they help to keep the brain active.



**Ian
MacCormick**

VOLUNTEER

Doing this role gives me an opportunity to learn a lot about a wide variety of issues - and it gives me the opportunity to also support new trainees with building experience in the same topic areas.



**Allen
Holland**

VOLUNTEER

I know a thing or two about good co-workers - but CA has topped that with the most friendly and supportive people that I've ever had the privilege of knowing.

Of course I'll miss you all but I'll keep many great memories.

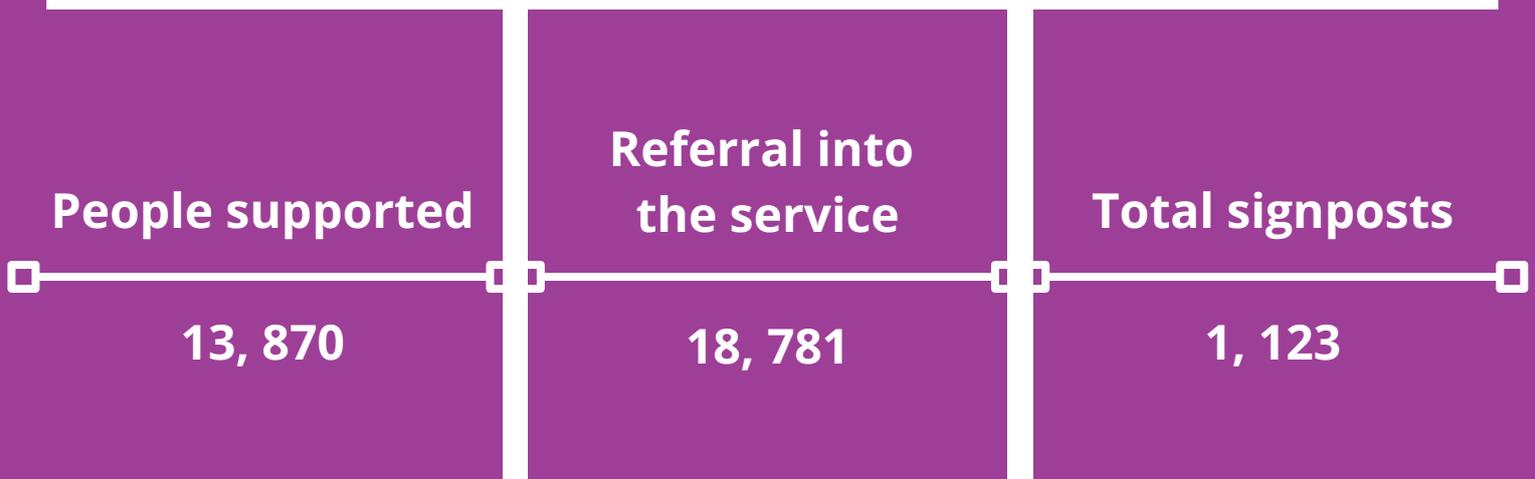
HERTS HELP

In partnership with Age UK Hertfordshire, we continued to strengthen the Hertfordshire Advice Providers Partnership (HAPP), building on the foundations laid when we began delivering the HertsHelp service in September 2023. Over the course of 2024–2025, the service has grown in reach, visibility, and impact—providing essential support to residents who often do not know where else to turn.

HertsHelp operates seven days a week, offering trusted, accessible information and advice. Our team listens, researches, refers, and signposts people to the most appropriate organisations across a wide network of community and statutory partners.

This year, with strengthened partnerships and a renewed focus on engagement, HertsHelp remains a crucial safety net for individuals and families across Hertfordshire.

Key Numbers 2024–2025



Strengthened Communications & Engagement

The recruitment of a Communications and Engagement Officer (August 2024) significantly expanded our reach across Hertfordshire. This new role has deepened our relationships with partner organisations, increased our visibility, and improved community awareness of the support available through HertsHelp.

Growing Collaboration

We created 70 new partnerships and referral pathways, broadening the network of organisations able to assist residents with specialist needs.

HERTS HELP



Our Impact in Numbers (2024-2025)

Service Activity

- Total contacts: 54,311
- Calls received: 22,391
- Answered within 20 seconds: 83%
- Overall answered: 92%
- Emails received: 16,425
- Supported through Welfare Assistance Scheme: 4,165

Strengthening Our Network

Communications & Engagement Officer in post: August 2024

New contacts made: 48

Key Contacts and Partnerships Developed

Terry Morris – OPALS Events

These events have been invaluable for connecting with a wide range of partner organisations, increasing shared understanding and strengthening collaboration.

Hetul Vara – Homeless Health Events

A key gateway for networking with homelessness services and health partners supporting vulnerable residents.

Case Study

Over several years, this client has relied on HertsHelp through multiple challenges, including financial hardship, substance misuse, early-onset dementia, and hoarding.

Our support has included:

- Welfare Assistance Scheme vouchers
- A new mattress
- Referrals to substance misuse groups
- Fuel and shopping vouchers
- Specialist hoarding and decluttering support

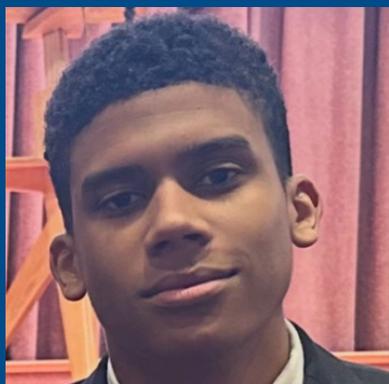
Client quote:

"I feel very comfortable calling HertsHelp, as over the years they have always supported me in a non-judgemental and practical way."

This case showcases our long-term, person-centred approach, adapting support as needs evolve.

HertsHelp continues to be a vital point of support for residents across Hertfordshire, offering timely, compassionate, and practical guidance throughout the year. With strengthened partnerships and growing community engagement, we remain committed to ensuring every person who reaches out receives meaningful and effective support.

WORK PLACEMENT PARTNERSHIP WITH NORTH HERTS COLLEGE



During my time at Citizens Advice Stevenage I have learned multiple valuable skills. They have all helped me adapt better to a work environment and really made me feel welcome and as part of a big family. Despite me being relatively new I still feel like I was accepted as soon as I walked through the doors from the first time. I have learned the skill of working within a team and how to better my ideas by using the help of others to make whatever project I am doing have the best possible outcome. The need to listen and also speak at the right time is key to proper communication. I have valued and fully enjoyed my time at Citizens Advice Stevenage and I look forward to making many more memories during my stay here with the great workforce it has.

Andreas Preissler



CAS have been consistent in supporting education at NHC from employability skills and interviewing students, watching and critiquing business plans and pitches for fundraising events, and now placing some of our T-level students. Working with partners such as Citizens Advice shapes Curriculum planning and intent, bringing education to life and ensuring students are getting the best industry knowledge and experience of education Industry placements for the T-level Business qualification means that students have exposure to a range of organisational functions as well as the fast-paced charity and support services provided by CAS. Placements within this organisation have fully integrated students, helped build their confidence and personal professional portfolios. Students on programme have attested to the transformational opportunities given to them on work placements such as going out into community events and representing the charity to working in customer facing roles. Students have been able to not only fulfill their placement hours but have access to a truly enriching experience. Young people have an important input on our community, shape perspectives and bring fresh eyes too tasks. We wish to continue this successful collaboration!



I am currently completing my work placement at Citizens Advice Stevenage, and it has been an incredible opportunity to learn, grow, and contribute to an organisation that makes a real difference in people's lives. Every day, I get to see how dedicated the team is to helping clients overcome challenges and find practical solutions to their problems. Through this experience, I am developing important professional skills such as communication, organisation, and teamwork. I support the advice team with administrative tasks, data handling, and community engagement, and I've learned how much care and attention go into ensuring that every client receives high quality, confidential, and compassionate advice. Working here has also helped me understand the importance of empathy and fairness in service delivery. I feel inspired by the staff and volunteers who work so hard to create positive change in the community. Looking ahead, I hope to continue building my career in a role where I can make a difference, combining what I've learned at Citizens Advice with my business studies and future goals in leadership and management. This placement is giving me the foundation and confidence to take those next steps with purpose.

Brian Dube

FUTURE FOCUSED

Our business plan addresses as many significant challenges as possible. Year after year we are assisting as many people as possible. Numbers which have not been reached since before 2020 when the pandemic took place. As the days go by more and more clients are facing more urgent and complex issues. The cost-of-living crisis still hurts many financially to this day, with many seeking help with benefit eligibility, emergency payments, and debt advice, all of which is rising after a rather low period post-pandemic. Despite inflation seeming to stagnate costs continue to rise at frightening rates. We need to be ready in case costs increase even further requiring more reliance on services we offer.

With us knowing the growth in demand for our services we need to recognise the need to put in place additional long-term funding sources that can be compatible with our objectives and our delivery model. This would mean the successful addition of the HertsHelp project directing residents to the most optimal services for their specific needs, additionally enhances holistic multi-agency support for all residents; alongside Age UK Hertfordshire, allows us to achieve a greater scale and wider remit that benefits all neighbouring clients.

We know what the challenges are, and we have taken everything we have learnt from our consultation events into proper account, it has helped us set clear goals for the foreseeable future and to clearly know which avenues to improve in. We are devoted to undertake wide activities which can increase our sustainability and enhance our advice provision, this will give us a range of benefits to help Stevenage and wider neighbouring communities. Wherever possible we will seek to operate an integrated delivery model which efficiently supports all our projects and is able to best serves the people we have.



ORGANISATIONAL STRUCTURE

Meet the Board

Our Board is made up of nine dedicated volunteer members who collectively oversee the governance of Citizens Advice Stevenage. They play a vital role in setting the overall vision for our organisation and guiding key strategic decisions that shape our work. The Board ensures robust strategic planning, sound financial management, and effective control systems are in place to support our mission and sustainability. While our staff manage the day-to-day operations, the Board provides oversight, support, and accountability, holding ultimate responsibility for the activities and performance of Citizens Advice Stevenage.



Sarah Neilson - Chair of the Board



Tim Wade - Vice Chair



Femi Oladiran - Trustee



Tony Egunjobi - Trustee



Paul Extance - Treasurer



James Hurley - Trustee



20

Kevin Grix - Trustee



Tracey Valentine - Trustee



Mathew Lawson - Trustee

ORGANISATIONAL STRUCTURE

Meet the Team

The Citizens Advice Stevenage team is made up of a dedicated group of staff and volunteers who work together to deliver vital advice and support to our community. With 57 staff members and 36 volunteers, our team brings a wealth of knowledge, compassion, and commitment to helping local people resolve their problems and improve their lives. Our staff provide professional expertise and leadership, while our volunteers generously give their time and skills to ensure that everyone who turns to us receives high-quality, free, and confidential advice. Together, they embody the values and mission of Citizens Advice Stevenage, making a real difference every day.



Charlotte Blizzard - Welch
CEO



Melanie Bel Haj -
Deputy CEO



Fiona Walford
Head of Finance and Business Support



Ryann Hansen
Advice and Quality Operations
Manager



Charlie Newman
Advice and Quality Operations
Manager



Giorgina Courtney
HertsHelp Development
Manager

FINANCES

The Balance Sheet provides a snapshot of the organisation's financial position at year-end, outlining the assets we control, the liabilities we owe, and the equity that represents our long-term sustainability. This statement reflects our continued commitment to responsible financial management and ensures transparency in how resources are stewarded to support our strategic objectives.

STEVENAGE CITIZENS ADVICE BUREAU (A company limited by guarantee) REGISTERED NUMBER: 03836106

BALANCE SHEET AS AT 31 MARCH 2025

| | Note | 2025 £ | 2024 £ |
|--|------|-----------------------|-----------------------|
| Fixed assets | | | |
| Tangible assets | 11 | - | - |
| | | <u>-</u> | <u>-</u> |
| Current assets | | | |
| Debtors | 12 | 202,476 | 141,655 |
| Cash at bank and in hand | | 1,312,996 | 1,161,641 |
| | | <u>1,515,472</u> | <u>1,303,296</u> |
| Current liabilities | | | |
| Creditors: amounts falling due within one year | 13 | (866,666) | (690,556) |
| Net current assets | | <u>648,806</u> | <u>612,740</u> |
| Total assets less current liabilities | | <u>648,806</u> | <u>612,740</u> |
| Total net assets | | <u><u>648,806</u></u> | <u><u>612,740</u></u> |
| Charity funds | | | |
| Restricted funds | 14 | 39,824 | 66,424 |
| Unrestricted funds | 14 | 608,982 | 546,316 |
| Total funds | | <u><u>648,806</u></u> | <u><u>612,740</u></u> |

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

FINANCES

A detailed breakdown of all financial accounts and supporting notes will be made available online in due course. These documents will offer additional clarity on the figures presented and provide stakeholders with comprehensive insight into our financial performance for the year 2024 - 2025.

STEVENAGE CITIZENS ADVICE BUREAU (A company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2025

| | Note | Restricted funds 2025 £ | Unrestricted funds 2025 £ | Total funds 2025 £ | Total funds 2024 £ |
|------------------------------------|------|-------------------------------|---------------------------------|--------------------------|--------------------------|
| Income from: | | | | | |
| Donations and legacies | 3 | - | 95,753 | 95,753 | 106,386 |
| Charitable activities | 4 | 1,961,981 | 200,101 | 2,162,082 | 1,639,523 |
| Investments | 5 | - | 23,402 | 23,402 | 11,522 |
| Total income | | 1,961,981 | 319,256 | 2,281,237 | 1,757,431 |
| Expenditure on: | | | | | |
| Charitable activities | 6 | 1,965,389 | 279,782 | 2,245,171 | 1,615,727 |
| Total expenditure | | 1,965,389 | 279,782 | 2,245,171 | 1,615,727 |
| Net (expenditure)/income | | (3,408) | 39,474 | 36,066 | 141,704 |
| Transfers between funds | 14 | (23,192) | 23,192 | - | - |
| Net movement in funds | | (26,600) | 62,666 | 36,066 | 141,704 |
| Reconciliation of funds: | | | | | |
| Total funds brought forward | | 66,424 | 546,316 | 612,740 | 471,036 |
| Net movement in funds | | (26,600) | 62,666 | 36,066 | 141,704 |
| Total funds carried forward | | 39,824 | 608,982 | 648,806 | 612,740 |

The Statement of financial activities includes all gains and losses recognised in the year.

