

Annual Report

2023-2024

Fit for the Future

In 1984 Citizens Advice Stevenage was among the forerunners to introduce computers into our work.

Nearly 40 years later the service releases it's Strategic Vision for 2024-2025 and beyond to prepare for what the future may bring.

Prepared for:

Citizens Advice Stevenage

Created By

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We are Citizens Advice

We're here for everyone.

We provide free, confidential, and independent advice to help people overcome their problems.

We work to **fix the underlying causes** of these problems.

We are a **voice for people** on the issues that matter to them.

We value **diversity, champion equality,** and **challenge discrimination.**



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A message from our CEO and Chairman

We are incredibly proud of the growth and transformation Citizens Advice Stevenage has delivered this year. Despite the continued challenges in the aftermath of the pandemic and ongoing cost of living crisis, our service is helping a historically high number of clients. Many have more complex needs and problems, with demand on our service rising above levels seen pre-pandemic and symptomatic of the challenges so many in society face and the privileged and trusted role Citizens Advice Stevenage hold in the community.



The cost-of-living crisis is driving record numbers of people to us about issues such as emergency payments, Personal Independence Payment, pre-payment meters and benefit eligibility. At the same time, demand for debt advice is rising, having been historically low since the pandemic. Inflation may have peaked but costs are still rising fast - we do not expect demand to fall this year without significant policy intervention.

Citizens Advice Stevenage has always been a progressive and ambitious service and over the past few years we have grown and changed significantly as an organisation. Our primary purpose remains providing resilient and accessible advice services to Stevenage residents. While we have successfully secured new funding and recommissioning rounds, many funding streams have remained flat in cash terms, resulting in real-term cuts. Despite setting a deficit budget last

year, we managed to turn it around through one-off funding awards and staff turnover. This year, we are likely to set another deficit budget, requiring careful consideration of our options to address these challenges.

In March board formally signed off our Business Strategy 2024-27: Fit for the Future. This is the start of an excellent new phase for Citizens Advice Stevenage. Using internal and external context (e.g. risk, client data, evolving strategy) we engaged



Chair of the Board Tim Wade and CEO Charlotte Blizzard-Welch

a range of stakeholders from the autumn of 2023, to make sure our strategic decision making was reflective of the team's views and the reality our service faces, to make sure that our plan is relevant to the things we must do rather than blue sky, nice to have, aspirations.

Our board has seen a number of changes with our Chairman Richard Westergreen Thorne retiring after 9 years. We also said goodbye to Alaine Edwards, who served on our board for

seven years. We welcomed new board members Matthew Lawson, Tracey Valentine, Sarah Neilson, Paul Extance, Andrew Chung, and Olufemi Oladiran, bringing fresh energy and skills to drive our strategic ambitions forward.

As always we need to turn the spotlight to our team of 45 staff and 36 volunteers who are Citizens Advice, and put everything into making things better for those who come to us for help. In 2023/24, 191 local people

contributed their time, skills, and experience, enabling us to reach as many people as we do.

Thank you to everyone who has supported Citizens Advice Stevenage this year. Together, we continue to make a significant difference in the lives of those we serve.

2023-2024 Highlights

A reflection on some of our achievements



Client Satisfaction

We assisted **14,525** people with **60,726** issues. **8 in 10** people said their problem was solved following advice, and **3 in 4** stated they couldn't have resolved their problem without our help. **9 out of 10** people said we helped them find a way forward.



Partnership

The successful acquisition of the **HertsHelp project** connecting residents to the right services for their needs, enhancing holistic multi-agency support for all residents; alongside **Age UK Hertfordshire**, allowing us to achieve a greater scale and wider remit that benefits our and neighbouring clients.



Integration

We partnered with **PayPoint** to help them develop and implement **Open Banking** in the debt advice process, significantly reducing the time spent gathering and reviewing financial information from three weeks to just minutes.



We completed our Year 3 Leadership Self-Assessment, demonstrating compliance with all required standards, renewing our accreditation for the Advice Quality Standard and the Money and Pensions Service Debt Advice Quality Framework. We are exceptionally proud to have been awarded Advice Quality Standard recognition for Advice with Casework in Welfare Benefits, Debt, Family law and Housing.



2023-2024 Highlights

A reflection on some of our achievements



Total Savings

We saved at least **£3,334,426** for government and public services, translating to **£4.43** saved for every **£1** invested in our service.



Staff Wellbeing

We launched the **OpenUp** program for all staff and volunteers, focusing on **mental health and wellbeing** support for all our staff and volunteers.



What is Means

But what means the most is what our clients have to say: ***"thanks for all of your help. I was at the end of my tether and couldn't see a way forward"***.

As always we need to turn the spotlight to our team of **45 staff and 36 volunteers** who are Citizens Advice, and put everything into making things better for those who come to us for help. In 2023/24, 191 local people contributed their time, skills, and experience, enabling us to reach as many people as we do. This year, we saw an extra special moment for our team as we celebrated Allen Holland's 20th anniversary as a volunteer adviser. We would like to take this opportunity to say a huge thank you to Allen for his continued commitment to supporting Citizens Advice Stevenage and the people we help.

The new Fit for the Future strategy will ensure that Citizens Advice Stevenage is optimally positioned to:

- Fulfil all its commitments, continuing to support the growing numbers of people coming to us. Where possible we will be seeking to operate an integrated delivery model which efficiently leads to more impactful outcomes for clients.
- Create an environment conducive to a positive work and volunteer experience, supporting our team to be best placed to achieve the best outcomes for our clients.
- Be responsive to the evolving needs of clients, the society in which they live and the sector within which we operate and remain prepared for the forthcoming challenges and opportunities.

Key Issues

The 5 main issues affecting our Community



Universal Credit

We tackled **12,431** Universal Credit issues, helping **2,807** clients; **4,924** making their initial claim.



Benefit Entitlement

2,551 clients were supported through **11,540** issues relating to Benefits and Tax Credits.



7,332

Financial Services & Capability

5,523 clients were helped with **7,332** issues related to Financial Services and Capability.



Housing

We explored **7,213** issues related to Housing with **1,350** clients.



Legal

792 clients required support through legal matters, generating **4,607** issues.



“Citizens Advice
have helped me
multiple times.

Very informative on
all occasions, and I
wouldn't have been
able to manage on
my own.

Thank you.”

Our Services

At Citizens Advice Stevenage we are proud to offer a range of services



Welfare Benefit Appeals

When an unfair benefit decision has been made, our specialist caseworker is on hand to provide advice and representation at tribunals. Our success rate is more than 80% at appeal. We work hard to campaign for change so wrong benefit decisions are few and far between.

Homelessness Prevention

Supporting clients when their homes are at risk. We actively support clients to prevent homelessness and represent at court when eviction proceedings are taking place. On average, we prevent 94% of eviction cases and keep people in their homes for longer.

Welfare Benefit and Debt Advice

Working with clients who have local authority rent arrears, putting them back on track with their finances and reducing their level of rent arrears. We work closely with Stevenage Borough Council to achieve affordable repayments and empower better financial capability for the future.

Crisis Intervention

Our advisers can help people by making referrals for emergency food support, grant applications, completing a benefit entitlement check, income maximisation and more.

Our Services

At Citizens Advice Stevenage we are proud to offer a range of services

Stevenage Debt Project

One of our most in demand services. Our team of paid staff and volunteers offer advice and advocacy for clients with both priority and non-priority debts. The specialist services of our DRO intermediaries are valuable assets to this team.

Family Advice Project

Specialist support on family and relationship matters, such as divorce, separation, children and residence issues. Including practical advice for victims of domestic abuse, this service works in partnership with the teams at SADA to provide a collaborative support service.

Pension Wise

One to one guidance for people aged 50 and over on the options available to them following when taking money from a Defined Contribution pension. Our Pension Guidance Specialists provide appointments by phone and face to face.

Help to Claim

A telephone and web chat service for those looking for support to make a claim for Universal Credit. We are also the Community and Partnerships lead for Hertfordshire and Bedfordshire, raising awareness of the service and creating dedicated referral pathways for our partners.

Employment Service

Citizens Advice Stevenage offers a specialist Employment Service at all stages of the Tribunal process—there is a pay as you go fee for this service. The employment team offer a free assessment of any claim.



How We Help

An example client journey with Citizens Advice



Meet Nina. She's one of the **14,525** people we helped last year, addressing over **60,726** individual issues. Nina's story is an example of how Citizens Advice can make a real difference in people's lives.

Nina found herself in a difficult situation. She was behind on rent, facing the very real threat of eviction, and the constant worry was taking a toll on her mental and physical health. Already dealing with an existing medical condition, the stress only made things worse.

That's when she met Allan, one of our dedicated volunteer advisers. Allan took the time to understand her situation fully. He learned that Nina's financial troubles started after a change in her employment - she had been moved to a flexible hours contract, and the inconsistent income was making it impossible for her to keep up with her rent.

With Allan's support, Nina took action. They drafted a letter to her landlord, proposing a manageable payment plan, which stopped the eviction process in its tracks. Together, they also worked through her other debts, and Allan showed Nina how to maximize her income by carefully budgeting.

But they didn't stop there. Allan educated Nina about her rights as an employee on a flexible contract, empowering her to better manage her work situation in the future. As a result, Nina's financial situation began to stabilise. With the immediate pressure lifted, her anxiety decreased, and her physical health improved significantly - so much so that she no longer needed additional medical services.

Beyond just resolving her immediate crisis, Nina left feeling more confident and informed, ready to face future challenges with a newfound sense of control.

The Difference we Make

We're proud to make a positive impact within our community



Problem Solving

8 in 10 people said their problem was solved following advice, and **3 in 4** of them said they could not have resolved their problem without us.



Client Wellbeing

74% of people said they felt less stresses, depressed, or anxious as a result of the help they received from us. Nearly **1 in 2** felt that their health improved.



Urgent Support

1 in 4 people said that their problem was urgent when they came to us. **9 in 10** said we helped them find a way forward.

£4.43

in savings to government and public services (fiscal benefits)

**Total:
£3,334,426**

£42.42

in wider economic and social benefits (public value)

**Total:
£31,939,441**

£19.54

in financial value to the people we help (specific outcomes to individuals)

**Total:
£14,713,291**

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.



“Absolutely wonderful and lovely people.

Especially Mascha, a really lovely woman. Couldn't do enough for us, brilliant.

Thank you
Citizens Advice
for everything.”

Helping Flowella*

**Name changed to protect anonymity*

When Flowella first visited the FoodShed for food support, she didn't realise that Citizens Advice Stevenage could help with more than just food support. Her real struggle was living in a private rented property that was no longer suitable for her health needs. She desperately wanted to move into supported living accommodation but her application for housing was considered low priority (Band D) because she was under-occupying her current home.

Our advisers worked closely with Flowella to explore her options and help her navigate the housing system. We supported her in submitting a medical application to the local authority, which resulted in her being moved from Band D to Band B, greatly improving her chances of being rehoused. At the same time, we assisted her in applying for "hard-to-let" properties through the supported housing team, giving her more options for securing suitable accommodation.

In addition to her housing concerns, Flowella was struggling financially, as her rent exceeded the Local Housing Allowance (LHA). Her overall quality of life was deteriorating due to the financial pressure and her unsuitable living conditions. To provide immediate relief, we gave her supermarket vouchers to help with groceries and referred her to a partner agency that could assist with essential white goods, such as a refrigerator and washing machine.

Thanks to our support, Flowella was eventually placed in a hard-to-let supported accommodation property that better suited her needs. She was deeply grateful for the assistance she received, as her quality of life improved dramatically with the move. Citizens Advice provided not only the practical support to secure appropriate housing but also the means to alleviate her financial struggles, helping her achieve a more stable and fulfilling life.



Meet Heidi Woodhead

I first joined Citizens Advice Stevenage as a volunteer advisor in 2014. My employment background was in teaching where, over time, I took on more pastoral roles as well as my language teaching. In 1998 I left teaching to take up a role at John Lewis Welwyn. My job title was Registrar, my job description was to act as a bridge between the management team and partners (employees), to ensure best and fair practice and to help, as best I could, with the various problems and issues that partners experienced, both within and outside their workplace.

Quite a remarkable role (and one that was prescribed by John Speden Lewis, the founder of the company, to ensure that employees were fairly treated). This was where I first really became aware of Citizens Advice. If partners came to talk to me about personal problems they were experiencing, perhaps financial, domestic or with their accommodation, I was able, at that time, to pick up the phone and make an appointment for them directly to seek advice from our local Citizens Advice.

In 2003 change was in the air. Registrars were all offered redundancy, and I chose to take it and to set off, with a friend, for a new experience in France.

For the next 10 years I lived in central France, in the Auvergne, and diversified my work experiences: English language teacher, translator, estate agent employee, Chambre d'Hôte landlady, and increasingly, helping out fellow British compatriots navigating the complex French administrative

systems, accompanying them to appointments at the bank, doctors and notaires (solicitors).

When I eventually returned to England, and back to Welwyn, I decided to look for voluntary work possibilities, and remembered what a valuable role Citizens Advice had played in my job at John Lewis. I decided to apply and had an interview, feeling hugely nervous, at the old Swingate House office in Stevenage.





“I know we all feel, as volunteers, there is huge satisfaction from helping people, giving them the tools they need to sort out their problems”.

The training then was very different: mostly face to face and with booklets to work from. What a lot of change has happened, even over the last 10 years! I finally managed to get through my training and graduated to seeing clients face to face. I also started helping clients over the phone. These were not just Stevenage clients but from anywhere in Hertfordshire, long before National Adviceline was introduced. Dealing with clients over the phone is difficult at first, and I know

that new volunteers find this too. There's so much to do all at once: listening, responding sympathetically, making notes, looking for information, and of course, making sure that we obtain consent from our clients and all the contact information we need to be able to help them. At first, I dreaded my sessions on the phone, terrified that I was going to miss out something vital, or give the wrong information, but with the invaluable help of our supervisors, and the management team, we all

learn to thrive! These days I'm often working on Adviceline for both my weekly sessions. I decided some time ago, that I prefer coming into the office to work where I can meet up with staff and fellow volunteers and, importantly for me, help with the training of new volunteers as they learn to get to grips with Adviceline. I also became one of the Volunteers' Reps a while ago, a role I share with my colleague Sue, who works on Reception, and one that I have enjoyed doing.

Laura's Story*

**Name changed to protect anonymity*



Laura was referred to us by the Local Authority in January due to her growing rent arrears. She had received debt advice several times in the past and was also dealing with significant health issues that complicated her financial situation. During our initial appointment, Laura disclosed her debts, and we discovered she had been in a Debt Relief Order (DRO) six years ago. After reviewing her current circumstances, we determined she was once again eligible for a DRO. Laura expressed a desire to return to work, but this was driven by financial pressures rather than being beneficial to her health and well-being.

We completed a thorough benefits check and found that she might be eligible for Personal Independence Payment (PIP). We encouraged her to contact the DWP for the necessary forms and offered ongoing assistance from one of our trained advisers to help her complete them when they arrived. Additionally, Laura was struggling with energy debts and the difficulty of heating her home. We referred her to Better Housing Better Health, which provided support for energy efficiency improvements and grants. Through this, she had a smart meter installed, which helped her manage her energy usage more effectively, significantly reducing her outstanding debt to the energy company.

We also provided Laura with a £150 household support fund voucher for her preferred supermarket to help ease her immediate financial strain. She was then referred to our specialist Debt Relief Order unit to assess her eligibility for debt relief. This process aimed to reduce her stress and improve her overall quality of life by writing off her debts. Additionally, we worked closely with Laura to develop an affordable budget to help her maintain financial stability moving forward.



“I was amazed how kind, considered and very helpful [Citizens Advice were] with my form to the council.”

HertsHelp

In partnership with Age UK Hertfordshire

In partnership with Age UK Hertfordshire, we formed the Hertfordshire Advice Providers Partnership (HAPP) and in September 2023 started delivering the HertsHelp service.

HertsHelp is there for those that need assistance and do not know where to turn; it is Hertfordshire's 7-days a week information and advice service.

The HertsHelp team listen, research, refer, and signpost people to community organisations that work together to provide information and advice on community services within Hertfordshire.

46,510

calls received by the HertsHelp service.

10,177

Hertfordshire residents supported in a time of need.

7,234

different issues supported in 2023-2024.

Our initial assessments are conducted across all channels and identify the following key elements:

- Initial enquiry and wider advice and holistic support needs,
- Options for onward referral/signposting,
- Vulnerabilities impacting on their ability to access/engage with support.



Meet Will

HertsHelp Community Engagement Officer

I began working for Citizens Advice in Rickmansworth in 2015 through an apprenticeship pilot program. Initially, I thought it was just an admin role, but I quickly realised that this is where I belonged. I was drawn to the work, moved by the positive impact we had on people's lives, and empowered by the ability to help individuals navigate difficult situations.

Later, I interviewed with HertsHelp for a call handler position, and without my training at Citizens Advice, I wouldn't have succeeded. Balancing part-time work at Citizens Advice with my new role at Herts Help, I used knowledge from both roles to strengthen each service. HertsHelp enhanced my understanding of local services and the care sector, while Citizens Advice deepened my expertise in the benefits system and advocacy work. This cross-knowledge made me a go-to person for housing, debt, and benefits queries, which greatly helped clients on both sides. It also allowed me to create a more seamless support experience for clients who often needed help in overlapping areas.

Recently, I became the Community Engagement Officer at HertsHelp who had recently partnered with Citizens Advice. My new role involves giving presentations, building connections with other charities, and helping to make HertsHelp a vital part of Hertfordshire's social support network. Since entering my new role, I've felt highly motivated to push the service forward in this strong new partnership with Citizens Advice. I am excited to continue growing professionally and personally, helping to expand the scope of the service and support more people in need throughout the community.



Fit for the Future

Our business plan addresses significant challenges. We are assisting a historically high number of people, reaching levels not seen since before the pandemic, with clients facing increasingly complex and urgent issues. The cost-of-living crisis is driving record numbers to seek help with emergency payments, benefit eligibility, and debt advice, which is rising after a low period post-pandemic. Although inflation may have peaked, costs continue to rise rapidly. We do not anticipate a decrease in demand this year without significant policy intervention.



In light of the growing demand on our services we have recognised the need to put in place additional long-term funding sources that are compatible with our objectives and delivery model. In this context the successful acquisition of the HertsHelp project connecting residents to the right services for their needs, enhancing holistic multi-agency support for all residents; alongside Age UK Hertfordshire, allows us to achieve a greater scale and wider remit that benefits our and neighbouring clients.

We know what the challenges are, and we have taken everything we have learnt from our consultation events and set ourselves clear areas to develop over the next 12 months and beyond. We are committed to undertake wider activities which increase our sustainability and enhance our advice provision, that give benefits to Stevenage and wider neighbouring communities. Where possible we will seek to operate an integrated delivery model which

efficiently supports all our projects and best serves the people we help. Year one of our strategy will be all about taking stock and making sure we have strong foundations for the future and the capabilities to achieve our mission. We will focus on strengthening our organisational foundations: building the key capabilities, processes, systems and behaviours needed to support the effective performance of Citizens Advice Stevenage.

me to Citizens Advice Stevenage



By the end of the year:

- We will have a target operating model and structure that supports and is responsive to the evolving needs of our clients, the society in which they live and the sector within which we operate; and roadmap for working towards it, ensuring all team members across the organisation have clarity on their roles.
- We will have increased the effectiveness and efficiency of advice-giving processes and tools to enable advisers to have more time to focus on giving advice to support more clients.
- We will have completely embedded the HertsHelp project into our operations and have reviewed the client journey framework building on our belief that we cannot and should not attempt to be all things to all people, and we can achieve more powerful outcomes working together with others.
- We will have improved the experience of colleagues and develop a progression framework which develops and rewards staff.
- We will have a clear and transparent cost model which informs our strategic finance and funding options.

Our Structure

Our Structure, Governance, and Management

Meet the Board

Citizens Advice Stevenage is led by the Trustee board who are all volunteers. Our board consists of 12 Trustees who are collectively responsible for the governance of Citizens Advice Stevenage, including setting an overall vision and making strategic decisions. The board ensures there is effective planning, financial management and control. It holds staff accountable while carrying ultimate responsibility for the activities of our organisation.



Tim Wade
Chair of the Board



Sarah Neilson
Vice Chair



Paul Extance
Treasurer



Kevin Grix
Trustee



Tony Egunjobi
Trustee



James Hurley
Trustee



Malcom Parry
Trustee



Jamie Lyons
Trustee



Tracey Valentine
Trustee



Mathew Lawson
Trustee



Andrew Cheung
Trustee



Femi Oladiran
Trustee

Our Structure

Our Structure, Governance, and Management

Meet the Team

45 staff and 36 volunteers make up our service, and put everything into making things better for those who come to us for help. In 2023/24, 191 local people contributed their time, skills, and experience, enabling us to reach as many people as we do.



**Charlotte
Blizzard-Welch**
CEO



Melanie Bel Haj
Deputy CEO



**Olufunke
Olurotimi-Adejumo**
Office Manager



Ryann Hansen
Advice Quality and
Operations Manager



Charlie Newman
Advice Quality and
Operations Manager

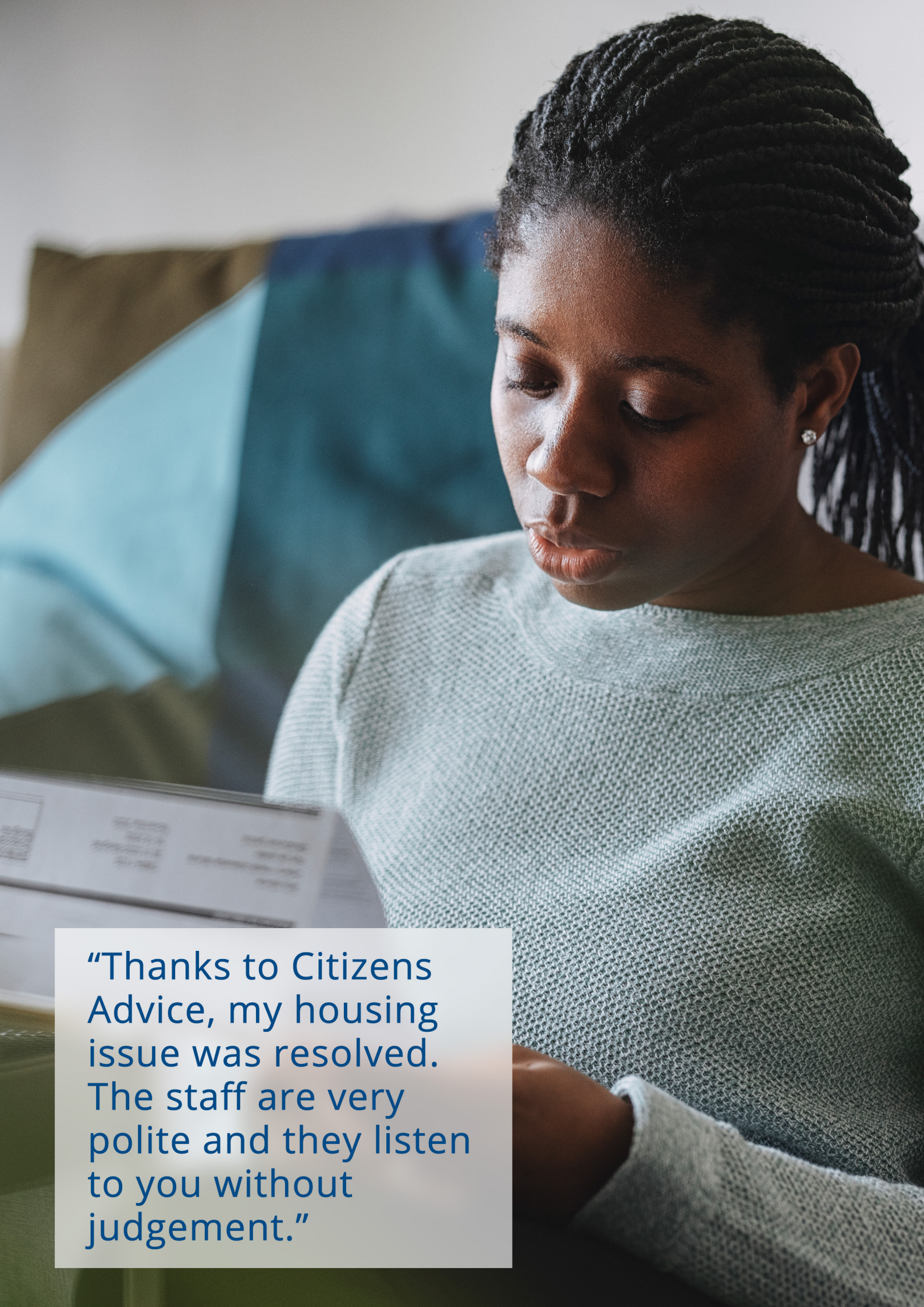


Giorgina Courtney
HertsHelp
Development Manager

What Our Team Think

"I would recommend the local Citizens Advice as a place to work or volunteer."

"The culture, Citizens Advice Stevenage is a very welcoming, collaborative and inclusive place to work."



“Thanks to Citizens Advice, my housing issue was resolved. The staff are very polite and they listen to you without judgement.”

Free, confidential advice. Whoever you are.

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.



castevenage.org.uk

Citizens Advice Stevenage is an operating name of Stevenage Citizens Advice Bureau.

Registered charity number 1077414.