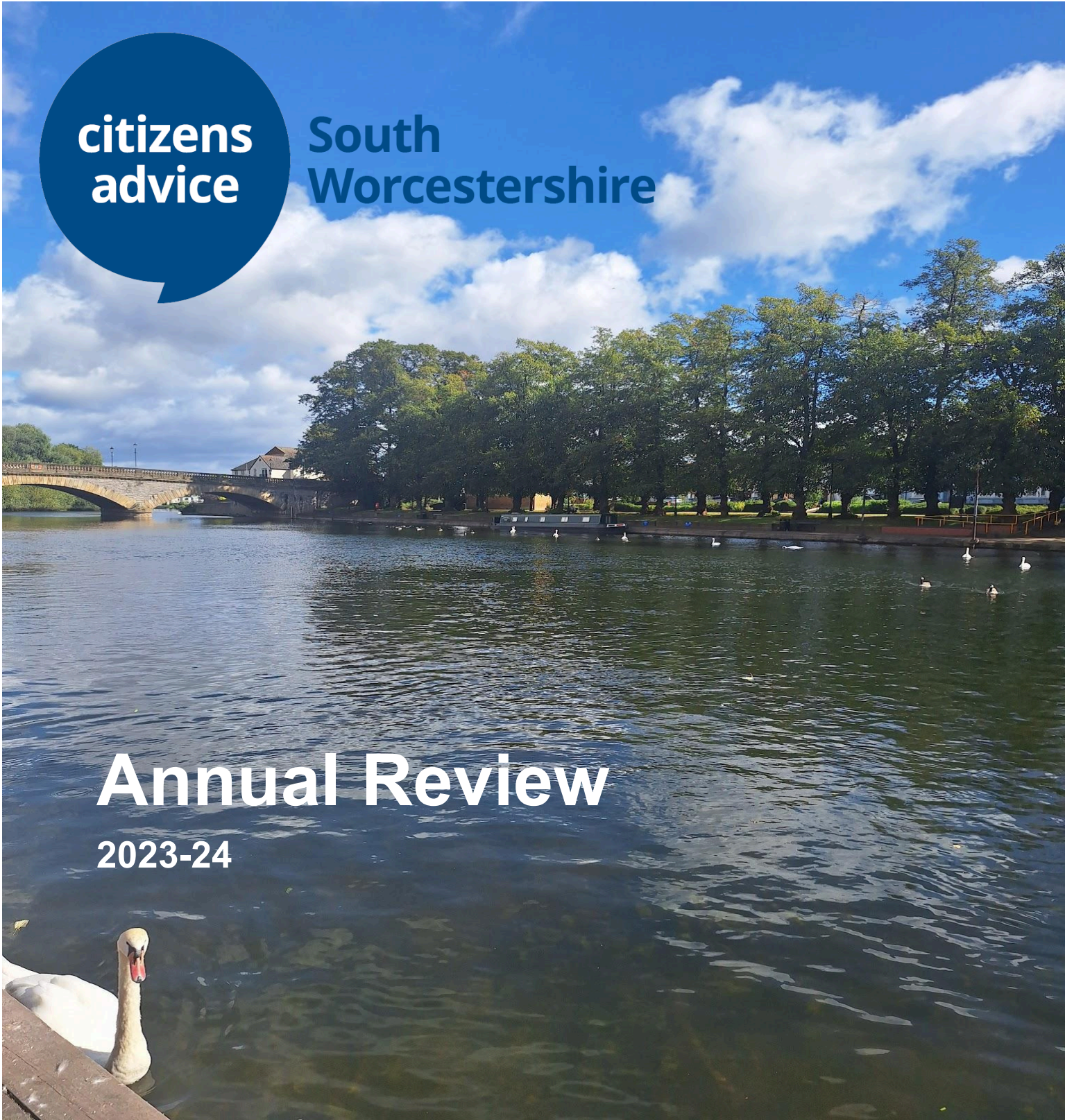


A dark blue speech bubble containing the text 'citizens advice' in white.

**citizens
advice**

**South
Worcestershire**

A scenic photograph of a river with a stone bridge in the background, lined with trees. Several swans are swimming in the water, and one is in the foreground near a stone ledge.

Annual Review

2023-24



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A word from the Trustee Board

I was honoured to be invited to join the Board of Trustees in November 2023 and surprised to find myself acting as Interim Chair a few short months later. It is reassuring to see that the charity is managed very well by our CEO, Annie Robson, who is supported by a dedicated and committed team of staff and volunteers.

Having lived in South Worcestershire for nearly 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 are challenging to recover from even though inflation appears to have stabilised, and I am concerned that pensioners, in particular, may face another difficult winter of energy price rises.

As a charity it is very challenging to undertake financial forecasting, other than short-term, due to the ongoing national financial uncertainties, however I am grateful to all our funders for enabling such an important local service to continue; every donation is wisely allocated although I am acutely aware that we could be doing so much more for local residents if we had more resources. Our data shows that in the last year we have seen an 11% increase in the number of clients contacting us and, because many clients have multiple and complex needs, the issues dealt with have increased by 16%.

I am humbled by the hard work of the staff and volunteers in maintaining such vital services as debt and money management advice, help with benefits claims, food banks and referrals to other organisations that offer help. 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.

My heartfelt thanks goes out to everyone working 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
Interim Chair of Trustee Board

Message from the Chief Executive Officer

It's certainly been a busy 12 months for South Worcestershire Citizens Advice (SWCA) and I couldn't be prouder of what we have achieved together as a team.

The cost-of-living crisis has continued to drive an increase in demand for our service and I am always humbled and inspired by the team who show such adaptability to ever changing landscapes of advice needs and tackle each issue with dedication and commitment, to ensure the best outcome possible for the clients that we see.

The delivery of the Household Support Fund has continued beyond the initial crisis support that we thought it would be when it came into effect in 2021 and has had a significant impact on our service delivery. We have reached out to people who are in some of the most challenging financial circumstances of a lifetime and been able to show support through charitable grants as well as ongoing advice and information as a means of improving their situations.

We see more people with a negative budget now than ever before and despite the very best efforts of our staff and volunteers, sometimes there just isn't a solution and this can be hard for everyone. But despite this pressure we remain dedicated to our core purpose of being a local advice and information service that is accessible to anyone who needs us.

We continue to work in partnership with key organisations across the districts to ensure the service is holistic and person-centred and we understand the importance of this collaborative approach to ensure consistency and cost effectiveness in the service we deliver. The funding landscape for voluntary sector organisations like ours is always precarious but with the political instability we are currently experiencing, this feels even more of a challenge than ever before.

And despite all of these challenges, the team has pulled together to achieve some wonderful outcomes for our clients and local communities. I am privileged to be in a position of leadership in such an important organisation and I know that whatever lies ahead in 2024/25 we will embrace it with the tenacity, care and compassion that runs through the heart of our organisation.

Annie Robson
Chief Executive Officer



Who we are and what we do

We provide free, independent, confidential and impartial advice to anyone who needs us as well as offering a number of specialist services and areas of work including:

- Specialist Debt advice financed by the Money Advice Service
- Working in partnership with Trussell Trust and local foodbanks to deliver Citizens Advice services from 5 different foodbanks across South Worcestershire.
- Family Law legal support provided by Russell & Co.
- Social Prescribing and Health Projects

We work with local partners to develop services and support to address issues that affect our communities locally as well as providing our clients with support on national initiatives such as Scams Awareness, Stop Loan Sharks campaigning and Gambling Harm Awareness.



We're here to help people find a way forward. As a service we:

- help people overcome their problems through advice, information, and support
- campaign on big issues when people's voices need to be heard
- benefit society through the way we work

Head of Operations Report

Our Projects in the Community

As well as the work we do with clients via our core funding we also seek to develop bespoke services to assist individuals via project funding. This helps us to address identified needs or issues such as Money Advice for clients with multiple debts. Senior staff develop partnerships & funding agreements over time with a range of stakeholders. These can then translate into specific projects which then employ staff to manage, deliver and report on the qualitative and quantitative outputs. Some of the projects that we currently deliver across South Worcestershire include:

Money Advice:

The Money Advice and Pension Service (MAPS) funds 1 FTE Caseworker post to deliver Money and Debt Advice across South Worcestershire. This project aims to help stabilise household budgets and help to develop sustainable solutions in order to manage multiple debts. This service is supported by [Money Management Advisors](#) : via an agreement with the County Council and aims to provide intensive household budgeting so clients gain a better understanding of where their money is going and how it can be maximised.



Foodbanks:



The Trussell Trust funds project work at the Malvern, Droitwich and Upton food banks providing a convenient access point for potential service users with the overall aim of reducing reliance on Welfare Support. Separate agreements also mean we can offer similar services at Ledbury and Pershore food banks. These arrangements ensure that we are place based within the heart of the communities that really need us.

Ukrainian Support :



A part time Ukrainian Support worker funded by the District Council helps Ukrainians accommodated in the Malvern Hills District to address resettlement issues and integrate themselves into the Community.

Richard West
Head of Operations



What have we achieved in 2023/24?

6170 clients
supported with over
17,500 different
issues



We gained over **£812,000** of
extra income for our clients,
much of which is spent in the
local economy

1572
foodbank vouchers
issued



1607 Household Support
Fund applications
processed totalling over
£192,000

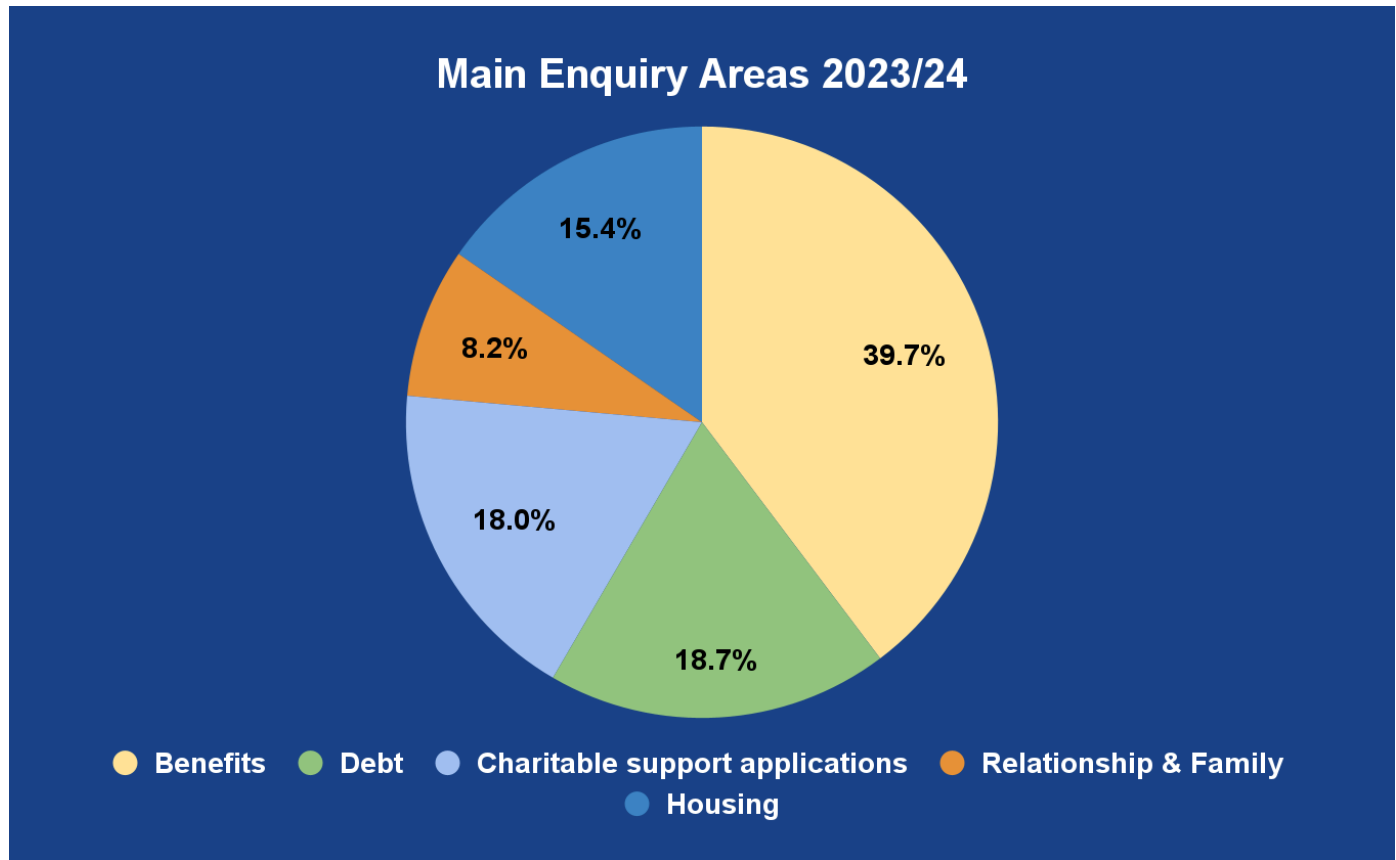
Increasing our accessibility to include the following locations

- Evesham and Malvern Main Offices
- Droitwich Library
- Tenbury Library
- Westlands Community Centre - Droitwich
- Malvern, Upton, Ledbury, Pershore and Droitwich Foodbanks
- GP surgeries
- Malvern Town Football Club
- Malvern Cube



785
Referrals into
our health &
Wellbeing
projects

Main Enquiry areas in 2023/24:



Case Study

A married woman with young children approached us for help with in relation to her health and income. She had suddenly found herself unable to work due to ongoing health conditions. This change of circumstances led to an overpayment of Carers Allowance. Our advisers checked her benefit entitlement and after providing us with her payslips we found that only a couple of months of her income was too high to qualify for a payment from Carers Allowance. We managed to get her award reinstated and the overpayment reduced by over half. We helped her set up an affordable repayment plan with the DWP of £4.25 p/w deducted from her ongoing award.

We identified that the client would be entitled to claim Employment and Support Allowance, increasing her income by £84.50 p/w and we helped her make the claim. During her interactions with our advisers we discovered some other issues that the client was struggling with. She admitted to being in an unhealthy, potentially abusive marriage and we advised her on her rights and what help would be available if she wanted to leave her husband. She was referred for legal advice and further support from the Social Prescribing Team who are now working with her to improve her self-esteem and introducing her to support groups where she can start to feel more valued and participate in social activities again.

Spotlight on our Volunteer Recruitment & Training Team

In 2023 we invested in expanding our Training team in response to the increased demands on our services as the true impact of the Covid pandemic and the effects of the cost of living crisis were really starting to show. Since then, Anne, Kathryn and Kerry have been working really hard to improve and expand the training on offer to new and established advisers as well as looking for opportunities to increase recruitment.

Over the last 12 months we have taken 3 new cohorts of volunteers through our full induction and training programme, as well as offered specific training in the following areas:

- IT Skills
- Stress & Wellbeing Workshops
- Suicide Awareness
- Heart Start training
- Interview Skills
- Focus on Housing training

Our team are also responsible for our Social Media presence, we are currently using Facebook, Twitter X, Instagram and Threads and have used these platforms to raise awareness of the following National Campaigns:

- Student Volunteer Week
- Debt Awareness Week
- Consumer Awareness
- Citizens Advice 85th Birthday
- The People's Champion Brand Campaign
- Social Prescribing Day
- Stop Loan Sharks Week
- Volunteers week
- #WeAreCitizensAdviceWeek
- CA National Volunteer recruitment

The team have also joined forces with key partner organisations in Droitwich to ensure local information is shared as widely as possible. Working with local Social Prescribing teams they have developed a video which is shown in local GP surgeries highlighting the importance of advice & information services in positively impacting upon health and in tackling health inequalities.

We are very proud of the work undertaken by the Volunteer and Recruitment Team. In 2023/24 they successfully recruited and trained 23 new volunteers in various roles and have succeeded in widening the diversity of our volunteer team significantly.

Photo - L-R Kerry, Anne and Kathryn from our Volunteer Recruitment and Training Team



Volunteering Matters

We are very fortunate at SWCA to have a dedicated team of over 70 volunteers across our organisation who give up their time to help others in their local community. They are highly trained and supported to deliver the very highest quality of service that is expected of any Citizens Advice Office.



Photo L-R: Jeanette, Jane, Ian, Richard, Peter and Carmel, from our Thursday Volunteer team at Malvern

Volunteer Profile

Vilma joined our organisation in August 2019 and undertakes the role of a volunteer receptionist at our Evesham offices. Vilma says the following about her volunteering experience with Citizens Advice South Worcestershire:

I like volunteering because I like to meet new people, learn new skills and improve my confidence. I believe that volunteering allows me to connect to my community and make it a better place. Even helping out with the smallest tasks can make a difference to people's lives.



Our volunteers are the very heartbeat of our organisation, and without them we simply would not be able to offer the level of service that we currently do. Through our annual people survey we capture the views of our volunteers on what it feels like to work within our organisation and where we can improve. It is important to the management team to ensure that the voice of every volunteer is heard and valued so we include all staff and volunteers in feedback wherever we can.

Some of the feedback we received last year is as follows:

Advising keeps my brain active and has led to several strong friendships which has expanded my social circle even more

The needs of both clients and staff/volunteers are considered which is reflected in the approach to individuals. I feel I can speak about any subject and I will be listened to

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

Everyone who works here is friendly, welcoming and professional. I get a great deal out of volunteering for Citizens Advice

Celebrating our Volunteers with a Royal visit!

In November, we were lucky enough to receive a visit from HRH Princess Anne who is patron of Citizens Advice nationally. She accepted our invitation to come and celebrate a number of long serving staff and volunteers who have all dedicated over 25 years of service to our organisation. Princess Anne spent time talking to the volunteers and staff teams and was very knowledgeable about the work that we do. This was a highlight of the year and a wonderful reason to shine a light on some of the people that make our organisation what it is.



Meet the Health Projects team



Photo L-R: Claire, Sabine, Catrin, Charlotte and Haydn from the Health and Wellbeing Team.

Health and Wellbeing Projects

As well as advice and information services, SWCA delivers a number of health related projects across the Malvern Hills District which are funded, in part by Malvern Town PCN and Public Health. This comes from a recognition that the voluntary sector is well placed to deliver positive outcomes for people who are facing health inequality as a result of social issues like inadequate or unaffordable housing, debt, relationship breakdown or redundancy.

We deliver the following health related projects across Malvern Town:

- Social Prescribing
- Being Well Services -
- The Circle Group - Peer support group tackling poor mental health and social isolation
- Lifestyle Advice - looking at weight management, smoking cessation and improving lifestyle choices

Clients are given the support and signposting information they need to make improvements to their physical and mental well being from our highly trained health projects team. The team offer a holistic service to identify the most appropriate next steps whether this is referral for further NHS schemes/mental health support or a helping hand to find a social group to improve wellbeing and/or physical health. They also help with practical things like supporting clients to find more suitable accommodation, making applications for charitable support, securing home adaptations and applying for blue badge/bus passes.

The team, headed up by Claire Edwards has seen some great results in 2023/24 with an increase in referrals resulting in a number of new posts being funded by the PCN.

Social Prescribing Case Study

Pete attended a local help centre due to a housing issue. He couldn't read or write well and suffered serious anxiety. I was able to connect with him and make him feel that he could talk to me about his issues. We were able to make this connection as he was supported by a friend but also felt more comfortable being at the football club rather than in a meeting room. We agreed to meet and work through what would help him, and as he had already met me he agreed to then come to the CA offices where we were able to organise his housing application and confirm his banding so he could begin bidding. We were also able to apply for PIP and to talk about mental health support available. He contacted me when his PIP interview was arranged and I was able to sit in with him and provide support and to explain anything he did not understand. He said that he was happy to meet me as I was "really down to earth" and that he had recommended me to a friend as they also needed support. He said "knowing I am in a band 2 and may get housed at some point has given me hope". By meeting him on his level and where he was I was able to ensure that he could overcome his anxiety and start to get his life on a different track

Providing this non-medicalised support in order to improve health outcomes and reduce inequalities is a key part of the NHS national strategy to *"inform action to reduce healthcare inequalities at both national and place based system level."*

We are delighted that the Voluntary Sector is getting the recognition it deserves as being a key partner in place to deliver these types of outcomes and feed into the strategic planning of Public Health funding.

At SWCA we are proud of the work that our Health Team have achieved over the last 12 months and look forward to continuing to develop this important part of our service delivery.

To contact the team for further information please email: worcscab.socialprescribing@nhs.net

Fundraising and events

Despite being part of a well known national brand, every local Citizens Advice office is an independent charity in its own right and therefore responsible for raising funds through project work, contracts with stakeholders and partners, donations and fundraising events.

In 2023/24 we held 2 main fundraising events which included a Valentines Ball with charity auction at The Abbey Hotel, Malvern and a Family Funday event at Malvern Town Football Club. The 2 events were well attended and both succeeded in raising our profile amongst the local community as well as raising some much needed funds.



We are always looking for new ideas and volunteers to join us in our quest to increase our fundraising efforts and would welcome contact from anyone who may be interested in exploring this opportunity further.

We have also attended a number of events throughout the year, again to help raise our profile and spread the message about the work that we do and the fact that we are an independent charity in our own right.

Being visible within these community events is really important to us to ensure that local communities know where they can get support from when they need it. They are also useful in making connections with people who may be looking for volunteering opportunities and we are grateful for those staff and volunteers who have spent time at the following events this year:

- Ledbury Community Fair
- The Battle of Evesham on Crown Meadow
- Malvern Civic Society Community Day
- Droitwich Community Showcase event
- DWP event at Evesham Library
- Evesham Living Well event at Evesham Leisure Centre
- Launch of Action for Children at Malvern Vale Community Centre
- Evesham Medieval Market
- Westlands Family Funday



Photo: Avril & Annie at Malvern Civic Society Community Day



Photo: Kerry at Evesham Leisure Centre Wellbeing event

Financial Review

Total year income for 2023/24 - £941,148
Total year expenditure for 2023/24 - £824,291
Surplus - £116,857
Reserves held - £413,324 (including designated reserves)

N.B: Full Annual Report available on Charity Commission website



Charitable funding is becoming increasingly difficult to secure at a time when our services are needed more than ever. The pressures of the rising costs of everyday essentials has had a significant impact, not just on our clients but on our own organisation and our staff and volunteers. Whilst we ended the year with a surplus and a healthy level of reserves in line with our Trustee's policy, we are mindful that with a change in government imminent and funding cuts likely, we must remain cautious and seek new funding streams to secure our longer term future.

The nature of our funding streams is a complex matrix of short and longer term agreements or contracts with a variety of funders which makes the financial management of SWCA a constant challenge. We are lucky to have a very committed finance team who ensure we are compliant with every new contract we undertake and that we remain as financially sustainable as funding streams allow.

We work in partnership with other organisations to be as cost effective as possible and are flexible to the changing needs of our clients and also our funders in terms of reporting required.

We wholeheartedly believe that the social value of our organisation is something to be proud of. The number of volunteer hours alone that we delivered in 2023/24 is worth over £241,000 based on the living wage.

We are very grateful to everyone who has given any funding or donation to the work that we do throughout 2023/24 and hope that this Annual Review showcases some of the impact and outcomes that we have been able to achieve as a result of this financial support.

Thank You!!!

Special Thanks

We appreciate the support given to us by our partners, communities and other organisations, without which we would simply not be able to operate. In particular we would like to thank:



Malvern Hills & Wychavon District Councils - Both of whom show considerable trust and value in the services we provide and contribute vital funding to the continuation of our service delivery.

Rooftop Housing Association - A valuable partner working with us in the Evesham area allowing us to deliver our services from their buildings rent free.

The John Martin Charity - a long standing supporter of SWCA for the work we do for the people of Evesham districts.

Russell & Co - Offering free family law advice to clients facing complex legal disputes.

Malvern Town Council - Offering vital funding to support people in Malvern Town areas

Malvern Town PCN - Showing confidence and trust in us to deliver outcomes under the Social Prescribing and health projects

Malvern Town Football Club - For hosting fundraising events and other support.

Our staff & volunteers - for showing commitment, dedication and often going above and beyond their remit for the benefit of our clients and local communities.

Many Thanks also to:

Worcestershire County Council	Freedom Leisure
Malvern and Evesham Rotary Club	Malvern Blinds
Platform Housing	Droitwich Spa Town Council
Tenbury Town Council	Pershore Town Council



We value diversity,
champion equality
and challenge
discrimination.

We're here for
everyone.

We are the people's
champion.

Citizens Advice helps people find a way forward.



Photo L-R: Colin Chandler (Trustee), Dame Clare Moriarty (Chief Executive of National Citizens Advice), Richard West (Head of Operations)

We'd love to hear from you if you are interested in finding out more about becoming a volunteer with our organisation.

How to contact us:

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Tel: 01684 563611

Email: enquiries.malvern@citizensadvicesw.org.uk

Evesham Office

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Evesham
WR11 3LD

Tel: 01386 712100

Email: enquiries.wychavon@citizensadvicesw.org.uk

.....
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