



Annual Report

2024-25

Together through uncertainty

**citizens
advice**

**Nottingham
& District**

Contents



Foreword from the Chair

It is my pleasure to present the Chair's report for Citizens Advice Nottingham & District for the year 2024-25.

This has been a year of significant challenge, change, and resilience. Despite a difficult financial climate and the increasing pressure on local services, our staff, volunteers, and partners have once again shown extraordinary commitment to supporting the people who rely on us. I am proud to share the key developments and achievements from the past year.

Navigating a tough financial landscape

We began the financial year knowing that we were facing a challenging environment. Like many organisations in the voluntary and public sectors, we planned for a deficit budget, recognising the very real constraints facing local authorities and funders. Unfortunately, those pressures intensified as the year progressed.

Nottingham City Council's budget cuts had a direct impact on our service; funding for our Housing Advice Service came to an end, and our core grant for general advice was reduced. These changes occurred alongside wider cutbacks across the council, including a shift toward more online-only services. As many residents struggled to adapt to these changes, demand for our support increased – particularly among people with limited digital access or those navigating increasingly complex systems.

We also saw the conclusion of several health-related projects that had provided holistic support to people whose financial and practical needs are closely linked to their physical and mental health. Their loss has been felt by the people who benefited from them and by our team, who understand the difference integrated support can make.

**“a year of
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“crucial lifeline to residents facing crisis situations”

Strengthening partnerships and unlocking new opportunities

Despite these challenges, we remained focused on collaboration, innovation, and the pursuit of new opportunities to support our community.

Our constructive relationship with Nottingham City Council continued through the ongoing delivery of the Household Support Fund. This partnership has provided a crucial lifeline to residents facing crisis situations – helping them to stay warm, fed, and financially stable during moments of acute stress.

We also deepened our work with Public Health. Through Advice Nottingham funding, we were able to offer targeted support to residents experiencing financial vulnerability. This partnership not only helped individuals in need but also strengthened our shared ambition to improve health and wellbeing across the city. There was also bright spots in our funding picture. We secured additional investment for our Help to Claim service, allowing us to extend our Universal Credit support for a further 16 months. This ensures that people applying for benefits can receive tailored help at a critical moment in their lives.

Looking further ahead, we are pleased to have secured new national Citizens Advice funding for an energy debt project running from 2025 to 2028. This multi-year project provides much-needed stability and will help us respond to a growing issue that affects thousands of households across the country: the rising cost of energy and the growing burden of fuel debt.

Planning for the future: building a sustainable organisation

Sustainability – both financial and operational – has been a major focus for the Board and management team this year. We undertook a comprehensive review of our structure, resources, and long-term requirements, asking tough but essential questions about how we can safeguard our service for years to come.

As part of this work, we made the decision to relocate to new premises in May 2025. This move will reduce ongoing running costs and improve our overall efficiency, strengthening our ability to deliver high-quality advice in a financially responsible way. We are planning the transition carefully to ensure that clients continue to access our services with minimal disruption.

Our people: dedicated, compassionate, essential

If there is one constant throughout this year of change, it is the unwavering dedication of our staff and volunteers. Every day, they demonstrate commitment, empathy, and professionalism – helping thousands of local residents to navigate difficult situations with confidence and dignity.

Whether offering advice face-to-face, supporting clients remotely, or working behind the scenes to keep our service running, their contribution is invaluable. On behalf of the Board, I extend my sincere thanks to every member of our team.

I also want to thank our funders, partners, and trustees. Their support, collaboration, and willingness to explore new ways of working have been essential in enabling us to sustain and develop our service during a period of significant uncertainty.

Looking ahead with determination

The year ahead will undoubtedly bring further change as we settle into new premises and continue to navigate the realities of a challenging funding environment. Yet we move forward with strengthened partnerships, newly secured projects, and a clear vision for sustainability.

Citizens Advice Nottingham & District remains committed to being a vital source of free, independent, and confidential advice for our community. With the continued dedication of our people and the support of our partners, I am confident that we will meet whatever challenges lie ahead – and continue to make a meaningful difference in the lives of Nottingham, Gedling and Rushcliffe residents.

Jemma Chambers
Chair

**“vital source
of free,
independent
and
confidential
advice”**

"I cannot find enough words of gratitude to give to you. Except thanks a million again."

"I just want to say thank you for all the hard work and help and understanding with everything and the wonderful help received."

As 2024-25 started we knew that the challenges our clients had faced in 2023-24 would continue into this year. Increasing costs faced by many, alongside increasing debts and declining health, meant our service was needed as much as ever. Over the year it was clear that our health-related projects were vital and quite often over-subscribed despite funding for them coming to an end.

We were faced with our own challenges as funding ended on some vital services but alongside this, we deepened our relationship with some new key partners and funders to ensure our vital work would continue.

The contribution our people, our team, make to the lives of those in our community is quite often life changing. Thanks to our incredible team we have been able to support so many clients and, for some, achieved life changing outcomes. I'm certain that many of our clients would also like me to formally thank the team in this annual report for the outstanding work they do everyday.

We have used the evidence and insight we have gained to campaign and challenge on unfair policies and procedures and seek out new projects to meet needs.

I'd like to extend my thanks to all our funders, donors and supporters of our service. Without their support we would not be able to reach the number of people we do each year.

I expect that 2025-26 will be another challenging year for our community but also for ourselves in an environment with so much financial instability. We remain committed to supporting people and look forward to how we can improve the lives for so many into next year.

Donna Cumberlidge

Who we are

We are Citizens Advice Nottingham & District

We are an independent local charity that has been providing advice and information to people living in the Nottingham City, Gedling and Rushcliffe boroughs since 1975. As part of the national Citizens Advice network across England and Wales, we are run by an incredible team of dedicated volunteers, supported by a team of paid staff.

We value diversity, promote equality and challenge discrimination wherever we see it.

Our mission:

To help people overcome their problems and find a way forward by providing free, confidential, high quality and impartial information and advice.

To collect evidence to campaign for changes to central and local government social policy to materially improve the lives of our clients.

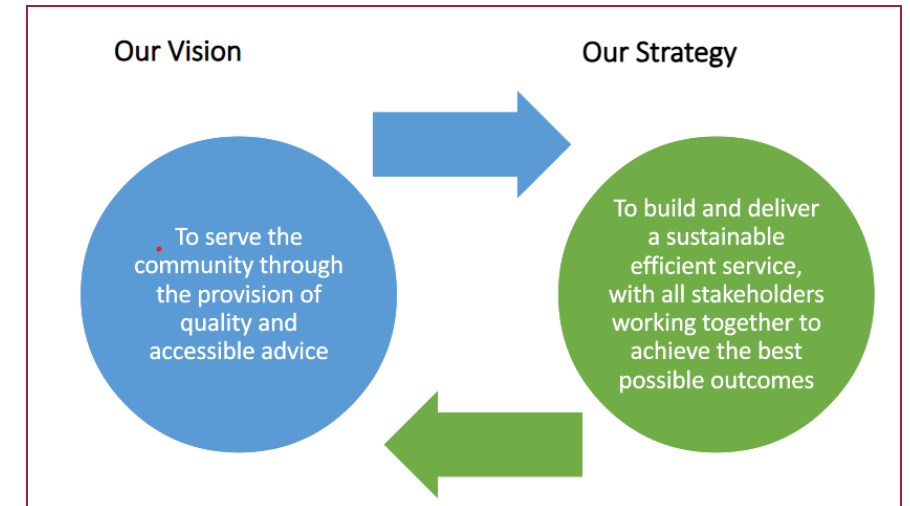
Our vision:

Our vision is of a community where everyone who lives, works or studies in our area has the knowledge and confidence to deal with the issues they face. Our diverse range of residents are empowered to help themselves, or, where required, provided with direct assistance. Local and national decision makers are well-informed about the impact of their decisions on local people and act in their interests.

Our quality frameworks

We work to nationally recognised quality frameworks. Our advice-giving skills meet the Advice Quality Standard. Organisations that hold this standard have demonstrated that they are easily accessible, effectively managed, and employ staff with the skills and knowledge to meet the needs of their clients.

Our debt work is regulated by the Financial Conduct Authority.



Our value to society

We help thousands of people every year. This provides us with insight into the challenges clients face every day.

We not only help people find their way forward during difficult situations but also identify and tackle the underlying causes of their problems. The people we help, our funders, government, and the organisations we work with see the value we deliver and the impact we make.

We can use our data to calculate the value of our work to society as a whole. We use a Treasury-approved model that gives us a financial value for each of the outcomes we achieve for our clients.

This financial modelling tool demonstrates that for every £1 invested in 2024/25, we generated:

£26.11 in financial value to the people we help (specific outcomes to individuals)

Total:

£34,668,534

£2.33 in savings to government and public services (fiscal benefits)

Total:

£3,097,313

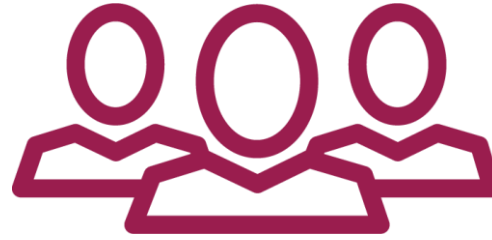
£24.01 in wider economic and social benefits (public value)

Total:

£31,886,632

Our impact

11,249
people helped



40,396
issues



4,990
debt issues



1,787
housing issues



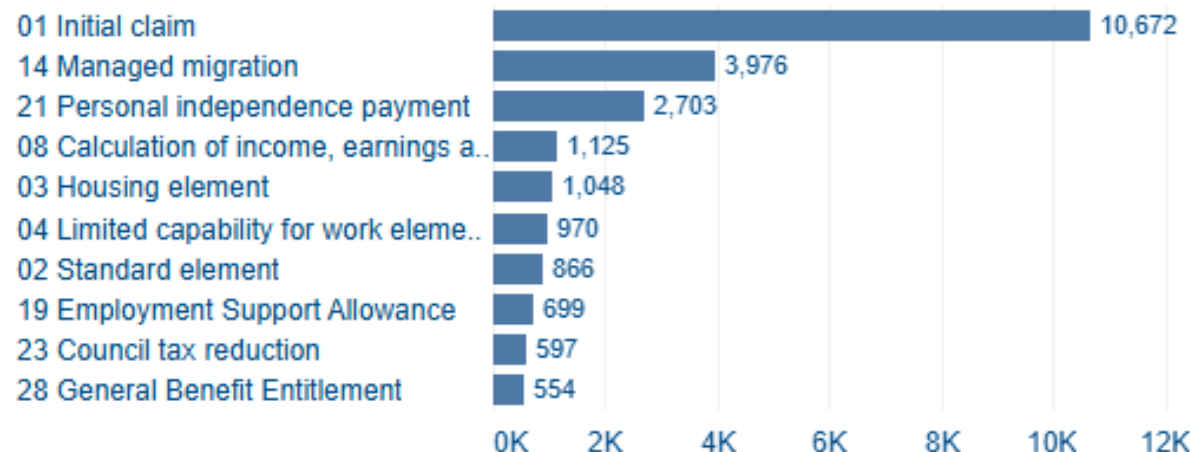
28,088
benefit issues

£769,268
debts written-off

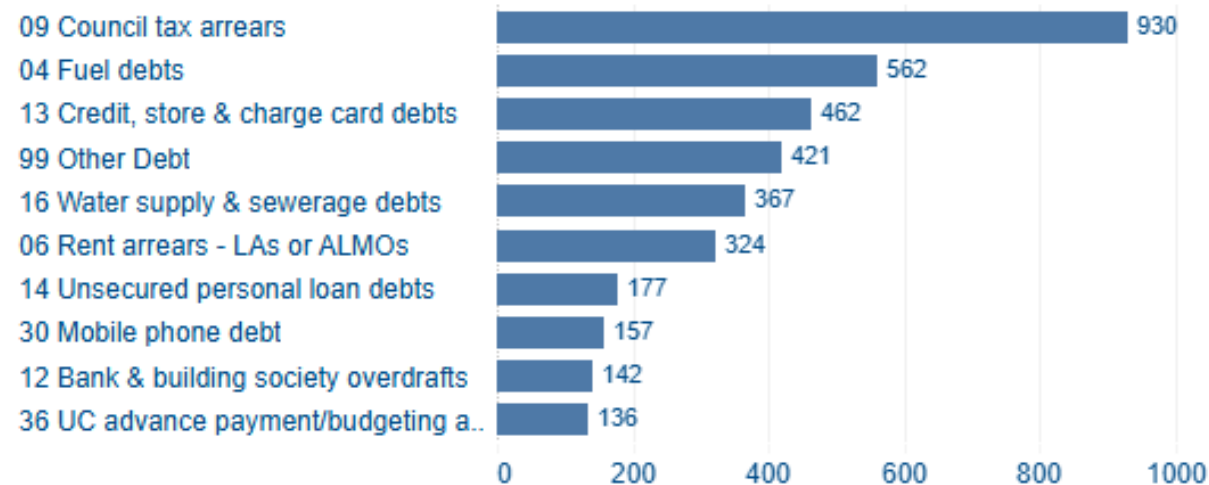
£9,560,035
income gains

Top issues

Top benefit issues

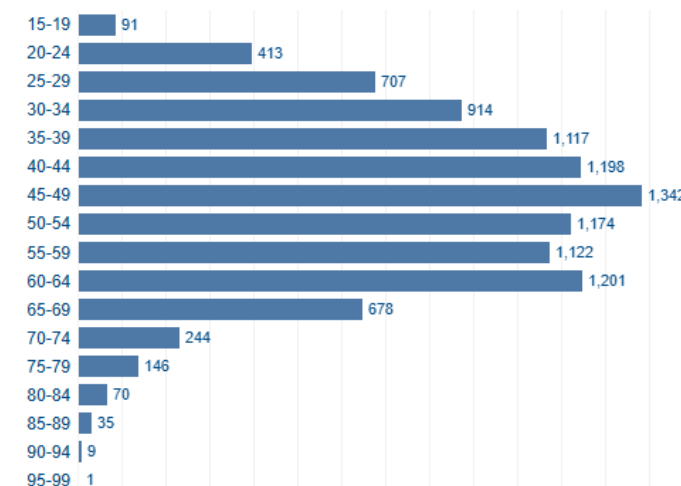


Top debt issues



Client demographics

Age



Gender



Ethnicity



Disability / Long-term health



Our client experience survey 2024/25

This helps us understand how well we are meeting the needs and expectations of our clients and identify where improvements could be made.



91% of our clients said they would recommend our service



89% of our clients said that our service helped them find a way forward



63% of our clients said that, as a result of the help they received from Citizens Advice, they felt less stressed, depressed or anxious



86% of our clients said that they would not have been able to sort out their problem without the help of Citizens Advice

The role of advice in health

Advice services play a critical role in addressing the wider determinants of health, which encompass social, economic, and environmental factors influencing wellbeing. These determinants often have a profound impact on health outcomes and tackling them effectively requires a holistic approach that goes beyond clinical care.

Evidence consistently demonstrates that early and preventative interventions are the most effective in reducing risk and promoting positive health outcomes. By providing timely advice and support, we can mitigate the impact of non-clinical issues before they escalate into health-related problems. This proactive approach not only improves individual resilience but also reduces pressure on healthcare systems.

Our advice services cover a wide range of areas designed to alleviate financial and social pressures including:

- **Income maximisation** – ensuring individuals receive all entitlements and optimise their financial resources
- **Debt advice** – providing strategies and support to manage and reduce debt effectively
- **Benefit checks** – helping clients access eligible benefits to improve financial stability
- **Charitable support** – connecting individuals with charitable organisations for additional assistance
- **Foodbanks** – facilitating access to essential food supplies for those in need

By addressing these wider determinants, advice services contribute to improved resilience and overall wellbeing. Clients experience reduced stress, enhanced financial security, and greater confidence in managing life challenges. This holistic approach fosters stability within communities and supports long-term health improvement.

Our Advice on Prescription service was shortlisted as one of three finalists for the Value for Money award at the 2024 ICB Health and Care ceremony. This was an amazing achievement and really recognised the value of the voluntary sector and what we do alongside health care professionals.

The main benefits of the service were:

- Reduced health inequalities through social equality
- Improved clients' resilience and wellbeing
- Prevention of non-clinical issues from becoming a health crisis



A client requested help applying for the household support fund, which was closed at the time.

An adviser worked with the client to identify the reasons they were in financial distress and identified that they were being underpaid Employment & Support Allowance.

The client was supported to contact the DWP, and the shortfall of £81.50 per week was put into payment, and they also received a backdated payment of £12,000.

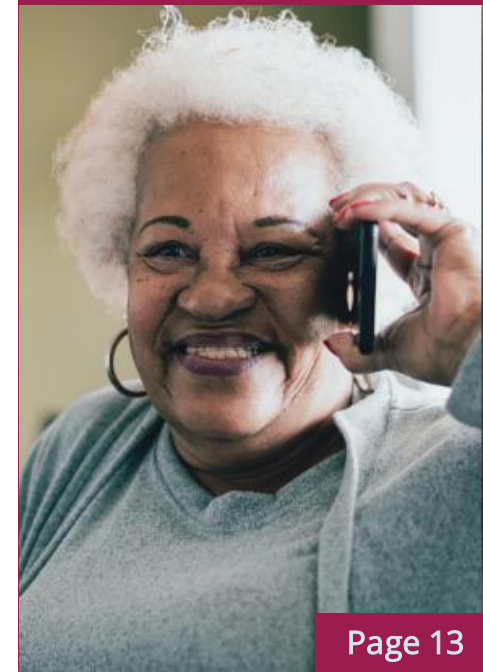
The client was now able to:

- Pay for essential home adaptations, including a walk-in shower because they could not use their existing bath.
- Sit outside, because the gardener they employ occasionally can keep the patio weeds at bay and the garden tidy.
- Adapt their kitchen and lounge to ensure everything is within easy reach.
- Keep on top of bills, so they no longer worry about how to pay them.

They thanked us for transforming their life.

Supporting health

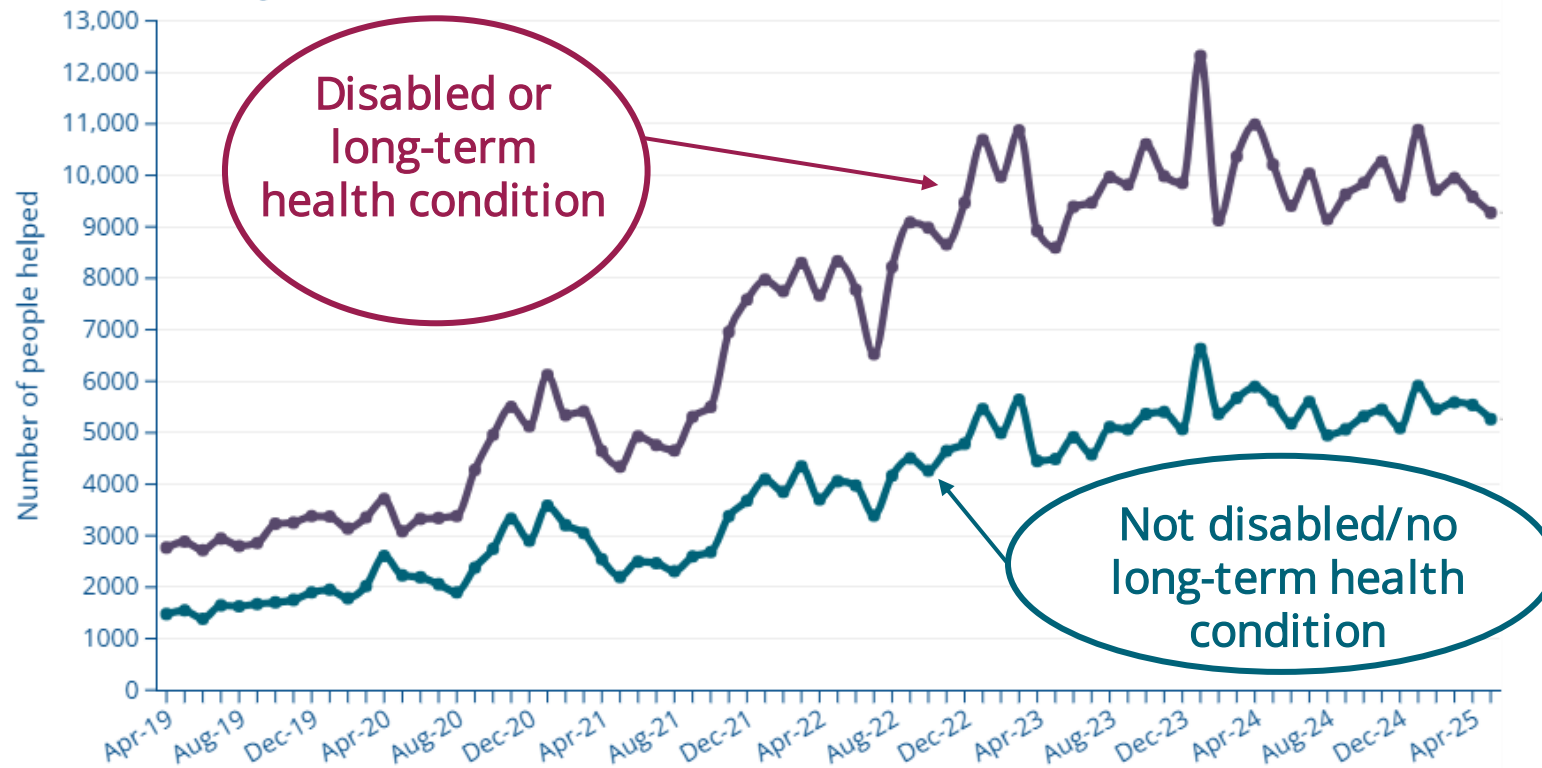
Prevention is
better than cure



Foodbank use is higher in people with LTHC

Our national data shows that people with long-term health conditions (LTHC) are more likely to rely on foodbanks due to the financial strain associated with managing their illness. Chronic conditions often limit the ability to work, reduce income, and increase living costs through medical expenses, special diets, or mobility needs.

These factors can create a cycle of hardship where individuals struggle to afford nutritious food, making foodbanks an essential lifeline for maintaining basic health and wellbeing.



Client feedback:

"You were wonderful during one of the lowest points of our lives. You gave us tangible (not lip service perfunctory) support that humanised us, and secured PIP for my son. We wish each and everyone of you the very best in every sphere of your lives."

Case Study

A client, who lives with their wife and son, was unemployed due to long-term health issues. They had to rely on their partner for help with everyday needs.

The client needed to complete a Personal Independence Payment (PIP) application and was referred to our service by their GP, as they were unable to complete the form alone due to their extreme fatigue and pain (they live with Fibromyalgia, Asthma, Anxiety, Greater Trochanteric Pain Syndrome (GTPS), Ganglion Cyst, Tinnitus and Fibroids.)

Our adviser gathered all the information and supported the client with completing the application, including creating a document for the client to attach with the application.

The PIP application was successful, and the client was awarded enhanced daily living of £407 every 4 weeks, and enhanced mobility component of PIP of £284 every 4 weeks.

The client was also awarded £2,936.75 as a one-off back payment.

Clients' feedback:

"I cannot thank you and your colleagues enough for your kindness, dedication and patience, without you I don't believe that my case would have been resolved so promptly."

"You have gone above and beyond to assist me! I felt like a person, someone that were actually LISTENED to. I will always remember this kindness."

Advice First Aid pilot

Funded by the Household Support Fund to provide additional support across the city of Nottingham, we implemented a pilot scheme as we recognised that not everyone with a problem will or can contact Citizens Advice (or another advice service) for support. Sometimes people only reach out for help when they are at crisis point. Others do not seek help at all.

Advice First Aid is a Citizens Advice initiative. It aims to ensure that as many people as possible in our local community have access to the support, information and advice that they need, when they need it. To this end, we are inviting other organisations, charities and community groups to partner with us. In doing so, we will train their frontline staff to become Advice First Aiders.

Trained Advice First Aiders will be able to:

- Identify the advice needs of members of the public
- Support people, where possible, to find the information they need in order to deal with their problem themselves
- Give guidance on how to access further support from Citizens Advice or Advice Nottingham
- Refer those most in need directly into our service

Advice First Aid Training

We are offering free Advice First Aid training to frontline staff / volunteers of organisations within Nottingham City. The course is three hours, and no pre-course work is necessary – just a desire to help others.

Following the course, we will stay in touch to support with any problems faced in delivering Advice First Aid.

Following the successful pilot scheme for this project, during January – March 2025, we have now secured future funding to roll this out during 25/26 and train a further 120 Advice First Aiders across the city.



Help to Claim

Our service started in March 2019. The service is designed to support people to claim Universal Credit, from eligibility up until their first correct payment. Channels available are webchat and telephone.



Help to Claim is a dedicated service from Citizens Advice. It's free, independent, confidential and impartial.

Debt service

Our debt advisers give free advice and support on a wide range of debt related issues, including rent or mortgage arrears, Council Tax arrears, payday loans, credit card debts, Debt Relief Orders/bankruptcy, loans, utility debts.



Trussell Trust

Income Maximisation Project (TT)

Provided advice and casework support to food bank users across four locations, addressing issues such as benefits, debt, and other financial concerns to improve client outcomes.



Health Related Projects

Over the last 5 years our data and local insight has highlighted the growing need to support people affected by poor health.

56% of our clients have long term health conditions or a disability.

We have responded to this local picture by piloting and delivering some new health related projects. The evaluation of these projects has shown the vital support they provide and often life-changing outcomes. These projects are helping to address the health inequalities that exist within our communities and address the high levels of poor health of our clients.

Three of our newer projects are working with **Change Grow Live**, the **Suicide Prevention Team** providing advice to those with an autism diagnosis and funding through the **UK Shared Prosperity Fund** to support Gedling residents with the completion of health forms

Public Health Grant (financial wellbeing)

Delivering advice and support across the city as part of the Advice Nottingham partnership

Multiple Sclerosis (MS)

Casework specialised in benefits for individuals with MS and their carers, assisting with all aspects of benefit claims, documentation, and applications.

Autism Information, Advice and Guidance (IAG)

An information service for autistic adults or those seeking support around diagnosis. Provided information around Right to Choose, EHCPs, and disability benefits. Signposted to other specialist services.

Advice on Prescription (AoP)

Delivered integrated support in partnership with GP surgeries to address patients' health and wellbeing by offering advice on benefits, debt, and other services. The project continues to improve resilience and reduce deprivation through targeted advice.

Our volunteers

Our volunteers come from all walks of life and choose to volunteer for a variety of reasons. They include students, people getting back into work after career breaks, people with part-time jobs, carers, and people who have retired.

Every volunteer gets something different from their volunteering experience, including the opportunity to:

- make a positive difference to people's lives
- improve self-esteem, confidence and wellbeing
- gain invaluable work experience
- receive high quality training and develop new skills
- use existing skills and knowledge to benefit the local community
- meet new people from a range of backgrounds
- feel valued and part of a team
- change the way things work for the better.

Our paid staff team were asked what one word they would use to describe our volunteers:



Our volunteers gave over 9,000 hours during 2024/25

Our volunteer team were awarded the High Sheriff of Nottinghamshire award in recognition of great and valuable services to the community, and recognised the appreciation of residents for their role in enhancing their community



Our funders

Citizens Advice Nottingham & District has a range of service level agreements, grants and donations and is funded by:

Public Health (Nottingham City Council)
Gedling Borough Council
Nottinghamshire County Council
Rushcliffe Borough Council
Citizens Advice
Money and Pensions Service
Nottingham branch of the MS Society
Capital One
Trussell Trust
Nottingham & Nottinghamshire ICB
Change Grow Live

Our partners

Advice Nottingham is a consortium of advice organisations established to strengthen the not-for-profit advice sector in Nottingham City.

We hold a grant agreement with Nottingham City Council for advice services delivered under the Public Health Grant for Financial Wellbeing. The overall project is delivered in partnership with:

Bestwood Advice Centre
Clifton Advice Centre
Meadows Advice Group
Nottingham Law Centre
St Anns Advice Group



We also receive donations from local companies, and private individuals.

We are thankful for the financial help we receive from all who support us. It enables us to develop innovative projects that make a difference to the community.

We always welcome new partners who can help us build on our work.

Citizens Advice helps people find a way forward.

We provide free, confidential, impartial and independent advice to help people overcome their problems. We are a voice for our clients on the issues that matter to them.

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

We're here for everyone.

Citizens Advice Nottingham & District is the operating name of Nottingham & District Citizens Advice Bureau.

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Registered charity number: 701259

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