

# **CITIZENS ADVICE MID BEDFORDSHIRE**

**ANNUAL REPORT**

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**2023-2024**

## Ampthill Office

10 Bedford Street,  
Ampthill,  
Mk45 2NB

## Biggleswade Office

Century House,  
Market Square ,  
Biggleswade  
SG18 8UU

Helpline: 01525 402742

Days	Hours
Monday	9:45am - 3:30pm
Tuesday	9:45am - 3:30pm
Wednesday	9:45am - 3:30pm
Thursday	9:45am - 3:30pm



At Mid Bedfordshire Citizens Advice, our success is driven by the dedication and passion of our Volunteers and Staff. Together, our team consists of 26 Volunteers and 6 Staff members who provide invaluable support to our clients.

Our Volunteers come from all walks of life, each bringing their own unique motivations and perspectives. Some of the reasons why our Volunteers choose to dedicate their time to Mid Bedfordshire Citizens Advice include:

- The opportunity to make a meaningful difference in people's lives.
- A chance to meet and support individuals from diverse backgrounds.
- The desire to give back to the local community.
- The ability to develop new skills and gain experience in a supportive environment.
- A commitment to social justice and ensuring everyone has access to the help they need.
- Building confidence through new challenges and learning opportunities.
- Being part of a team that values inclusivity and compassion.

Our Staff and Volunteers work side by side to ensure that everyone who walks through our doors receives the guidance and support they need. It's their unwavering dedication that makes Mid Bedfordshire Citizens Advice the trusted resource it is today.

Directors and Trustees	
Roger Sanbrook	Joined 3/2/2005
Mark Smith	Joined 20/6/2007
Clifford Carter	Joined 6/2/2017
Richard Wiltshire	Joined 20/1/2020
Niel McGowan	Joined 30/11/2021
Philip Steer	Joined 30/11/2022
Francesca Marritt	Joined 6/2023

The leadership and strategic direction of Mid Bedfordshire Citizens Advice are overseen by a dedicated team of Directors and Trustees. This committed group brings a wealth of experience from various sectors, ensuring that we remain focused on our mission to provide free, confidential, and impartial advice to those who need it most.

Our Trustees play a crucial role in shaping the future of the organisation, overseeing governance, and ensuring that our services remain sustainable and impactful. They Volunteer their time and expertise to ensure that Mid Bedfordshire Citizens Advice continues to meet the evolving needs of our community.

# CHIEF OFFICER REPORT

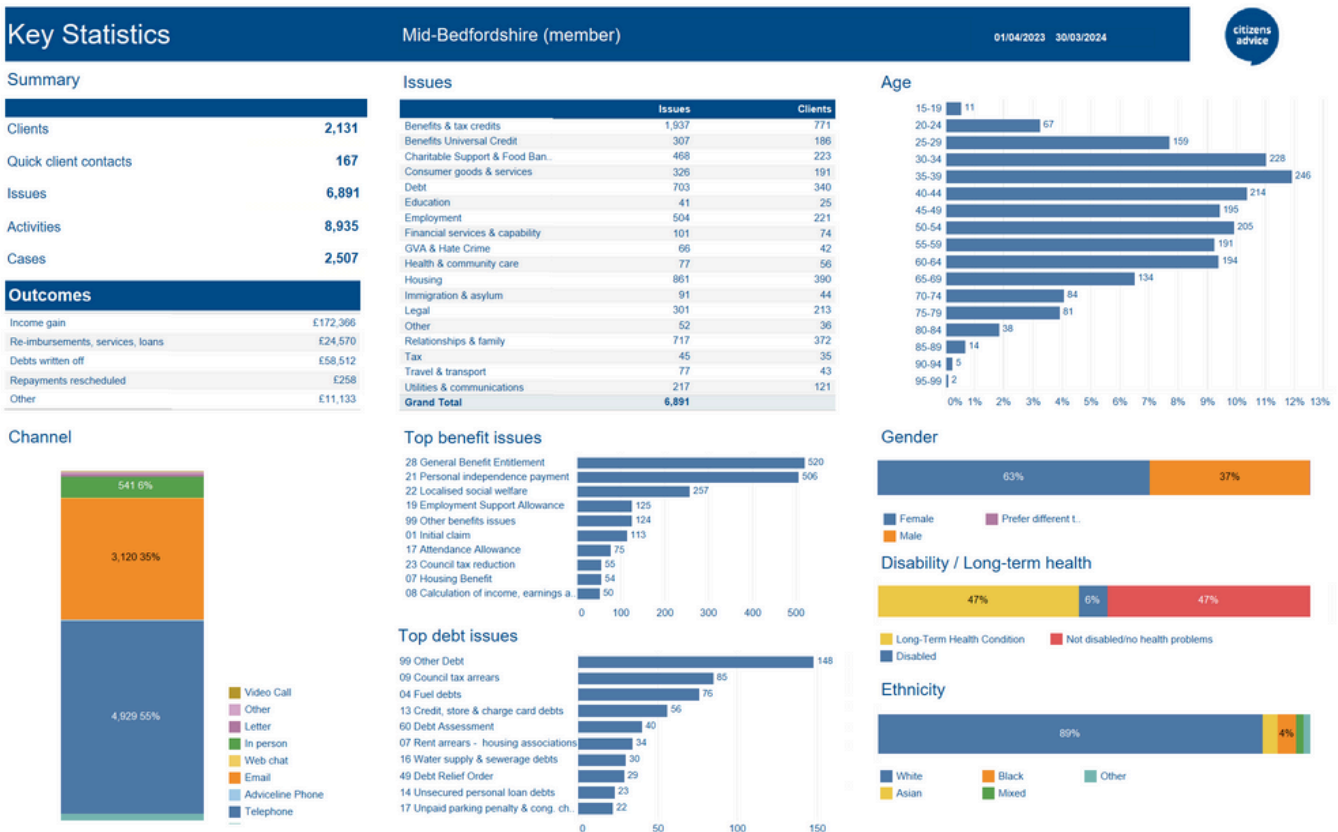
During the reporting year, 1 April 2023 to 2024, Mid Bedfordshire Citizens Advice has seen a period of growth in terms of the number of clients we have reached and the number of positive outcomes achieved for Clients, but did see a reduction in the financial outcomes achieved for Clients.

Over the last year our Board has reviewed the future direction of the organisation to ensure long term sustainability and ensure that the residents of Mid Bedfordshire have a quality advice service that is free and accessible to the residents when they need it. As part of this we have worked in partnership with a neighbouring Citizens Advice who have provided management support to allow us to move forward in the best interest of the organisation and local residents.

The quality of our advice is what makes us the organisation that local residents turn to in their hour of need. We take pride in this and meet the Advice Quality Standards and our Money Advice is delivered to the Money and Pension Service framework Standards.

It is important to acknowledge that without our Staff and Volunteers dedication we would not been able to deliver the quality advice to the residents of Mid Bedfordshire. Our Staff and Volunteers are constantly upskilling and building their knowledge to provide advice on a range of issues.

The following Key Statistics show the work we have done over the last reporting year and highlight the volume of Clients we have advised and the positive impact this has on our Clients lives.



We advised 2,131 Clients during the reporting year 2023/2024 , which is an increase of 2% on the number of Clients advised during 2022/2023. We advised these Clients on a total of 6,891 issues. The importance of the advice we provide can not be understated. The advice we provided enabled clients to achieve 784 successful outcomes, which is a 28% increase on the previous year. Although the financial values of these outcomes we achieved did decrease on the previous year, we still achieved financial outcomes that made a significant impact on the Clients financial situations. This included providing advice that helped Clients write off total debts of £58,512 and providing welfare benefits advice that enabled Clients to claim £172,366 of additional income that they were entitled to.

Welfare benefits was the biggest issue for the Clients we advised. Housing issues, relationship & family issues and debt issues were also common problems that our Clients approached us for advice on. The table shows the range of issues we advised on extends much further than these prevalent issues.

## Issues

	Issues	Clients
Benefits & tax credits	1,937	771
Benefits Universal Credit	307	186
Charitable Support & Food Ban..	468	223
Consumer goods & services	326	191
Debt	703	340
Education	41	25
Employment	504	221
Financial services & capability	101	74
GVA & Hate Crime	66	42
Health & community care	77	56
Housing	861	390
Immigration & asylum	91	44
Legal	301	213
Other	52	36
Relationships & family	717	372
Tax	45	35
Travel & transport	77	43
Utilities & communications	217	121
<b>Grand Total</b>	<b>6,891</b>	

The impact of our work can be measured in terms of social impact as detailed below:

- Our fiscal value was £1,050,844, which equates to £6.69 for every £1 of funding we received.
- The Public Value of our work was £6,626,223, which equates to £42.21 for every £1 of funding received.
- The value to the clients we helped was £2,931,639 which equates to £18.68 for every £1 of funding we received.

I would like to thank all Staff, Volunteers and Trustees for their effort in helping the organisation to deliver the excellent work of the last year, and also to our funders without whom we could not do the work we do

# RESEARCH AND CAMPAIGNS

As well as providing advice to people on a range of issues an important function is our Research and Campaigns work. Although the advice helps to resolve a problem, it is the research work that identifies the trends in issues and root causes, that then allows us to campaign for change.

Firstly, I would like to say a big thank you to Jenny Pulling who is as a Volunteer and performs the role of R&C Coordinator. Jenny pulls together information from cases and evidence forms for our Research and Campaigns Projects. Over the last year there has been some good work researching prevalent issues such as 'Cost of Living Crisis' and 'Digital Exclusion'. The cost-of-living research has also been a key focus for National Citizens Advice during this period.

During the last year we have been tracking cases where it has been identified that Clients are affected by Digital Exclusion. We have identified that this is something that can affect people for a range of reasons, ranging from lack of digital access to not having the capability to use it. It is the impact of the digital exclusion that has been the driving force behind the research. The research showed that people who are digital excluded find it difficult to apply for housing and even access GPs.

Jenny attends Cluster Group meetings where other Citizens Advice offices meet to share and discuss their Research and Campaigns work. Sharing the R&C work as well as learning from the work others do, helps to ensure that we have a greater understanding of the issues that Clients are facing and allows us to contribute to wider campaigns.

As an organisation it is important that we use the research we do to influence change. As well as inputting to the National Campaigns during the last year we also met with both local MPs Alistair Strathern and Richard Fuller during which we were able to raise some of the local issues.

Moving forward to 2024/2025 it is our aim to use the research work we do to influence positive change. We will be looking to distribute our research through newsletters and will also look to raise awareness about issues, but also publicise how we can help support Clients them.

## Accreditation

All new starters and Volunteers are required to undergo this training that is fully accredited by National Citizens Advice. All of our advice staff and volunteers are required to undertake training to meet the Advice Quality Standard (AQS) which is awarded to organisations that give advice to members of the public on legal issues. Organisations are audited every two years and have to demonstrate that they are accessible, effectively managed, and employ staff with the skills and knowledge to meet the needs of their Clients.

We ensure all Advisers and Volunteers maintain mandatory GDPR and SMCR (for FCA purposes) certification to ensure legal compliance.

## Staff and Volunteers

Our Staff and Volunteers undertake training through National Citizens Advice online training platform, as well as receiving training and support locally so that they have the confidence, knowledge and skills to be able to advise our Clients in Mid Bedfordshire.

To ensure our Staff and Volunteers continue to keep their knowledge and skills up to date, we run sessions throughout the week where training is provided and knowledge is shared on both local and national issues.

## Specialist casework

Our Money Advice caseworker is accredited by the MaPS framework to meet FCA requirements. In addition, In addition our caseworker has achieved the industry recognised Certificate in Money Advice Practice and is a member of the Institute of Money Advisers.

Our Welfare Benefits Advisers have undertaken training from specialist external advisers such as CPAG and Shelter. We require all individual caseworkers to undertake CPD through out the year.



# MONEY ADVICE

Mid Bedfordshire Money Advice service provides Clients with confidential and free tailored solutions to help them make informed decisions about debt issues based on their circumstances.

In 2023/2024 we advised a total number of 350 debt Clients and dealt with a total number of 703 debt issues. This represents a continued high demand for this service. With our support £58,512 of Client debts was written off and £258 repayments rescheduled. Due to the high demand we have continued to refer into the CBMA team at Citizens Advice Bedford.

Our Money Advice caseworker follows a structured approach to ensure that the Clients receive quality advice and this service is heavily focused on the most vulnerable of Clients. Due to this the caseworker will often undertake actions on the Client's behalf to support them all the way through the advice process and to implementing a debt solution as well as helping them with budgeting and maximising their income to increase financial capability once they have left the service.

In essence, Mid Bedfordshire Money Advice service provides Clients with a valuable, essential and dependable service when the Client needs it most. We advise/support Clients through their immediate concerns and stresses due to debt issues, by helping them develop confidence in managing their money and financial wellness. Clients have told us resolution of their debt issue has resulted in improved mental health for them.

# FINANCIAL STATEMENT

## MID BEDFORDSHIRE CITIZENS ADVICE BUREAU

### Statement of Financial Activities (including Income & Expenditure Account) for the year ended 31 March 2024

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
<b>Incoming Resources</b>					
<i>Voluntary Income:</i>					
Donations and Grants		128,735	100	128,835	227,517
<i>Activities for Generating Funds:</i>					
Investment Income	6	1,093	-	1,093	198
Fundraising Events		-	-	-	-
Other		-	-	-	258
<b>Total Incoming Resources</b>		<u>129,828</u>	<u>100</u>	<u>129,928</u>	<u>227,973</u>
<b>Resources Expended</b>					
<i>Costs of Generating Funds:</i>					
Fundraising Trading; Cost of Goods					
Sold and Other Costs	2	-	-	-	1,536
Charitable Activities	2	165,229	23,466	188,695	190,538
<b>Total Resources Expended</b>		<u>165,229</u>	<u>23,466</u>	<u>188,695</u>	<u>192,074</u>
<b>Net Incoming Resources Before</b>					
Other Recognised Gains	3	(35,401)	(23,366)	(58,767)	35,899
Transfers between Funds	11	(23,366)	23,366	-	-
		<u>(58,767)</u>	<u>-</u>	<u>(58,767)</u>	<u>35,899</u>
<b>Other Recognised Gains</b>		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Net Movement in Funds</b>		<u>(58,767)</u>	<u>-</u>	<u>(58,767)</u>	<u>35,899</u>
<b>Reconciliation of Funds</b>					
Total Funds Brought Forward		155,878	9,088	164,966	129,067
<b>Total Funds Carried Forward</b>		<u><u>97,111</u></u>	<u><u>9,088</u></u>	<u><u>106,199</u></u>	<u><u>164,966</u></u>

# CLIENTS VIEW

'Absolutely fabulous service as usual, I use CAB often and they have never let me down'

'People in Ampthill Citizens Advice were excellent and very friendly'

'I found that the Advice I received from Citizens Advice was really helpful and it's helped me to cope with a somewhat difficult situation'

'Thank you so much for the help you gave me, helped me make a better decision, thank you once again.'

'Staff went the extra mile to find the information I needed for a complicated question'





Mid Bedfordshire

2023/24