Citizens Advice Hertsmere

2025 - 2026 Annual Review

Supporting our community in challenging times



citizens advice Hertsmere

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Chair's Report



This is my first year as Chair of HCAB. I would like to thank all the trustees for the invaluable support they, along with HCAB's CEO, Carolyn Buller and the previous Chair, Arran Elkeles, have provided to me, which has helped to bring about a smooth transition. Thanks also to Lewis Osbourne, our efficient and diligent Company Secretary.

The cost of living crisis is still with us as is the lack of affordable rented housing. Having said that, demand has increased across all advice areas, including housing, benefits and debt, rather than being concentrated in one particular matter.

Helping our clients is our first priority. We would not be able to do that without a dedicated and experienced team to call upon. That team includes our excellent and well respected CEO and her team of staff as well as our volunteers and trustees. Our volunteers willingly give so much of their time to help others but, as our clients can have very complex issues and are often in real distress, it can be particularly challenging. Thank you so much, to all of you.

What I like most about the service our team provides isn't just the knowledge and expertise they bring—it's the kindness. Staff and volunteers treat every client with dignity and respect, even when they're having one of the worst days of their lives. That isn't something that can be taught; it's something each person brings with them every day.

We had our Year 2 Leadership Self-Assessment (LSA) in October 2025. The LSA is a quality audit on our governance and financial management. Our CEO and her staff were able to gather all the information and evidence needed by the auditor from National Citizens Advice such that we passed our LSA with flying colours, scoring 'green' for all the items assessed.

HCAB is very fortunate in having a talented, diverse and professional Trustee Board. Our trustees not only provide strategic guidance, time commitment, and dedication to HCAB's core mission, but they do so in a very respectful and collegiate way.

On the governance side, we conducted our 5th annual round of trustee appraisals at the beginning of the year. Providing and receiving feedback on trustee performance is a recognised and important part of how we do things as a Board.

We have recruited two new trustees this year, Henry Lockwood (change management, software development and AI) and Jacqueline Gaffin (HR professional). I am confident that both will be an asset to the Board.

The Government set out its decision in July 2026 regarding the proposed local government reorganisation ("LGR") in Hertfordshire. The Government's preferred model is for four unitary councils to be established across the county. For HCAB, this means that the services currently delivered by Hertsmere Borough Council ("HBC") along with those of Hertfordshire County Council, will transfer to South West Hertfordshire Council from 1 April 2028. Three Rivers and Watford will be similarly affected, which is likely to result in a closer working relationship between the LCAs of HCAB, Three Rivers and Watford.

As a result of LGR, we will lose the invaluable financial and moral support we currently receive from our main funder, HBC. We would not be able to give clients the support we do without HBC's support, for which we are very grateful.

Richard Binns, Chair

What we do



Thousands of people in Hertsmere continue to struggle with the cost and complexity of daily life. Deep power imbalances in our society and economy mean people need someone to be on their side. Added to this, the rapidly escalating global uncertainty and conflict bring the continued threat of rising energy prices and food costs.
Recent experience has shown the value of Citizens Advice at times of national difficulty. We have advisors in our communities, both staff and volunteers, people helping people. Many of our staff and volunteers have lived experience of trying to make ends meet and have a strong shared understanding of people's problems. Our powerful advocacy voice influences better outcomes as policies are developed and get rolled out locally, nationally and at government level.

As always, during 2026 – 26 our team responded with professionalism, resilience and compassion to increasing demand and the growing complexity of clients' circumstances.. Together, we helped 4,981 people by providing both holistic and specialist advice, recognising that people's problems are often interconnected, and working with them to find sustainable solutions. On average, each person who sought our support was dealing with four separate issues, including housing, debt, benefits, energy costs and employment. Around half of our clients were in crisis when they contacted us, requiring immediate intervention to prevent situations such as eviction, going without food, or being unable to top up a prepayment energy meter during the winter months. For many, reaching out to us was a last resort after exhausting every other option.

During the year, we said a sad farewell to our much-valued supervisor, Heidi, whose contribution to the organisation has been greatly appreciated. We also welcomed Adam, Anne-Marie, Rikki and Zaynab to the team. Their fresh skills, enthusiasm and commitment have strengthened our ability to provide every client with a high-quality, professional and holistic service.
This year also saw Richard take on the role of Chair. He quickly settled into the position and has already become an invaluable source of support to both me and the organisation. His leadership and commitment are greatly appreciated, and I look forward to continuing to work with him in the years ahead.

Looking ahead, thanks to funding from Hertfordshire County Council, our focus over the coming years will extend beyond providing advice at the point of crisis. We will continue to develop services that build resilience within our communities, helping people access support earlier and preventing problems from escalating wherever possible.

The continued support of our valued funding partners has once again been instrumental in enabling us to deliver vital services across the borough. We are sincerely grateful to Hertsmere Borough Council, Hertfordshire County Council, the Trussell Trust, the Borehamwood Foodbank, Aldenham Parish Council, the Postcode Lottery, the British Gas Energy Trust and the Murphy Foundation for their ongoing commitment to our work.

Finally, I would like to extend my sincere thanks to our staff, volunteers, trustees, funders, partners and supporters. Your commitment, generosity and belief in our work make everything we achieve possible. Together, we are making a real difference to the lives of people across our community, and I look forward to continuing that work in the year ahead.

Carolyn Buller, Chief Executive Officer

Supporting Hertsmere Communities

Our team of trained staff & volunteers, support people to find a way forward. Working with our partners, we support our clients to find resolutions on issues around debt, budgeting, benefits, housing, employment, level 1 immigration, relationship and family issues and much more.

Our Impact

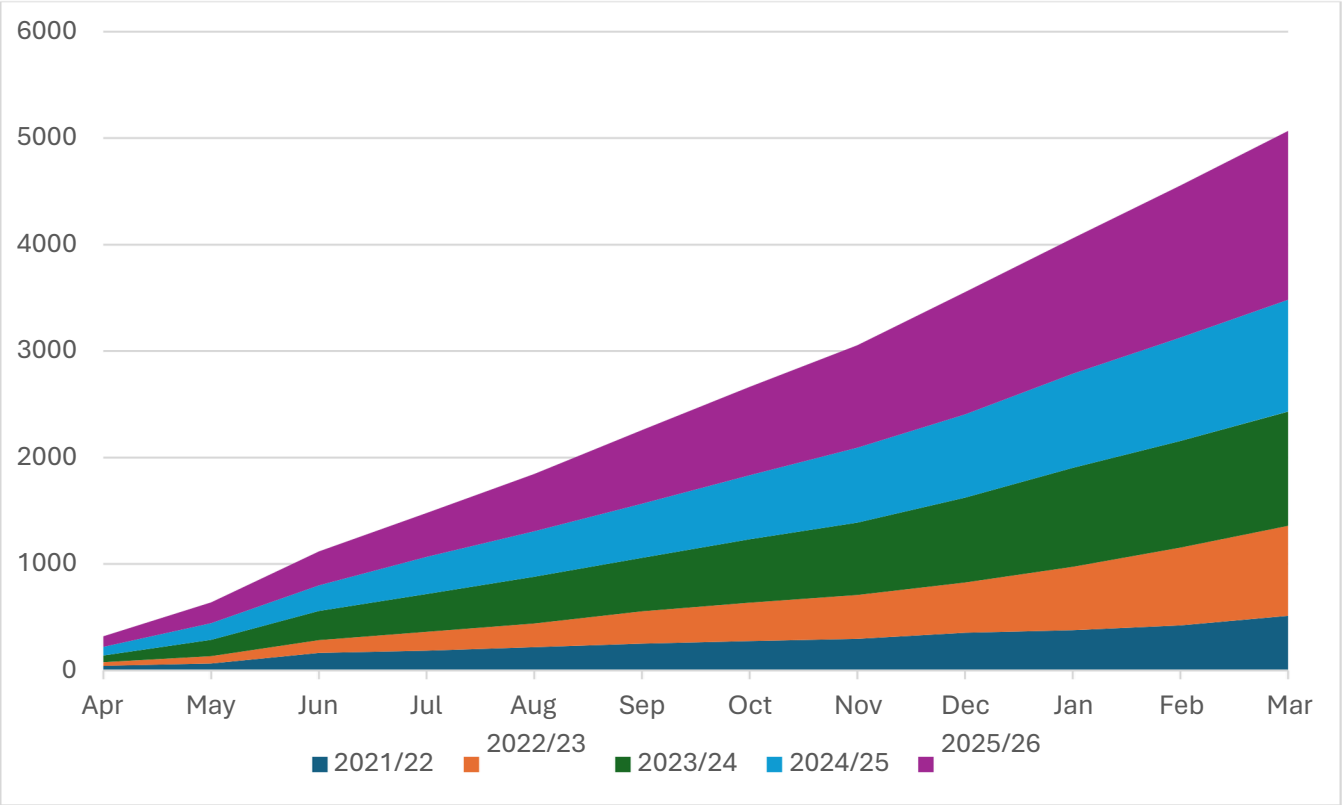
Number of people helped by phone, email or face to face	**4,981**
Interactions with or on behalf of our clients	**14,278**
Income gained for our clients thanks to advice provided by our advisers	**£2,033,703**
Saved by government and public services	**£19,028,312**
Gained in financial benefits to our clients from problems solved	**£7,247,564**



Cost of living

The cost of living in the UK continues to cause problems for our residents.

In the past year, we have helped 1132 clients with 1586 issues related to Charitable Support needs arising from the high cost of living, which is a 51% increase in the number of issues compared to 2024/25.



Clients approach us, not only for help with Fuel Vouchers, Food Vouchers, grants and benefit claims, but we are now seeing a wider impact of the crisis, with clients facing unaffordable rent, loss of employment, debt and relationship breakdowns.

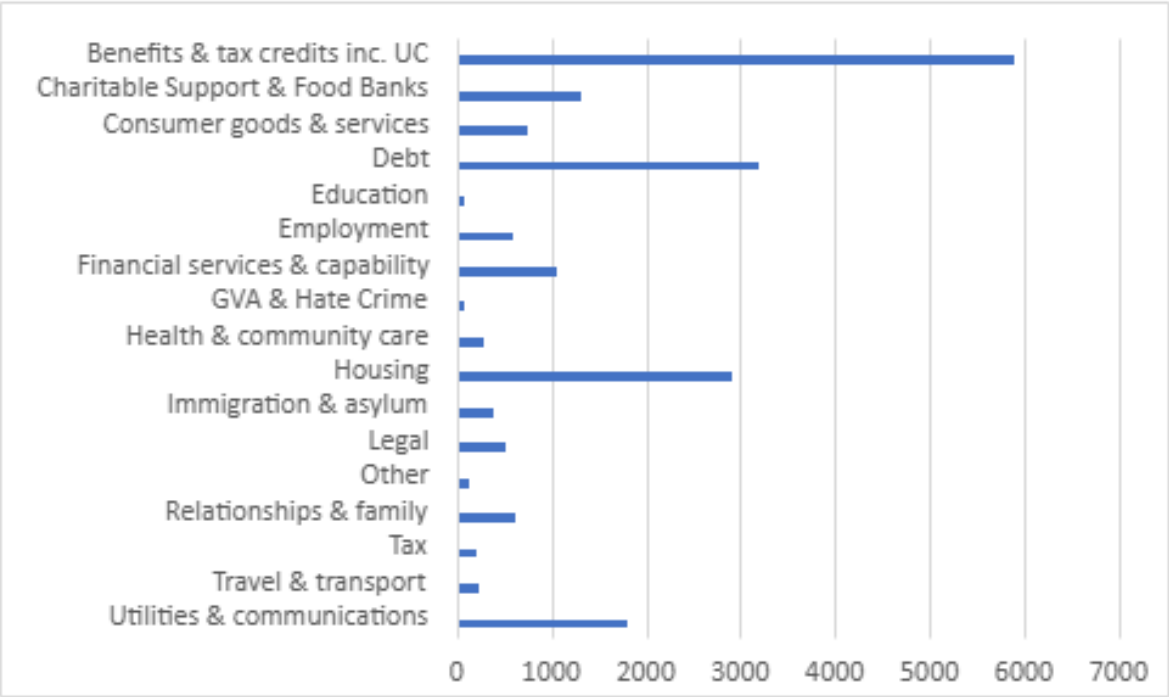
To put this into context, a client may be struggling to make ends meet, they fall behind with their rent, and the Landlord starts possession proceedings. This causes strain on the relationships within the household, which in turn causes stress and anxiety. Clients then get signed off sick from work and the financial situation spirals even further, and due to increased stress, they are unable to return promptly to work, which can lead to dismissal. We take a holistic approach so that we can help with complex, multi stranded enquiries.

Whilst it is often the most vulnerable people, such as those with disabilities, carers and parents who are affected by the high cost of living, we are seeing an increase in working families and single adults seeking help from us.

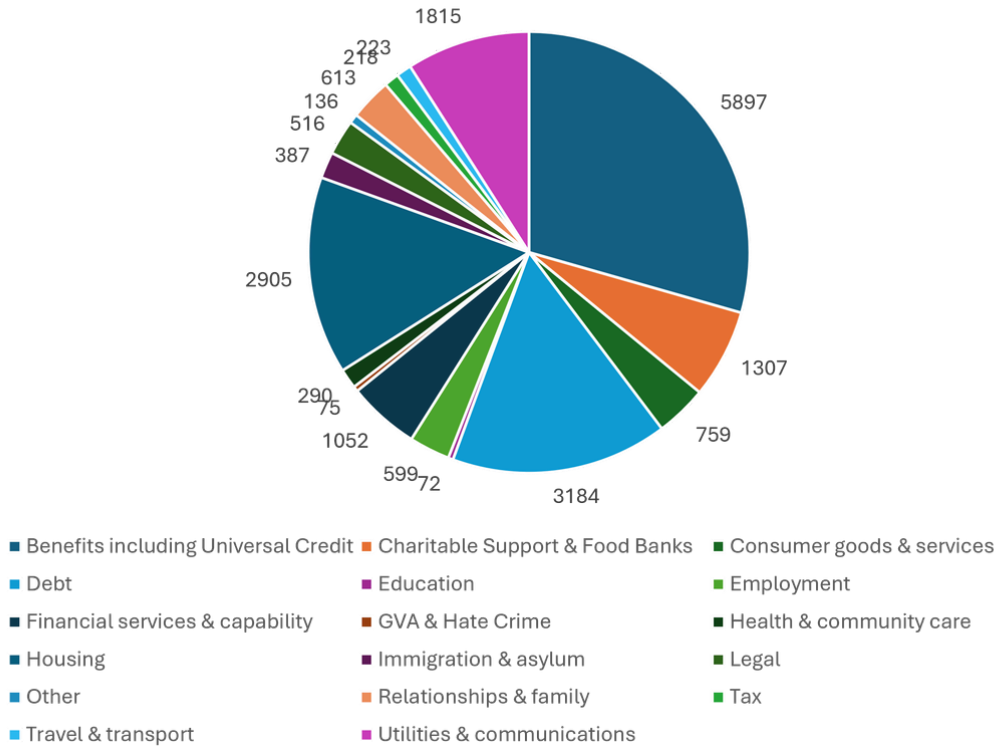
Our Advisors work with the foodbanks and other outreach venues across Hertsmere to help reach and support those in need. Crisis support includes foodbank referrals and emergency charitable support increasing the number of people we've helped each year.

How we helped our clients in 2025/26

In 2025/26, we provided one-to-one advice, support and information directly to 4,981 people on 20,048 issues.



The top 10 issues in 2025/26 accounted for 18,647 of these.



Our Valued Volunteer Team

Volunteers remain the bedrock of Citizens Advice Hertsmere. This report outlines our activities and achievements in recruitment, training, and volunteer retention over the past year. This highlights our success in developing a highly skilled team with the expertise and experience required to deliver trusted, impactful advice and support to those who need it most in our community.

Volunteers week 2026





Over the last year, we have experienced an almost 20% increase in the number of expressions of interest in volunteering received via our website. These enquiries come from a diverse demographic of individuals but remain dominated by people enquiring about volunteering to support their progression into a law career.

To manage these initial enquiries, we have a structured process. Initially, applicants are contacted by email with some information and asked to share details about themselves, including their availability for volunteering. This initial information allows us to screen individuals to identify potential volunteers who can accommodate our commitment expectations. Prospective volunteers who meet our commitment criteria receive further information about our volunteering and our application form. Our interview process includes a practical IT task, requiring candidates to navigate the national Citizens Advice website to locate specific information. Because our advising can be highly demanding, we intentionally recruit only the strongest candidates. This rigorous approach has proved highly successful, with our volunteers carrying out their roles both professionally and to a very high standard.

Over the past twelve months, we have successfully recruited and trained another cohort of exceptional volunteers mainly for our Adviceline service, and also for the First Contact Advice role at our Bushey office. The Adviceline group includes some future law professionals who are gaining invaluable, front-line client experience.

Our trainee training programme equips new advisers with the listening and questioning skills, as well as the subject and technical knowledge needed to handle the role of an Adviceline adviser, often a client's first contact with the service. Further advice training is given to people wishing to progress from Adviceline to giving more in-depth advice, our callback and face-to-face services often dealing with more complex, multi-issue enquiries.
All Advisers need to complete mandatory training, some of which requires annual renewal. Additionally, we regularly review all training to ensure everyone is trained according to current requirements, for example as recommended for advisers by the Money and Pensions Service (MaPS). Our annual training needs survey, ad-hoc advice-area workshops and regular training communications via our newsletter all aim to ensure our volunteers have access to any specialist training they need to support their role in the organisation.

Our Valued Volunteer Team

We are extremely fortunate that we have volunteers who have given us many years of volunteering. These people, along with our newer recruits, make up a team that is stronger and more effective than ever. Every volunteer brings unique personal expertise, diverse cultural perspectives, and varied professional backgrounds to their role. This rich mix of experience enhances our collective advice-giving capabilities and improves our service to our clients.
We extend our deepest gratitude again to all our volunteers for their immense contribution and dedication.

Anne Palmer, Training Supervisor

"Volunteering at Citizens advice provides a challenging and stimulating environment, helping people across the local community with a wide variety of challenges.
The initial and on-going training is excellent and there are always experienced supervisors on-hand to guide you in the right direction when giving information and advice. Most enjoyable is the friendly team environment and meeting people from all walks of life."

Peter - Volunteer

Research & Campaigns





The second aim of the Citizens Advice Service (after giving advice and knowledge to our clients), is to 'improve the policies and principles that affect people's lives'. We do this through...

- Research – looking at the issues our clients are facing for examples of unfairness, and to identify themes and trends; and
- Campaigns – using our research to campaign for changes that will benefit people, including those who have never sought our help.

This year, Citizens Advice helped 2 million people with 9.6 million issues nationwide. Our charity undertakes policy research which combines these insights with analysis of wider social and economic trends and sets out new ideas to improve policy for all. National Citizens Advice and Citizens Advice Hertsmere use this unparalleled evidence from the people we help, to try and fix the underlying causes of people's problems from both a national and local perspective.

Over the past year, our local R&C team has worked hard to build closer business relationships with other local and national organisations in our area. We regularly attend meetings with Hertsmere Borough Council, Housing Associations, Herts Police, Herts Fire Service, Foodbanks, and various other charities in our community. Additionally, we are now part of the Clarion Housing Counsellor meetings at Hertsmere Borough Council, which allows us to build a better relationship with Clarion Housing and, in turn, helps us better support our clients.

Our department currently consists of 2 volunteers, and we are planning to have regular articles published in local town and parish magazines, providing educational information to empower our community to help themselves, whilst advertising our services to those who may need additional support. All magazines are posted to residents' homes, which enables us to reach those who may be housebound, digitally excluded, and/or not know how our organisation could help them.

We are reporting on the continuing Cost of Living crisis and the issues our clients are facing. This data runs from 2020 onwards and continues to show that many households remain unable to afford to pay their bills such as council tax and energy.

We are also seeing households who cannot afford their mortgages or rent increases, resulting in evictions and potential homelessness. More information on this can be found at https://public.flourish.studio/story/2835169/

Moving forward into 2025/26, we are looking to add a 3rd volunteer to our team, with a focus on Communications. We will also be attending more community events with Anne-Marie (Outreach Worker), to promote our service within the community. Two large areas of attention for us during 2026-27, will be the Local Housing Allowance (LHA), working with other organisations to create a Hertsmere Digital Exclusion Service Database, and publishing educational material to help our community on a regular basis.

We will continue to work hard to make Hertsmere Citizens Advice one of the best R&C departments in Hertsmere. We remain committed to delivering a high-quality Research and Campaigns service for Hertsmere while continuing to promote fairness accross our community.

Jo Eccleston, Research & Campaigns Lead

Aims & Principles

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.





Supervisor's report

Throughout the year, our dedicated team of advisers, volunteers, and support staff continued to provide high-quality advice and support to members of our community. We have remained committed to ensuring that individuals can access free, confidential, impartial, and independent advice across a wide range of issues.

Our service was delivered through a combination of face-to-face, telephone, email, webform and outreach channels, enabling us to reach people in the way that best suited their circumstances.
Over the past year, we have continued to develop our service to meet increasing and changing demand within our community.

We appointed a Specialist Housing Project Adviser, whose work has focused on preventing evictions, supporting tenants facing homelessness, and assisting clients with a range of housing-related issues. This role has enabled us to provide more in-depth support to some of our most vulnerable clients and has strengthened our ability to work proactively to prevent housing crises.

As well as our Bushey and Potters Bar outreach offices, we have also introduced an Outreach Worker role, allowing us to engage with individuals who may not otherwise access our services. Through outreach work, we have increased awareness of the support available and improved access for harder to reach members of the community.

In recognition of the financial hardship many clients continue to experience, we now assist eligible clients in applying to the Crisis and Resilience Fund, helping them access essential support during periods of financial difficulty.

The cost-of-living challenges continued to affect many of our clients throughout the year. We have seen increasing demand from individuals struggling with rising living costs, debt, insecure housing, and access to benefits.
Housing concerns remain one of the most significant issues facing our clients. In particular, we have seen a noticeable increase in the number of clients living in Houses in Multiple Occupation (HMOs), many of whom face issues relating to affordability and suitability.
Our advisers have worked tirelessly to help clients navigate complex systems, secure their rights, and access the support to which they are entitled. Through our intervention, clients have achieved financial gains, avoided homelessness, resolved employment issues, managed debts and improved their overall wellbeing.
The advice landscape continues to evolve, requiring advisers to continually update their knowledge and adapt to legislative and policy developments.

During the year, we have supported clients through significant changes affecting:

The implementation of the Renters' Rights reforms, bringing changes to the private rented sector and tenant protections.

New and developing employment legislation, affecting workplace rights and employer responsibilities.

Ongoing changes to immigration policy and procedures, which have increased the complexity of immigration-related enquiries.

The increasing complexity of client issues highlights the continuing importance of Citizens Advice within our community. These changes have reinforced the importance of continuous training and supervision to ensure that clients receive accurate, timely, and effective advice.

We would like to take this opportunity to express our thanks to all our staff and volunteers for their dedication, professionalism, and unwavering commitment throughout the year. The complexity of client issues, coupled with ongoing legislative changes and rising demand for our services, has presented many challenges. Their hard work, commitment, and passion for helping others are greatly appreciated, and I am incredibly proud to work alongside such a dedicated team.
I would also like to thank our management and office staff for their continued support, guidance and hard work behind the scenes.

Chelsey Came, Advice Session Supervisor

Treasurer's Report



The current economic climate continues to be challenging and the recent political changes serve as a reminder of how unpredictable things can be. The country still faces issues which have arisen from world events which put pressure on the cost of living with regards to energy and food prices. This is further compounded by the employment market which is seeing higher unemployment figures and students coming out of higher education and unable to find work.

On a positive note, we are now seeing more stability in the key financial areas of inflation and interest rates. Whilst is this is encouraging, the effect on people's income and the value of the money in their pocket has continued to diminish.

Therefore, our services are extremely important to provide much needed support to the local community in these difficult and uncertain times. As in the previous year to March 2025, I am pleased to say that we have ended the year in a good position both financially and operationally.

Total income has increased by £44,054 to £799,545 for the full year to 31 March 2026. We are also pleased to let you know that funding we have negotiated from Hertsmere Borough Council has a further 5 years to run until 2031 and we would like to thank them for their continuing support over so many years. We are grateful for the support we receive from so many organisations that appreciate the service that we provide for so many that need our help.

Expenditure has increased by £45,555 to £709,849. We continue to operate with the cost of staff being the largest single area of expenditure and therefore the effects of economic factors mean that this area needs to be monitored carefully. In addition, the effects of new tax legislation continues to increase the cost of National Insurance to the organisation for 2026-27.

The results for the year showed a surplus of £89,696 which is similar to the previous year's surplus of £91,197. The Charity's Reserves now stand at £773,171 equivalent to approximately 12 months operating costs.

Citizens Advice Hertsmere is therefore in a strong position to enter the coming year when we know that our clients will need our support more than ever, and we hope to be able to increase this support from the services that we provide and work with the local community to better help them in the future.

As in previous years, we would like, on behalf of the board, staff, volunteers, and our clients, to give our sincere thanks to Hertsmere Borough Council (HBC) for their continued support and funding, and the use of their premises has enabled us to provide our services throughout the Hertsmere Borough where they are crucially needed.

Our grateful thanks also go to the Aldenham Parish Council, Herts County Council, the M Foundation, the British Gas Energy Trust, Local Foodbanks and the Rowlandson Foundation whose generosity has given us the funds needed to maintain and increase the scope and depth of our advice services.

During the year our volunteers' contributed to the valuable work the organisation is doing in the local community and we expect this to continue at similar levels into the next year 2026-27. This delivers value for all funding received and reflects the hard work and expertise of our volunteers and paid staff to whom we are very grateful. We are pleased to report that our auditors, Parker Cavendish, have completed their annual audit of our financial statements and have given us an unqualified auditor's report.

We expect the financial outcome for the coming year to be a small surplus as our strategy is to use all our income to fund additional debt and general advisory staff to improve and widen our services. We will continue to be mindful of current economic and political pressures and, with the resources available, will seek to support the community as we have done for many years.

Binoy Mistry FCA , Treasurer

Our Stats and Figures

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

	2026			2025
	Core Funds £	Project Funds £	Total Funds £	Total Funds £
Incoming Resources				
Incoming Resources from Generated Funds				
Voluntary Income	28,910	0	28,910	28,914
Investment Income	20,515	0	20,515	30,547
Incoming Resources from Charitable Activities	260,988	489,132	750,120	696,030
Total Incoming Resources	310,413	489,132	799,545	755,491
Resources Expended				
Charitable Activities	209,140	489,132	698,272	655,289
Governance Costs	11,577	0	11,577	9,005
Total Resources Expended	220,717	489,132	709,849	664,294
Net Movement in Funds for the year	89,696	0	89,696	91,197
Balances Brought Forward	683,475	0	683,475	592,278
Balances Carried Forward	773,171	0	773,171	683,475

CLIENT WORDS:

I cannot express in words how happy I am and cannot show you how grateful I am
"I GOT MY HOME BACK" THANK YOU !!!

Messages of thanks

We are incredibly proud of the relationships we build with our clients and the positive impact our services have on their businesses. The feedback and messages shared below reflect the trust, partnership, and commitment to excellence that guide everything we do. We are grateful for the kind words and continued support of our clients, and we are delighted to share some of their experiences with you.



'Anca was extremely helpful and incredibly knowledgeable and professional in advising on my situation despite it being very complicated. Other professionals in other organisations had struggled to make sense of it all but Anca worked everything out immediately and explained things to us clearly. She was also extremely lovely and a pleasure to meet despite my stressful situation, We are very grateful to her for all her kind help'

Thank you so much for everything you have done for us throughout this difficult period. You have helped us enormously and we truly appreciate all the time, patience and support you gave us. It genuinely felt like you really cared about our situation and understood what we have been going through.
You always tried to help us in the best way possible, and we are very grateful for all your advice, guidance and kindness. It was clear to us that you were doing everything you could to support us and point us in the right direction. Thank you again for all your help and for arranging the referral to PayPlan. We truly appreciate everything you have done for our family. We wish you all the best and thank you once again from the bottom of our hearts.





I am so relieved now that the matter has been solved. Without you, it won't have been possible. Thank you for your help and cooperation. Really appreciated.

Helping you to find your way forward

- **Phone:** We are open from **Monday to Thursday 10.00am - 12.30pm** for telephone enquiries. Free phone Advice Line **0800 144 8848**
- Our office is also open for face-to-face appointments, which must be pre-booked in advance and emergency support for those who need it.
- Online: We recommend completing the **'Customers can contact us with this form'** on our website https://www.citizensadvice.org.uk/local/hertsmere/

Please note we are closed on Saturdays, Sundays, Bank Holidays and from Christmas Eve through to New Years Day.

The Trustees and team at Citizens Advice Hertsmere would like to thank all of our funders and donors who have supported our services, projects and resources over the last year.

Thank you for your support, we could not carry out our work without you:

CITIZENS ADVICE HERTSMERE

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