

We are the People's Champion

Supporting our
communities to Thrive

Citizens Advice Sandwell & Walsall

Annual Report 2024-2025

**citizens
advice**

**Sandwell
& Walsall**

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Welcome from the Chair

by Darren Wright,
Interim Chair of Trustees

It gives me great pleasure to introduce the Citizens Advice Sandwell and Walsall Annual Report. As we look back on what has been a record-breaking year, we continue to witness the profound impact of rising living costs on the individuals and families within our communities. Our service remains a vital lifeline for those who need it most, and it is thanks to the dedication of our extraordinary team that we can offer this crucial support.

In 2025, we supported a staggering 17,958 clients who presented with 64,296 issues, demonstrating that the challenges that people face are increasingly complex. The depth of the crisis is evident in our data: 50% of our debt clients are now operating with a negative budget, where their monthly income is simply insufficient to cover basic living expenses. Furthermore, we have seen an increase in the number of clients with disabilities or long-term health conditions, who now make up 58% of our client base.

Despite these challenges, our organisation has demonstrated incredible resilience and resolve. We secured £11,154,935 in total gains for our clients, which averages to approximately £621 per person - a monumental achievement for our team. We also celebrated significant organisational successes, including winning the Consumer Energy Debt Service (CEDA) contract and securing further support from Walsall Council, which allows us to keep our CASPER Mobile Advice Unit on the road.

Innovation remains at the forefront of our strategy. We are currently piloting technology-focused initiatives, for example, assessing how AI transcription services can be used to support clients and enhance our service delivery. Quality has been a key driver for us this year, and we have invested time and effort to build our organisational capability in order to be able to prove our services are of consistent high quality.

I am also pleased to welcome our new permanent Chief Executive, Matt Lorimer, who joined us in February 2025, a significant appointment that marks a new chapter for our organisation. I want to express my gratitude to Geri Taylor for her exceptional dedication and leadership as our Interim Chief Executive Officer.

At the heart of our work are our remarkable staff and volunteers. I would like to personally thank them for their contributions; their empathy and determination ensuring we remain a vital lifeline. As we look ahead to 2026, we will focus on securing long-term financial sustainability and getting the basics of service delivery correct through a modern, technology-focused environment. As a part of the community we support, we will continue to advocate for those who need us most and make a lasting difference in their lives.

**For every £1 spent
on Services**

**we deliver £13.48
in wider economic
and social benefits,**

**£1.98 in savings to
government and
public services**

**and £10.10 in
financial gains
to our clients.**



A message from the CEO

by Matt Lorimer
Chief Executive Officer

This year, we have seen the continued cost of living crisis dominates the residents across Sandwell and Walsall, with the continued increase in inflation especially around Food and Energy, our services have been a lifeline to the nearly 18,000 residents we have supported. We have continued to provide services across Generalist Areas, Welfare Benefits, Energy, Housing and Debt together with our projects - Peer Support, Employment Support and Mobile Advice Units.

This year, we were successful in a number of new projects such as Peer Support which is a project in Sandwell supporting the future generation of Sandwell from pre and post pregnancy. Our Mobile Advice Units, Especially CASPER has seen a number of different funders such as Postcode Lottery and National Lottery Community Fund support this vital service to residents in Walsall. We also want to thank our long term strategic partners Sandwell and Walsall Councils, National Citizens Advice and British Gas Energy Trust for their ongoing support allowing us to deliver what we do to residents.

Over the year, we have seen volunteers supporting our services and we know we could not deliver what we do without them. Our volunteers gain an external qualification if they become a Generalist Advisor which can be transferable into employment across many sectors in Sandwell and Walsall. Many of the volunteers this year have become paid colleagues which is great to see and support the local economy. The value that Citizens Advice Sandwell and Walsall brings to Sandwell and Walsall demonstrates the need for us and ongoing demand.

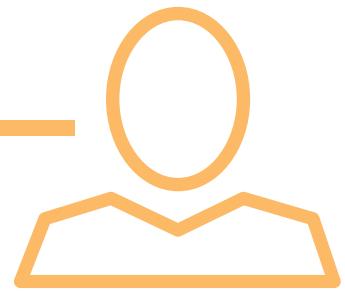
Finally, we started our review of how we can use Technology better to support not just the residents of Sandwell and Walsall, but our colleagues too. Pilots in AI Transcription, Webchat services for clients, improved telephone provision for Sandwell Clients and finally Chat-Bots to support quality of advice.

I am looking forward to the next year ahead which will see the launch of the Consumer Energy Debt Service (CEDA), improved investment in technology and continued focus on ensuring our advice is of the highest standard.

Each day, I am reminded of the extraordinary dedication of our organisation. Our colleagues, volunteers, trustees, partners, and funders work with unwavering empathy and determination to support those who turn to us in their time of need.

On behalf of all the paid colleagues and volunteers, I want to thank everyone for attending our AGM today to hear from clients and colleagues, providing an insight into what we do every day for the residents of Sandwell and Walsall.

Our impact in 2024-2025



Over 16,976 clients

helped face to face, by phone, email, or webchat

with over 65,655 issues

On Average - 3.8 Issues per Client



Top 4 Issues

- Debt**
- Benefits**
- Housing**
- Utilities & Communications**



Case study: Walsall Debt Client: Setting Aside a County Court Judgment

Galina, aged 65, is a Walsall resident who lives alone on a low income. Galina contacted Citizens Advice Sandwell & Walsall after receiving a County Court Judgment (CCJ) linked to a disputed Parking Charge Notice (PCN).

In June 2024, Galina parked behind her local food shop while buying groceries. She paid 50p for parking directly to the shop owner, with the charge added to her receipt. Despite this, she later received a Notice to Keeper for non-payment. Galina appealed by post but did not retain proof of postage. When she received no response, she believed the matter had been resolved.

In March 2025, while receiving treatment for her mental health, Galina unexpectedly received a court claim form. Due to her health at the time, she did not respond. The following month, she received a letter from DCB Legal stating that a CCJ had been entered against her.

Feeling confused and worried, Galina sought help from Citizens Advice Sandwell & Walsall, where an appointment was swiftly arranged with a debt caseworker. The adviser investigated the case, explained Galina's options and the consequences of a CCJ and confirmed that she could apply to have the judgment set aside.

Galina was supported to complete Form N244 to apply to set aside the CCJ and Form EX160 to request help with court fees.

Walsall County Court listed a hearing for June 2025. However, ten days before the hearing, the Parking Charge Operator agreed to the CCJ being set aside and confirmed that no payment would be due. This brought the matter to a close without the need for Galina to attend court.

The impact of this outcome was significant. Galina had been planning to move to a smaller property and apply for a mortgage; the presence of a CCJ could have led to her application being refused. By using our service to complete the court forms, Galina avoided hundreds of pounds in solicitors' fees. The case reinforces how clients are able to receive free, independent, confidential and impartial advice through Citizens Advice.

This case highlights how easily vulnerable clients can face serious legal consequences without doing anything wrong. It also demonstrates the value of Citizens Advice in providing free, independent, confidential and impartial advice. With our support, a successful outcome was achieved and Galina was incredibly grateful for the support provided by our debt adviser.

Key statistics 2024-2025

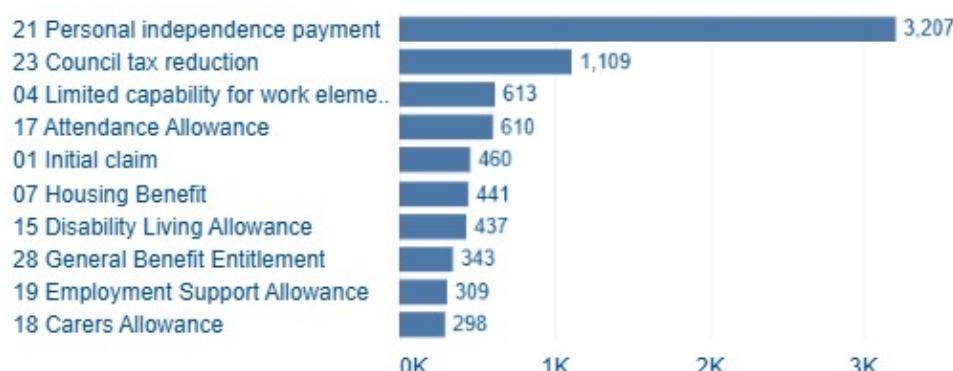
Summary

Clients	7,705
Quick client contacts	9,271
Issues	65,655
Activities	28,633
Cases	10,848
Outcomes	
Income gain	£8,662,342
Re-imbursements, services, loans	£173,892
Debts written off	£2,952,899
Repayments rescheduled	£636,014
Other	£984,032

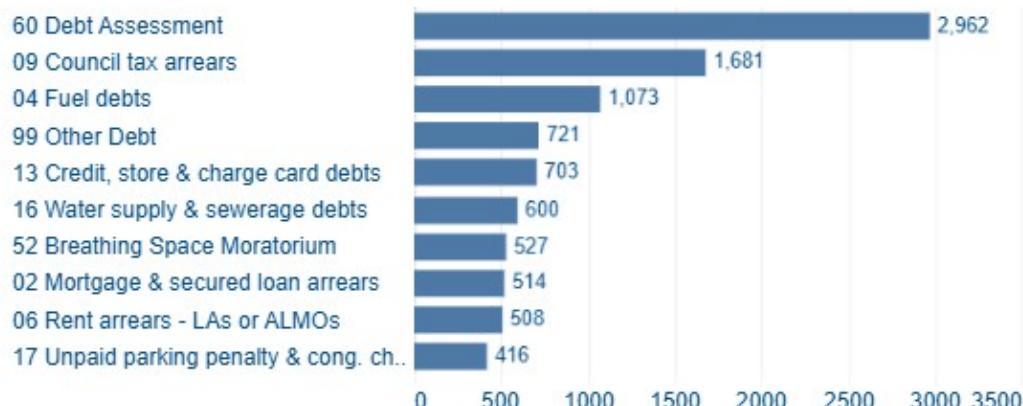
Issues

	Issues	Clients
Benefits & tax credits	13,826	2,666
Benefits Universal Credit	3,469	1,092
Charitable Support & Food Ban..	1,398	690
Consumer goods & services	2,473	1,190
Debt	14,478	3,380
Education	331	65
Employment	1,658	212
Financial services & capability	2,224	964
GVA & Hate Crime	21	18
Health & community care	405	87
Housing	9,068	1,157
Immigration & asylum	1,566	149
Legal	2,385	151
Other	3,327	82
Relationships & family	1,177	230
Tax	440	134
Travel & transport	747	247
Utilities & communications	6,662	1,170
Grand Total	65,655	

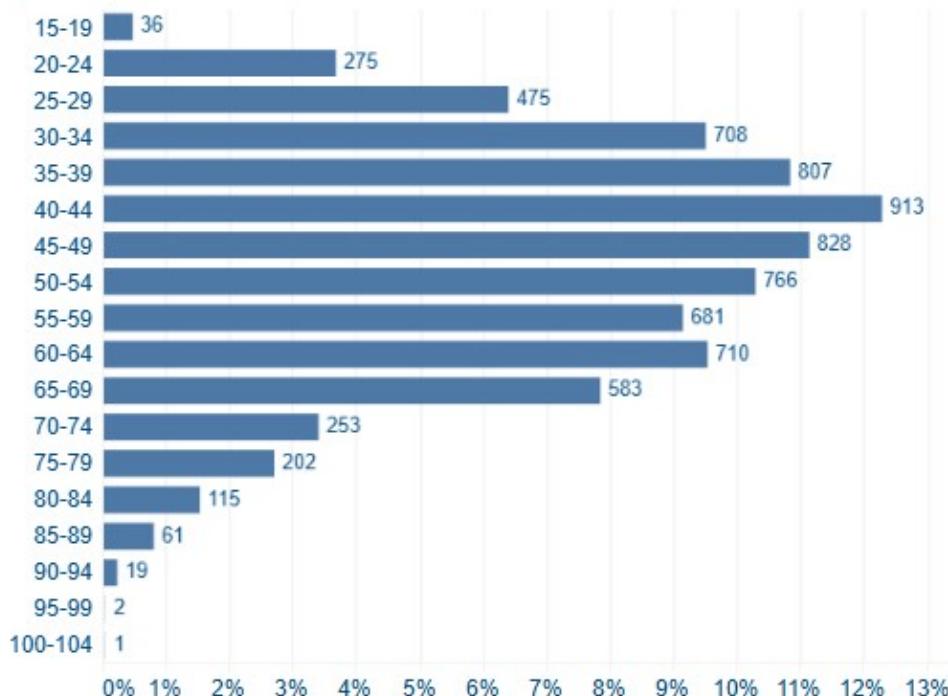
Top benefit issues



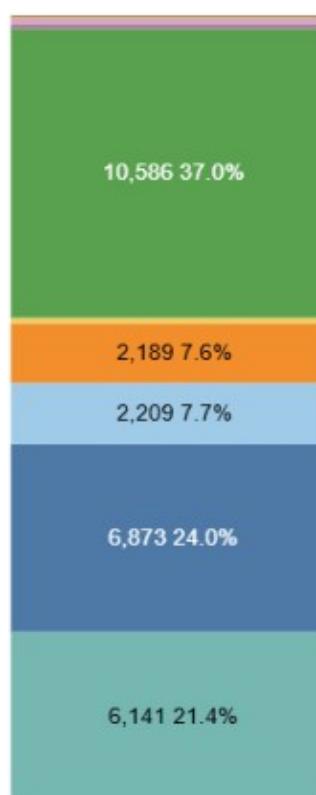
Top debt issues



Age



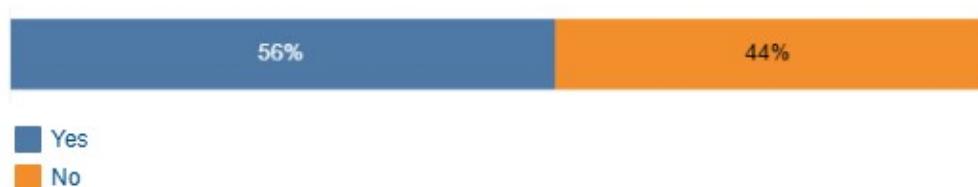
Channel



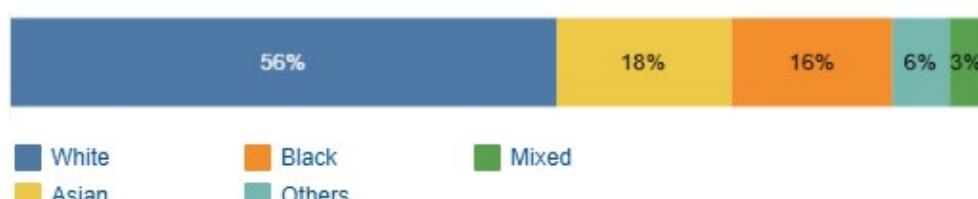
Gender



Disability / Long-term health



Ethnicity





Case study: Sandwell Energy Client

The client, 33, lives alone in a one-bedroom housing association flat while his wife remains in their home country. He speaks very limited English, making communication with providers difficult.

Facing challenges in finding employment due to his minimal English skills, the client relies on Universal Credit, which covers his rent through the housing element. When he moved into his flat, it was unfurnished, and without a fridge or cooking utensils, he struggled with food preparation. As a low-income individual, he had difficulty purchasing these essential items.

Turning to our services for help, the client was added to our Extra Assistance Portal, which provides white goods for those in need. He was supported in receiving a fridge freezer, a microwave, and an air fryer. We also added him to the Priority Service Register for gas, electricity, and water, recognising his communication challenges. Additionally, an application for the South Staffs Water Assure Tariff was completed and posted on his behalf.

Thanks to this support, the client received over £400 worth of white goods, approximately £356 in energy-saving tips, and £823.20 in discounted water rates over the next three years. Without this assistance, the client would have continued to live without basic white goods and been unable to prepare balanced meals, which could have led to long-term health issues from relying on takeaways or not eating at all. Financially, he would have been burdened with the high costs of pre-made meals and takeaways. Without the assured water tariff, he would have struggled to keep up with his water payments, potentially falling into debt.

The client expressed his gratitude for the support, noting how much it helped him. This case highlights how effective support, including essential goods, financial assistance, and communication aid, can lead to substantial financial relief and greater stability.

Finances



Income

Unrestricted Funds	£858,970
Restricted Funds	£1,189,890
Donations and Legacies	£473
Investments	£29,780
Other Income	£47,948
Total Income	£2,127,061

Expenses

Staffing Costs	£1,787,556
Premises Costs	£67,766
Staff & Volunteer Costs	£43,861
Office Costs	£143,711
Governance Costs	£21,973
Other	£58,591
Total Expenses	£2,123,458

Profit

£3,603



Case study: Peer Support Programme

A 21-year-old single pregnant woman was referred to our Peer Support project in July 2025 for support accessing grants amid vulnerabilities including a history of substance misuse, abuse from her father and ex-partner and maternal mental health concerns.

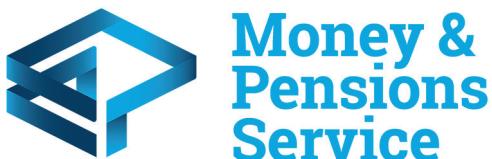
The client also faced an unsafe housing situation with cold and concrete floors and unfinished walls; the housing team dismissed her concerns, insisting she decorate and complete the housing project herself despite her lack of funds. Compounded by financial hardship, unawareness of grants, and anxiety amplified by abuse and pregnancy, she struggled to access support herself.

Our Peer Support team identified key issues present, intervened and provided sustained practical and emotional support throughout the client's pregnancy to safeguard her welfare and prepare her for the birth of her baby and onwards.

Through dedicated advocacy, we also secured £1,270 in essential funding, enabling her to be fully equipped for her new chapter. The Peer Support team actioned grants from Acts 435 (£200 for carpet and paint) and WE Dunn Trust (£200), a £500 Sure Start Maternity Grant, a £300 baby bundle from New Beginnings, and a £70 bus pass, alongside regular emotional check-ins and preparation for Family Hub sessions.

The client now has a safe, suitable home for her newborn, reduced anxiety, and through partnerships with housing services, Universal Credit, and charities, we addressed gaps beyond her reach and enhanced readiness for motherhood. This case study illustrates the Peer Support team's vital role in delivering holistic support to vulnerable expectant mothers, averting crises, and empowering all for new beginnings.

Thank you to our partners



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 are here for Everyone, the people's champion!

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Citizens Advice Sandwell & Walsall Ltd is governed by a Board of Trustees.



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