



Annual Report

2024-2025



We are Citizens Advice Woking



We provide free, confidential, and independent advice.

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're here for everybody.

Index

Page 1-2	A message from the Chair and Chief Officer
Page 3-6	Our value to this community
Page 7-8	Research & Campaigns Report
Page 9	Training Report
Page 10-11	Welfare & Benefits Reports
Page 12-13	Housing Report
Page 14 -15	Debt Report
Page 16-17	I-Access Report
Page 18-19	Trussell Trust Report
Page 20	Fundraising Report
Page 21-22	Staff List
Page 23	Client appreciation



A message from the Chair and Chief Officer

Our Annual Report for 2024 – 25 is the best demonstration of the great work that our team of volunteers and paid staff deliver, to provide the best possible service we can for the benefit of Woking residents, particularly the most vulnerable. The depth and breadth of the work that is completed every day can clearly be shown in the reports on the following pages.

Our clients need help to solve their issues, often complex and multi-faceted, and without the advice and support our team provide, it is likely their issues would not only continue but, in many cases, escalate into a crisis. Successful outcomes are the ambition of the work we do for every client, whether that be maximising household income, helping to find debt solutions, preventing homelessness, enabling disability benefit, and, overall, improving a client's health and wellbeing.

Citizens Advice Woking (CAW) does not just help and support individuals. There is a second strand to our work, our Research and Campaigns, that highlight local and national issues. CAW is committed to understanding the difference it makes to the people and communities we help. It's all about providing advice, education, and support, and influencing policies and support that affect our clients.

2024/25 was a challenging year for CAW



Our main funder, Woking Borough Council (WBC), issued a Section 114 Notice in July 2023 in response to the 'unprecedented financial challenges facing the authority'. This resulted in the ceasing of the Community Grants scheme, which was the source of CAW's unrestricted grant in 2023/24 (£189,000) and previous years.



We were, however, able to put together a balanced budget for 2024/25, but this did mean having to cut costs, for instance reducing opening times for the drop-in service at our town centre office from 5 days to 3 mornings a week, and reducing the number of applications for charitable support on behalf of clients, instead focusing on advice to help their situation.



As a result of this cost control, and gaining additional income from project funders, including WBC, and increased fundraising activities, we were able to achieve a surplus of approximately £91,000 for the year, a tremendous result in the circumstances.

The reduction in service that CAW was able to provide, because of the funding cuts, meant that our achievements were less than in 2023/24 but nevertheless still very considerable in the circumstances.

- Only 8% fewer clients were helped (**5090** compared to **5561** in 2023/24).
- Income Gain for clients was reduced by 10%, although to provide them with over £2,500,000 was still a great achievement.

We very much appreciated the support of the funders we worked with during the year, who were instrumental in helping to secure our future. Our Projects with **I-Access, the Trussell Trust Foodbank, Healthwatch Surrey, United Byfleet Charity, WBC and Surrey County Council**, were all delivered successfully during the year. We would like to express many thanks to all those funders and our many donors.



CAW's Chief Officer, Lorraine, retired at the end of the financial year after many years of great service to the organisation. We owe a huge debt to her unstinting work and commitment. The Chair of Trustees, Laurence, also stood down having served his term and after many years of great service, though he is staying on the Board.

At the heart of everything we do is the work to help and support our clients. And it is only possible to achieve so much because of the marvellous people who work and volunteer at CAW. We would like to thank every single one of them for all the time they commit to their clients and for achieving everything that is so clearly demonstrated in this Report.



Katrina Ford & William Annandale

Chief Executive Officer (from June 25) & Chair of Trustees (from April 25)

Our value to this community

5090

Clients
helped

18,899

Issues

5481

Cases
worked on

26,033

Activities for
clients

What outcomes were achieved?

£2,537,465

Income gains for clients

£114,375

Debts written off for
clients

Our value to society?

For every £1 invested in our service in 2024 – 25 we generated:

£40.69

in wider economic
and social benefits
(public value)

Total:

£15,055,211

£26.91

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

Total:

£9,956,743

£5.77

In savings to
government and
public services
(fiscal benefits)

Total:

£2,135,799

Our savings to the public purse include:

£209,277

saved for the Local Authority by preventing homelessness, evictions, and reliance on mental health services



£567,572

saved for Housing Providers through reducing homelessness

Our savings to the NHS by reducing use of mental health and GP services and keeping people in work include:

£62,352

saved by keeping people in work



£296,354

saved by reducing use of health services

£358,706

Total savings to NHS

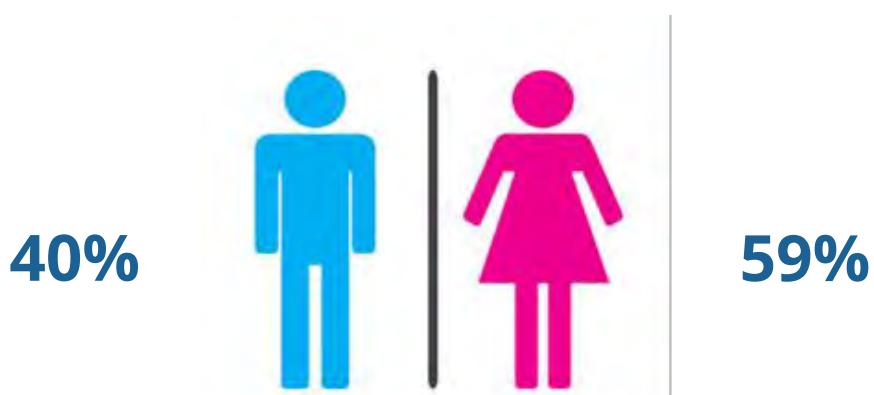
Maximising the income for those we help prevents more costly intervention.

This helps reduce financial difficulty, promotes inclusion, and benefits the economy.

This is only one fraction of our true value. CAW also:

- helps clients negotiate local processes, such as welfare reform changes.
- helps local authority rent and council tax arrears to be rescheduled, reducing the associated administrative cost.

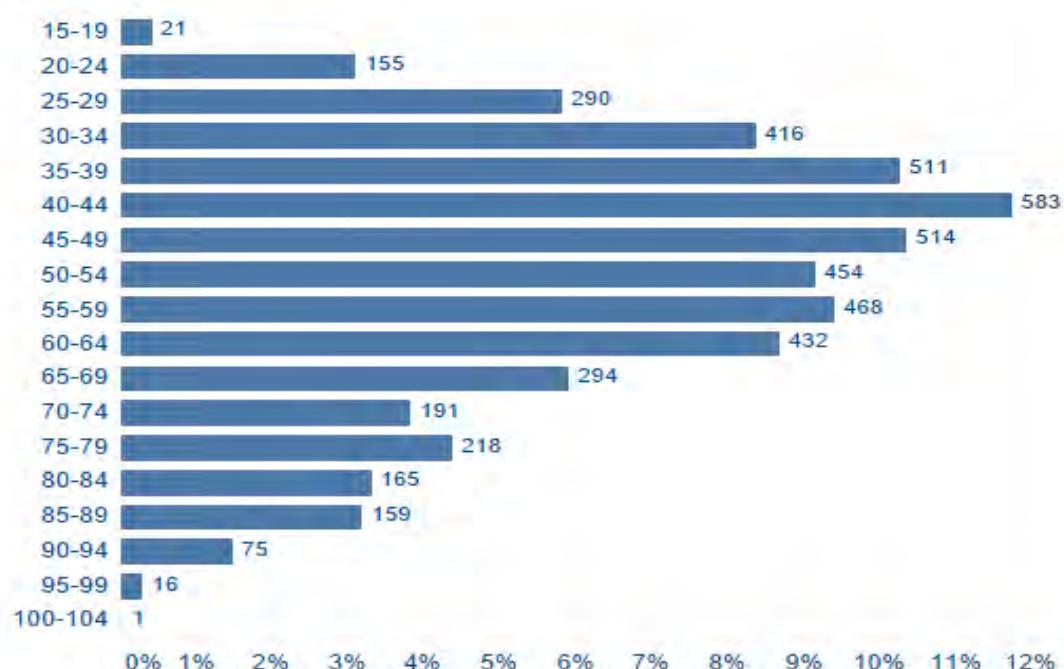
Who are our clients?



Disabled and long-term health conditions	Not disabled or have long-term health conditions
60%	40%

White	Asian	Black	Mixed	Other
73%	15%	5%	3%	4%

Age



Our main enquiry areas

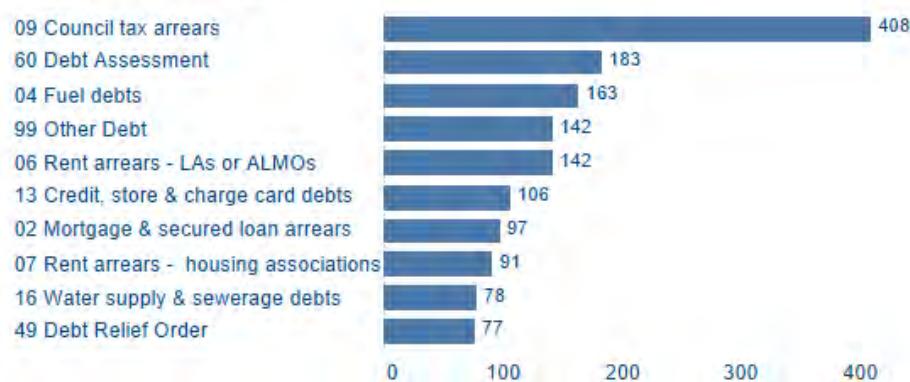
Issues

	Issues	Clients
Benefits & tax credits	4,996	1,877
Benefits Universal Credit	2,214	898
Charitable Support & Food Ban..	1,265	649
Consumer goods & services	257	158
Debt	2,076	667
Education	113	70
Employment	655	355
Financial services & capability	372	255
GVA & Hate Crime	143	89
Health & community care	616	406
Housing	2,889	1,172
Immigration & asylum	823	349
Legal	675	387
Other	111	58
Relationships & family	730	439
Tax	221	155
Travel & transport	421	348
Utilities & communications	322	171
Grand Total	18,899	

Top benefit issues



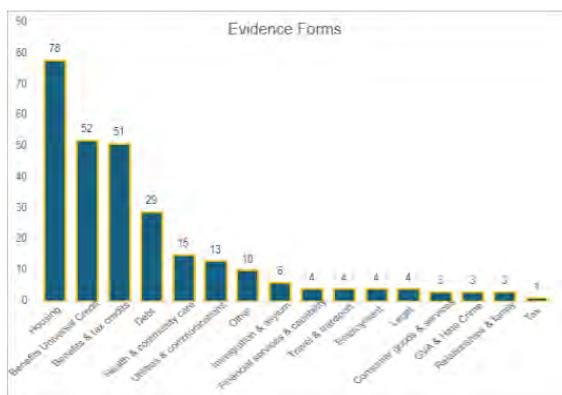
Top debt issues



Research and Campaigns

Citizens Advice has two aims; to provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives. Research and Campaigns is how we try to realise the second aim. Evidence Forms are gathered by local offices across the country and feed into the huge amount of data collected and analysed by our national organisation. This data is used to put together evidence-based policy positions, which national and local Citizens Advice use to campaign for better policy making.

Citizens Advice Woking recorded 280 Evidence Forms during 2024-25. These are where an Adviser observes that a particular policy or law has a pernicious, damaging or unfair effect on our clients and writes a short report about the effect on the client.



Evidence Forms

These show that despite Benefits being far and away the dominant issue we deal with (103 Evidence Forms in total) – Housing follows swift on its heels with 78 Evidence Forms.

Benefit delays and poor administration dominate the issues our clients struggle with, coupled with an increasing refusal rate for those applying and reapplying for disability benefits, where previously they would be much more likely to qualify.

Homelessness and threatened homelessness lead among the Housing issues, reflecting the lack of available social housing and lack of affordable private rental properties, compounded by a means-tested benefit system which directly causes homelessness through the effects of the two-child limit, benefit cap and local housing allowance. Citizens Advice's position remains that government must remove the first two and raise the third and CAW will keep on campaigning to support this aim.

Council Tax / Benefits liaison meetings

The R&C team continued our successful liaison with Woking Borough Council on Council Tax recovery and Benefits administration. We brought a lot of Evidence Forms to their attention, especially about the problem of digital exclusion among clients.

With considerable help from our volunteer Debt Specialist, Michael, including a visit to the Council offices to work with the Income Recovery Team, we were able to persuade WBC to accept the Standard Financial Statement when negotiating Council Tax debt repayments, rather than using their own budget form.

Surrey Research & Campaigns group

This is where all the Surrey Offices come together and compare notes about what is happening in their boroughs, pinpoint campaign priorities and decide where we can work collaboratively across the county. I chair this cluster group and we have been working on various issues across Surrey, including welfare reform, digital exclusion, water bills, local housing allowance and council tax support reform.

Social Media

Central to our Research and Campaigns, we try to inform and engage local residents through our Instagram and Facebook posts. Our new social media Officer, Georgie, has built CAW a more attractive social media presence after taking on the role in autumn 2024. The look of our posts has been revamped and is now more visually appealing and more informative.

Here are a couple of visuals from the year.



And here is the QR Code so you can follow us!



Shelley Grainger
Operations Manager and Staff Research & Campaigns Lead

Training Report

Citizens Advice requires high standards from everyone who volunteers and works with us, and training plays a big part in that.

Some of our volunteers opt to train as receptionists/ administrators. This role is a key part of our service as our receptionists are the first person a client interacts with when they come to CAW. Volunteer receptionists are expected to complete both in-person and online training and to demonstrate a high level of customer service on a continuing basis. We are proud to have built a strong team of receptionists who provide a solid backbone to the day to day running of our service.

For those who want to get involved in the Advice side, the first stage is to train as Assessors. The training is demanding, including extensive online training, a course of in-person workshops and a five-hour webinar conducted by Central Citizens Advice. It is a big commitment in terms of both time and effort, and we are forever grateful to everyone who makes that commitment. We are equally grateful to those volunteers who choose to continue their training journey to become Advisers, taking on even more hours of online training which leads them even deeper into our advice areas.

Advice training does not stop with online training and workshops. All volunteers (and staff) undertake a series of observations, in preparation for their first observed assessment or advice appointment. Throughout this process, each individual is closely supervised as they progress from trainee to fully fledged volunteer assessor, or from assessor to adviser, receiving constructive feedback and support as they develop. And the provision of training, supervision and support, does not end there; it remains a crucial part of the ongoing experience for every volunteer and member of staff at CAW.



CAW could not offer the service we do without our dedicated and hardworking team of volunteers and staff. Working in Citizens Advice is challenging but also fulfilling. We would like to thank everyone for taking up that challenge and for their ongoing willingness to learn. It is through everyone's hard work that we are able to move forwards and grow as an organisation.

15,739

**Total Hours
donated by our
volunteers**

£535,403

**Total value of
time donated by
our volunteers**

Roz Ferguson (Started June 25)
Training Supervisor

Welfare Benefits Reports

This year has been challenging for the Welfare Benefits Team as for some months it was without a full-time member of staff and ended the year with the part time home visitor retiring, however the work has carried on supporting clients who need assistance with benefits.

The increase in workload has continued partially because of the Employment Support Allowance to Universal Credit migration which is now being targeted at the most vulnerable in Woking – the nature of Universal Credit is that it's on-line, and many of those being told that they have to transfer are digitally excluded and need substantial help to maintain their benefits.

Another increase in the workload has been due to the withdrawal – at the time – of the Winter Fuel allowance to pensioners. This led to a high demand in help assessing whether pensioners could claim Pension Credit and making on-line claims where appropriate. Many claims were successful but took many months to be paid because of the quantity of claims which the Pension Service struggled to process. This withdrawal of the allowance also led to an increase in older people claiming attendance allowance as a way of obtaining increased income.



Case Study:

James asked for help from our office because his Personal Independence Application (PIP) had been declined. He lived in supported accommodation with staff on-site and a named keyworker. He was managing to work ten hours a week, he has long term mental health problems and had been sectioned in the past for over four years. With the support he was receiving over 20 years, his mental health problems were being managed and he had obtained a part time job.

Looking at the length of time it had been since the PIP application had been refused, consideration was given to making a new claim. In the end, a late mandatory re-consideration claim was made with a report submitted to support the request from his support worker. Again, PIP was refused and it appeared that the key reason for the refusal was that the client worked. An appeal was lodged, with further supporting evidence and a full explanation of the work environment with the fact that the client did not have to deal with the public – however there was no change to the refusal decision and the client had to attend a tribunal.

When the client went to the tribunal they made an instant award of PIP and stated that they did not understand why an award had not been made earlier. The whole process took fourteen months and during that period James had to have his medication increased because of a deterioration in his mental health due to the stress he was under at the thought of having to face a tribunal.

Rosemary Johnson- Welfare Benefits Caseworker

Over the past year the backlog of client awaiting tribunals – where benefits have been refused – has become longer with many clients waiting up to two years for the tribunal to be listed – many clients have to access food banks and other charitable support during this time. The success rate of tribunals is high – around 80% and often clients will receive considerable sums of backdated money – that should have been awarded from the original claim. The poor original decision-making and the delay in tribunal hearings puts pressure on voluntary services and clients require considerable support whilst awaiting their hearing.



There has also been a rise in children claiming Disability Living Allowance – some of this appears to be related to high levels of anxiety that have built up since the Covid pandemic and a rise in the diagnosis of children on the autistic spectrum disorder. There appears to be an increase in children who are unable to access appropriate schooling which adds to the problem.

The team not only receive referrals through the main office but from the Job Centre, Careline, Homelink, various housing support team members at the council, the Bedser Hub, the social prescribing team and various voluntary groups to name but a few.

The past year has been challenging for the welfare benefits team but the challenge has been met. Rajvi has now joined the team and alongside volunteers Gill, Sue and Julie we continue to help those who need it.

Case Study:

Joanne approached our office for assistance with a UC50 form after experiencing a significant change in circumstances. She was grieving the recent loss of her partner while managing severe physical disabilities, which were further compounded by the emotional impact of bereavement.

Due to her health conditions, Joanne was unable to attend face-to-face appointments and relied heavily on crutches for mobility. Recognizing these challenges, we provided tailored support by conducting home visits to collect medical evidence and offering follow-up visits to ensure her needs were met.

A comprehensive benefits check was carried out, taking into account her change in circumstances. This revealed that Joanne was entitled to additional support, including Council Tax Reduction, for which we submitted a successful application. Her Universal Credit award was also adjusted, resulting in an increase in her overall income. Furthermore, Joanne informed the office about a workplace pension she was eligible to claim from her late partner's employer and we supported the client with appropriate signposting for professional financial advice.

The entire process was initially overwhelming for Joanne, but with our continued support, she was able to access all the benefits and entitlements available to her. Joanne expressed deep appreciation for the assistance provided, noting that the support had significantly eased her financial and emotional burden during a very difficult time.

Rajvi Buddhev- Welfare Benefits Caseworker

Housing Report

At the end of 2024/5 the Children's Commissioner published a report¹ on the impact of housing instability on children's GCSE grades. The results are, as the Commissioner puts it, 'stark': the more times that a child moves home between year Reception and Year 11, the lower their outcomes in terms of GCSE attainment. Children in private rental properties are the most likely to experience multiple moves and to experience the homelessness process and having to live in temporary accommodation. Why? Because the continued availability to landlords of the s.21 'no fault' eviction process makes private rental accommodation currently some of the least secure accommodation that a family can occupy.

In Q3 of 2024/5, of the 49 households which were owed a statutory 'prevention' duty by Woking Borough Council because they were threatened with homelessness with 56 days, over half (27) were threatened with homelessness as a result of receiving a s.21 notice. 34 out of the 49 households had dependent children². The private rental market currently has insecurity built into it, and unstable housing negatively impacts children.

In the event that a threat of homelessness becomes actual homelessness after a landlord has acted on their s.21 notice and evicted the household, the children then face the uncertainties of where they will be housed whilst their parents try to find alternative 'permanent' accommodation – a new home. It is very difficult for parents who don't have a guarantor, or the means to pay significant rent in advance and a cash deposit, and/or whose income derives in whole or part from Universal Credit (which includes many working families) to secure affordable private rental. The prospect of needing help through local authority homelessness provision is a very real one for many families. For most, this begins with the provision of emergency bed and breakfast accommodation.

The Government Homelessness Code of Guidance for local authorities³ states that wherever possible, local authorities should avoid using B&B accommodation for homeless applicants, acknowledging that B&B accommodation is particularly detrimental to the health and development of children and stipulating that local authorities should only use B&B accommodation for households with children as a last resort and then only for a maximum of 6 weeks. Woking Borough Council reported⁴ that for Q3 2024/5, 11 families with children had been in bed and breakfast accommodation for more than 6 weeks. In bed and breakfast accommodation, families will typically share facilities such as bathroom and kitchen facilities with strangers, experience overcrowding and may be placed out of Borough and far from their schools and workplaces. As and when the household is moved from B&B accommodation, the children usually face more uncertainty in temporary accommodation whilst the search for more permanent housing continues. The Council reports that in Q3 of 2024/25 the average length of stay in temporary accommodation (i.e. accommodation other than B&B) is 95 weeks. In its report, the Council states that it is using one-bedroom council stock as temporary accommodation for families to avoid the use of B&B accommodation. Whilst these families won't be in B&B, they will be overcrowded in

¹ <https://www.childrenscommissioner.gov.uk/resource/the-affect-of-housing-instability-on-childrens-gcse-grades/>

² <https://www.gov.uk/government/statistics/statutory-homelessness-in-england-october-to-december-2024> Tables A1 and A5P

³ <https://www.gov.uk/guidance/homelessness-code-of-guidance-for-local-authorities/chapter-17-suitability-of-accommodation>

⁴ <https://www.woking.gov.uk/data-and-transparency/performance/performance-management-reports>

temporary accommodation potentially for many months. Taking all of these factors into account, it is small wonder that the homelessness process is so detrimental to children.

Case Study:

The client and her three children received a s.21 notice in January 2024 giving them 2 months' notice to leave their private rental accommodation. The client had no rent arrears. The client worked and her income was supplemented by Universal Credit (principally to help with the high cost of private rental). The family could not find anywhere to move to and made a homelessness application to Woking Borough Council. When the client could not move out at the end of the 2-month notice period, the landlord issued possession proceedings and CAW supported the client through the Court process through its Court Help Desk project. There was no defence to the claim for possession, a date for possession was given in July 2024, and an eviction date eventually set for September 2024.

Throughout this period the client continued her search for alternative private rental accommodation but could not find any accommodation that was affordable. She and the children were evicted in September and Woking BC initially placed them in hotel accommodation. The accommodation had no cooking or laundry facilities. They were then moved to one room with a bathroom and shared kitchen facilities in B&B accommodation where they remained for 5 months. During this period the client had to give up one of her jobs because she could not get the childcare she needed for it whilst living in the B&B. This meant she would then be subject to the benefit cap if she moved into private rental accommodation. She effectively became trapped in the B&B until the Council could offer her self-contained temporary accommodation where she could then reinstate childcare. CAW requested a review of the suitability of the B&B accommodation, and their stay there far exceeded the 6-week Government limit. Before this review was decided, the Council offered the family 2-bedroom self-contained temporary accommodation which they accepted. They have a 3-bedroom need and continue to look for suitable 'permanent' accommodation and CAW continues to support this client and her children. When they eventually find a permanent home, the children will have moved 4 times in under 2 years.

What can be done? Firstly, the Renters Rights Bill will help, when it is enacted. This legislation bans the use of s.21 notices, and this should limit the flow of households with children entering the homelessness process in the first place. The bill received royal assent on 27 October, and it is hoped s.21 will be banned in the first half of 2026. Secondly, the lack of available affordable housing needs to be tackled. Families remain in temporary accommodation for extended periods because of the lack of available affordable accommodation for them to move into. This combined with welfare benefit restrictions such as the two-child limit on Universal Credit claims, the benefit cap and the fact that the local housing allowance is so much lower than market rents, keep children in temporary accommodation for too long, ultimately damaging their life chances. Citizens Advice continues to call for housing and welfare benefit changes to protect children from the effects of the housing crisis. For more information see Citizens Advice' report to Government in January 2025 for the Government's Childhood Poverty Strategy.

Jakki Mimms (Left June 25)

Housing Caseworker

Debt Report

The debt team has continued to help clients with financial advice.

667

**Debt clients
helped**

£9531

**Average debt
written off per
client**

£114,375

**Total debt written
off**

Among the top five cost-of-living issues for our clients are Council Tax arrears and energy debt. This is borne out when we analyse clients' financial circumstances and assess their debt options. The most frequent formal debt option is a Debt Relief Order, only available to those without significant assets. In the last year, we helped clients write off £182,000 of debt, mainly through Debt Relief Orders.

Case Study:

Our client was self-employed when he was diagnosed with a chronic debilitating disease which forced him to give up work unexpectedly. He sold his van but was left with income tax to pay as well as a credit card. Working with his wife, we assessed our clients' finances and established he met the criteria for a Debt Relief Order which we applied for on his behalf. The application was successful and covered **£26,800** of debt which they would have found impossible to repay since stopping work because of his diagnosis.

Recent changes to Debt Relief Orders, especially the increase in the maximum debt to £50,000 and the abolition of the application fee, are welcome since they widen the eligibility for this useful tool. There remains one anomaly, though. Clients with rent arrears for their current property can include those in the Debt Relief Order, but their landlord can continue to take action to repossess the property. In some cases, we can apply for a Discretionary Housing Payment alongside a Debt Relief Order, but in others the client must repay the rent arrears to avoid the threat of eviction.





Some of our clients use Breathing Space, a scheme administered by the Government which protects debtors from most recovery action (for example, visits by enforcement agents (bailiffs)) for 60 days. The pause is used to assess the client's finances and to investigate which debt solution is preferable. In some cases, particularly where the position is complicated, or requires lengthy enquiries, the 60 days can be too short leading to the resumption of enforcement action before a debt solution has been established.

Case Study:

Our client had suffered domestic abuse and had been coerced into taking out a car loan in her name. She was made homeless and moved into a refuge in Woking. Our client and her children were moved four times before finding permanent accommodation.

Many of her debts arose because the car was in her name but her husband rented it out and the drivers acquired over 20 parking fines and Penalty Charge Notices. We set out to persuade the creditors and the collection agents to cancel the fines and charges because the client was not in control of the car at the time they were issued. Most agreed relatively quickly but others required sustained work. The car loan was also written off when the vehicle was returned.

We gave budgeting advice which allowed her to set up a payment plan for some utilities. She found moving into the refuge and establishing a new household in temporary accommodation stressful enough without being pursued by debt collectors for charges and fines she was not responsible for. Our client is not yet clear of debt and will need further support before her finances are completely stabilised.

Michael Hipkins
Debt Caseworker



I-Access Report

I-Access is Surrey's NHS drug and alcohol support and recovery service, offering advice, treatment and support. People can receive support with reducing their drinking or receive help with a long-term issue. I-Access offers flexible support, from a few sessions to long-term recovery plans.

Under the I-Access project we support service users from I-Access who are receiving support with drug and alcohol problems. Service users are referred to our project by their key worker from I-Access for support with questions around benefits, housing, managing finances and debt. We offer support by telephone, e-mail and in person appointments at the three main locations from I-Access in Chertsey, Redhill and Guildford. Our support varies from one telephone call to provide information to long term casework depending on the complexity of the situation, capabilities of the service user and the available support network.

Case Study:

A service user was referred to the I-Access Project for advice and support at a time when she was experiencing significant financial hardship, high levels of anxiety, and struggling to manage her day-to-day finances. She had accrued over £50,000 of debt and was finding it increasingly difficult to cope both financially and emotionally, worsening her issues with alcohol misuse.

Through the advice given as part of the Citizens Advice I-Access Project, we provided detailed casework to stabilise the service user's situation and help her regain control over her finances.

Support included:

- Conducting a full budget review and debt assessment and identifying areas for budget improvement.
- Maximising her income through a successful Personal Independence Payment (PIP) application, ensuring her medical conditions and daily living needs were properly evidenced.
- Assessing appropriate debt solutions and determining that a Debt Relief Order (DRO) was not available due to the level of debt.
- Assisting with the submission of a bankruptcy application, which was accepted, resulting in the full discharge of her qualifying debts.

The service user was awarded enhanced daily living and standard mobility components for PIP. Her Limited Capability for Work and Work-Related Activity (LCWRA) outcome for Universal Credit is currently pending.

As a result of this support, the service user's financial situation has stabilised considerably. The bankruptcy led to the successful write-off of over £50,000 of debt, removing the crippling financial pressure that had been causing significant anxiety. With her debts cleared and her income secured through disability benefits, the service user has seen a marked improvement in her mental health and overall wellbeing. She is now able to engage more positively with the I-Access drug and alcohol support project and focus on her long-term recovery and stability.

Kirsten Maine- I-Access Caseworker

Case Study:

A service user was referred to the i-access project for support with her debts. She was unable to manage her finances and pay her bills. She has rent arrears, fuel arrears and council tax arrears. Her debts are in joint names. But she has no contact with her ex-partner anymore after a relationship breakdown. While her ex-partner is also liable for the debts, she must deal with them as she stayed in the property.

Our priority was to maximise her income to stabilise her financial situation, but this has turned out to be very complex as she has problems with engagement due to her alcoholism, mental and physical health problems. Often, she can't use the internet, has no credit on her phone or her phone is broken. Most professionals, like Adult Social Care, the DWP and I-Access discharged her due to a lack of engagement, leaving her on her own in a complex situation. Under the I-Access project we have managed to reach the following outcomes for the client:

- Resolve the untidy tenancy situation: the service user received a backdated payment of £2500 into her rent account from the DWP and her housing element increased with £168.70 monthly.
- Application made for council tax support and ensured this was backdated till December 2024.
- Pause the deductions from her standard allowance to maximise her income, while waiting for the health assessment process to be completed.
- Application made for a Discretionary Housing Payment to cover the shortfall in her rent due to under occupancy.
- Contact made with the council to receive support with downsizing.
- Contact made with the housing association to prevent her being evicted from her property due to rent arrears.

This case study demonstrates the complexity of the situations service users from I-Access are in and the extend of support they sometimes need under the I-Access project.

Talitha Frohn- I-Access Caseworker



Trussell Trust Foodbank

This year, the Trussell Trust Food Bank Project has continued to provide vital frontline support to local residents facing financial hardship and food crisis. The project, delivered in partnership with Citizens Advice Woking and the Woking Food Bank, ensures that individuals and families accessing the food bank receive holistic advice and crisis help to address the underlying causes of crisis.



Over the past year, we have seen a growing number of clients struggling to meet basic living costs amid ongoing pressures from rising energy prices, the cost-of-living crisis, and the continued impact of high private rental costs. Many households remain on a financial knife edge, with even small changes in income or expenditure leading clients to end up in food crisis and not able to afford the essentials.

Several policy factors have also contributed to the difficulties our clients face. The benefit cap and the two-child limit within Universal Credit continue to place additional strain on larger families, often leaving them unable to meet essential household costs. In addition, the national migration to Universal Credit has presented major challenges, with many clients experiencing confusion about new systems, difficulties understanding their entitlements, and delays in payments during the transition period. Many of our clients are also digitally excluded and need extra support in transitioning to a benefits system primarily targeted at the digitally capable.



We have supported clients in navigating these complex issues -helping them to maximise income through benefit checks, challenge incorrect decisions, apply for discretionary support, and improve financial resilience wherever possible. The need for early intervention and accessible advice has never been greater, and the project remains a vital lifeline for those most affected by financial instability and welfare reform.

Case Study:

A client was referred to the Food Bank Project after losing his employment and experiencing a sudden drop in income, he was in food crisis. On exploration of his situation, he had been incorrectly advised by his former employer that he could immediately claim his pension, which led to a period without any benefits or income. As a result, the client fell into significant rent and Council Tax arrears and was struggling to meet daily living costs.

Through the project, the client received direct support from an Adviser. We assisted him with:

- **Applying for Council Tax Support** to reduce his arrears and prevent enforcement action.
- **Making his first Universal Credit claim**, ensuring his income was stabilised while he was not working and awaited state pension age.
- **Negotiating service charge/rent payments** with Woking Borough Council to prevent further arrears.
- **Contacting local council** regarding ongoing housing disrepair concerns.
- **Applying for a Woking Bus Pass** to help with travel costs after state pension age, which were contributing to his financial strain.

The client faced multiple barriers, including digital exclusion and English language difficulties, which made accessing support and managing online systems particularly challenging. He relied on intermittent food bank vouchers throughout this period while his benefits were being established. Since reaching state pension age, the client's circumstances have improved considerably. He now receives his State Pension, and his income support has transitioned from Universal Credit to Housing Benefit, providing much-needed stability. The client was very grateful for the combined support from the Food Bank and Citizens Advice during this challenging time.



CAW

FUNDRAISING 24-25

**£48,924.36
RAISED!**

It's been another busy year for fundraising, with crowdfunding being the main emphasis in the first few months.

We held a very enjoyable and successful Quiz Night in April at Chobham Golf Club, and a CAW team took part again in the London Legal Walk on a hot day in June.



A big thanks to all the staff, volunteers and trustees that organised or were involved in these events. They raise much needed funds for us, in supporting our service for clients.

This included going above and beyond, Svetlana running the **New York Marathon** and raising funds for CAW!



CAW was one of two charities that benefitted from the **Downslink Cycling Challenge**, also in June, and we had a stall at the **Knaphill Village Show** in July.

There was also a gig at the Fiery Bird in June, a fun evening with the excellent band **Sneakin' Suspicion**.



STAFF LIST

Trustee Board

Mr. Laurence Oates (Resigned 31 st Mar 25)	Chair
Mr. William Annandale	Vice Chair
Mr. John Butler	Treasurer
Dr Chris Smith	Elected Member
Mrs. Anne Smith	Elected Member
Mrs. Linda Kemeny (Resigned 31 st Jan 25)	Elected Member
Mrs. Sammi Hope (Resigned 4 th June 24)	Elected Member
Ms Debbie Harlow	Elected Member
Mrs Kawther Hashmi (Resigned 1 st April 25)	Elected Member

Management & Admin Team

Lorraine Buchanan (Left 31 st March 25)	Chief Executive Officer
Katrina Ford (Appointed 2 nd June 25)	Chief Executive Officer
Shelley Grainger	Operations Manager
Emma Hixson	Finance Officer
Charlotte Linturn	Administrator

Supervisor and Training Team

Sarah French	Advice Session Supervisor
Lorna Thomas	Advice Session Supervisor
Georgie Salter	Advice Session Supervisor
Andy Ballard (Left 31 st March 25)	Training Supervisor

Caseworker and Project Team

Rosemary Johnson	Welfare Benefits Home Visiting Caseworker
Jakki Mimms	Housing and County Court Help Desk Caseworker
Holly Pritchard (Left 20 th Dec 24)	County Court Help Desk Caseworker
Kirsten Maine	I Access Project and Trussell Trust Caseworker
Rosalind Ferguson	Generalist Caseworker
Robin Spice (Left 31 st March 25)	Welfare Benefits Home Visiting Caseworker
Talitha Frohn	I-Access Project
Adila Aripin (Left 19 th Nov 25)	Adviceline Adviser
Danny Sampson (Left 24 th Oct 25)	Trussell Trust Adviser
Saimah Mehdi (Left 31 st July 25)	Welfare Benefits Caseworker

Volunteers

Adrian Hudson
 Alison Watson
 Angus Paton
 Anne Lamb
 Anne Pitt
 Barbara Barklem
 Barbara Potter
 Bob Ewen
 Brenda Doherty
 Brenda Fitzgerald
 Bryan Cross
 Candace Relf
 Clare Challis
 Colin Bonsey
 Dinah Bisdee
 Ellie George
 Elena Stepanova
 Essa Abid
 Fatima Azzahra Manouri
 Gabriel Ma
 Gill Horrell
 Gillian Olsen
 James Bamford
 Janice Bibby
 Jeannette Zhang
 Jose-Rodrigo Cordoba-Panchon
 Jane Walton
 Janet Dew
 Jason Cole
 Jenny Sexton
 Julie Drake
 Julia Kipling
 Julie Widdicombe
 Katherine Adams
 Kathy Janzan
 Kate Back
 Kay Riley
 Laura Butler
 Lesley Taylor
 Lewis Crowley
 Lyn Ryan
 Maria Bonnici
 Maria Tariq
 Martin Woolley
 Mary Vincent
 Michael Durcan
 Michael Hipkins
 Mohammad Shazad Mian
 Nicholas Jacks
 Nika Melnikov
 Patricia Wilson
 Paul Sheppard
 Philippa Galloway
 Rabail Gul
 Rajvi Buddhev
 Richard Broughton
 Robina Khan
 Roger Harrison
 Ron Hymers
 Sabine Zanker
 Saimah Mehdi
 Sarah Gooding
 Seth Ouma
 Simon Creed
 Steve Saviker
 Stella Galt
 Sue Champion
 Susan Groves
 Trevor Woods
 Zara Tehal



Volunteering can be
 challenging and rewarding
**Why not come along and be
 part of our friendly team?**

For further details, please
 contact Roz Ferguson by
 email:

roz.ferguson@wokingcab.org

Client appreciation

"I just wanted to say thank you so much for doing all of this for me. I have been under a lot of stress recently and I'm not sure if I'd have ever got it done without you."

"Thank you so much for your support and help through this, I honestly couldn't have done it without you. I am grateful."

"My mother has received their Attendance Allowance along with a letter confirmation from DWP Thank you for all your help. You made it all so straightforward."

"It's GREAT NEWS!! PIP called me yesterday and have increased my award to enhanced on both elements!! I want to thank you so much for your help! I'm sure it's your input that helped me."

" Thank you very much for your kind support during a difficult time, your help and patience has been gratefully received"



" My Blue Badge as just arrived! We both thank you so much for coming here and for your great help and advice over completing the application. I have already used the badge, and it made such a difference and help to me. Again- many thanks."

"The lady that helped me with a disability claim appeal worked hard and carries on to do an AMAZING job for me. She really knows her stuff and is so so so good at her job."

"Thanks very much for all the good work. Your support makes life quite pleasant"

"Thank you so much for taking the time to advise in my case, for your kindness and invaluable support and guidance. Thank you for caring and making a difference in people's lives"



Woking



**Provincial House, 26 Commercial Way, Woking,
GU21 6EN**

For Advice Tel: 0800 144 8848

Email: thirdparty@wokingcab.org

www.wokingcab.org

A BIG THANK YOU TO OUR FUNDERS!



healthwatch
Surrey



Charity Registration Number: 1004585

Company Number: 2638741

FRN Number: 617801