



**citizens
advice**

**South
Gloucestershire**

Our Impact in 2025-26

The difference we make to South Gloucestershire

Charity registration number 1037480



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“As Chair of Trustees, I am proud of the strategic progress Citizens Advice South Gloucestershire has made this year in supporting our community through continued financial hardship and uncertainty.

“Alongside helping thousands of people with urgent issues, we have strengthened partnerships, taken our outreach services into the heart of our communities, made progress with refreshing our Board of Trustees and secured a long-term asset in our new Advice Centre. Our work continues to demonstrate the vital role independent advice plays in improving lives, reducing pressure on public services and promoting fairness across South Gloucestershire.

“I would like to thank our staff, volunteers, funders and partners for their dedication and commitment. Together, we are building a stronger, more accessible and more sustainable service for the future.”



John-Paul Corry

Chair of the Board of Trustees



Chantal Watts

Chief Executive Officer

“This year has been one of transformation. Our new premises have elevated the client experience, offering a more welcoming, accessible, and dignified environment for everyone who seeks our support.

“We helped more than 7,300 clients with over 33,000 issues through telephone, email, and face-to-face services, including delivering more than 400 drop-in sessions across the area.

“We’ve strengthened our service delivery, improving the way we respond to complex needs and ensuring clients receive timely, high-quality advice.

“It has also been an award-winning year, recognising our Debt Team of the Year, India’s Innovation Award, and Laura’s Community Award. These achievements reflect the dedication of our people and the progress we continue to make together.”



What we do

We help people find a way forward

We can all face problems that seem complicated or intimidating. We believe no one should have to face these problems without good quality, independent advice. That's why we're here: to give people the knowledge and the confidence they need to find their way forward – whoever they are, and whatever their problem.

We give advice to thousands of people

We're part of a network of independent, local charities that offers confidential advice online, over the phone, and in person, for free. In 2025/26, Citizens Advice South Gloucestershire helped 7,341 people with 33,094 issues.

We speak up for our clients

No one else sees so many people with so many different kinds of problems, and that gives us a unique insight into the challenges people are facing today. With the right evidence, we can show big organisations – from companies to the government – how they can make things better for people.





“From the bottom of my heart, I don't have enough words to thank the charity”

Our impact in six numbers



We helped 7,341 people



We helped with 33,094 issues



We saved clients £15 million



We held more than 400 public drop-in sessions



We had more than 9,000 telephone calls with clients...



..and we spoke with clients via email more than 5,000 times



"I'm positive I'm going to be debt free by the end of the year."

Voice of our community



92% of clients felt the service helped them find a way forward



82% of clients said their problem was now resolved



94% of clients said they were likely to recommend the service to a friend



79% of clients said we were easy to access

Our value to society



It's impossible to put a financial value on everything we do - but where we can, we have. We've used a Treasury-approved model to do this. From our robust management information, we've also separately considered the financial benefits to the people we help.

These include:

- ✓ Keeping people in employment or helping them back to work
- ✓ Preventing housing evictions and statutory homelessness
- ✓ Reducing demand for mental health and GP services
- ✓ Improving mental wellbeing and positive functioning
- ✓ Improved family relationships

According to our latest financial modelling - for every £1 invested in our service, we generated:



£31.73
in wider economic and
social benefits (public value)
Total: £25m

£31.84
in financial value to the
people we help (specific
outcomes to individuals)
Total: £25m

£3.11
in savings to government
and public services
(fiscal benefits)
Total: £2.5m



Equality, diversity, equity and inclusion (EDEI)

Citizens Advice South Gloucestershire supports anyone who needs advice, but demand is higher among some groups experiencing greater poverty and disadvantage. We monitor our data to identify inequalities and improve access to our services for all communities in South Gloucestershire.

People with disabilities or long-term health conditions are significantly overrepresented in our services, making up 62% of clients compared with 16.5% of the South Gloucestershire population. This reflects the barriers many disabled people face when accessing welfare benefits and other support.

Women also make greater use of our services, accounting for 56% of clients compared with 50% of the local population, while men represent 43% of clients. We know that women in our communities are often the primary care-giver to dependent children and therefore more likely to be impacted by issues linked to child poverty and child-related welfare support.

Clients from ethnically diverse backgrounds are also more likely to need our advice than white residents. Black clients account for 7% of those we support, compared with 1.4% of the local population, while Asian clients make up 7% compared with 3.1% locally. These statistics suggest higher levels of need in these communities.

Our age profile shows lower engagement among younger residents aged 16–24 (4% of clients compared with 13% locally), while people aged 35–64 are more represented among those seeking support. This suggests that people of working age are the most likely group to access our services.

Over the coming year, we will continue embedding equity, diversity, equality and inclusion across our organisation, culture and advice services by strengthening our people-led values and inclusive practices. We will measure progress through workforce diversity data, increased engagement with underrepresented communities, and improved training to help staff and volunteers apply EDEI principles in their work.



Changing lives - how we help

Our expert advice helped Sophie secure over £13,000 and regain financial stability.

Sophie* was living with multiple long-term health conditions while caring for her disabled daughter, Daisy**. Managing the benefits system had become overwhelming.

After Daisy's Disability Living Allowance (DLA) was increased because her condition had worsened, Sophie did not realise this meant she was also entitled to a higher Universal Credit (UC) payment. At the same time, Sophie lost her Personal Independence Payment (PIP) after reporting changes to her own health.

Sophie was referred by a health professional to the When Advice Really Matters (WARM) project — a partnership between Citizens Advice South Gloucestershire and local health services supporting people facing mental health, benefits, debt and housing issues.

WARM Adviser India identified that Sophie had missed out on additional UC linked to Daisy's DLA award. Although the Department for Work and Pensions (DWP) initially refused to backdate the payments, India successfully challenged the decision, securing £13,501 in back payments for Sophie.

As a result, Sophie is now more than £300 better off each month through the higher disabled child addition in her UC award.

India also helped Sophie challenge the decision to stop her PIP. Before the case reached tribunal, the DWP admitted it had made a mistake and offered a new award.

Sophie said: "India was very caring and I cried to her a few times. She was really helpful and nice."

The specialist advice Sophie received secured vital income, reduced stress and helped her access the support she was entitled to.

**Names changed to protect privacy.*

"India was very caring and I cried to her a few times. She was really helpful and nice."

Volunteering

Volunteering is essential to the service we provide - we couldn't help the community in South Gloucestershire without the skills of our dedicated Volunteers.

Our highly-skilled Volunteers are Advisers, Receptionists, Fundraisers and Trustees, and we are extremely grateful to them for giving their time and efforts to work at the front-line of our charity. Generalist Advisers go through an extensive training programme before seeing clients.



Our 20 Volunteers give 200 hours per week



Volunteers contribute 10,400 hours per year...



...equal to £289,901 in terms of the value of their volunteering



Our valued partnerships

We run a number of projects in South Gloucestershire with a range of partners. We're grateful to our funders for facilitating each of these initiatives.



South Gloucestershire Council has supported our work in 2025-26 through the Household Support Fund and through funding designed to address the cost-of-living crisis in South Gloucestershire.



Our award-winning When Advice Really Matters (WARM) project provides holistic support to people with mental health difficulties who also have practical issues such as benefits and housing.



We are pleased to be part of a project offering benefits and debt advice to people on probation. Our specialist Adviser works as part of a team of four in the South West.



We are part of the Help To Claim project, which provides advice to first-time Universal Credit claimants, and the Energy Advice Project which allows us to have a specialist Energy Adviser to help with energy issues and offer energy tariff price comparison checks.



Our vital collaboration with North Bristol & South Glos Foodbank provides an Adviser who offers overarching advice to people who need to use the foodbank because they cannot afford to buy food.



We are delighted to be the lead delivery partner of the South Gloucestershire Advice Services consortium alongside our trusted and valued partners; Age UK South Gloucestershire, Bristol Law Centre, North Bristol Advice Centre and Talking Money. This is funded by South Gloucestershire Council.

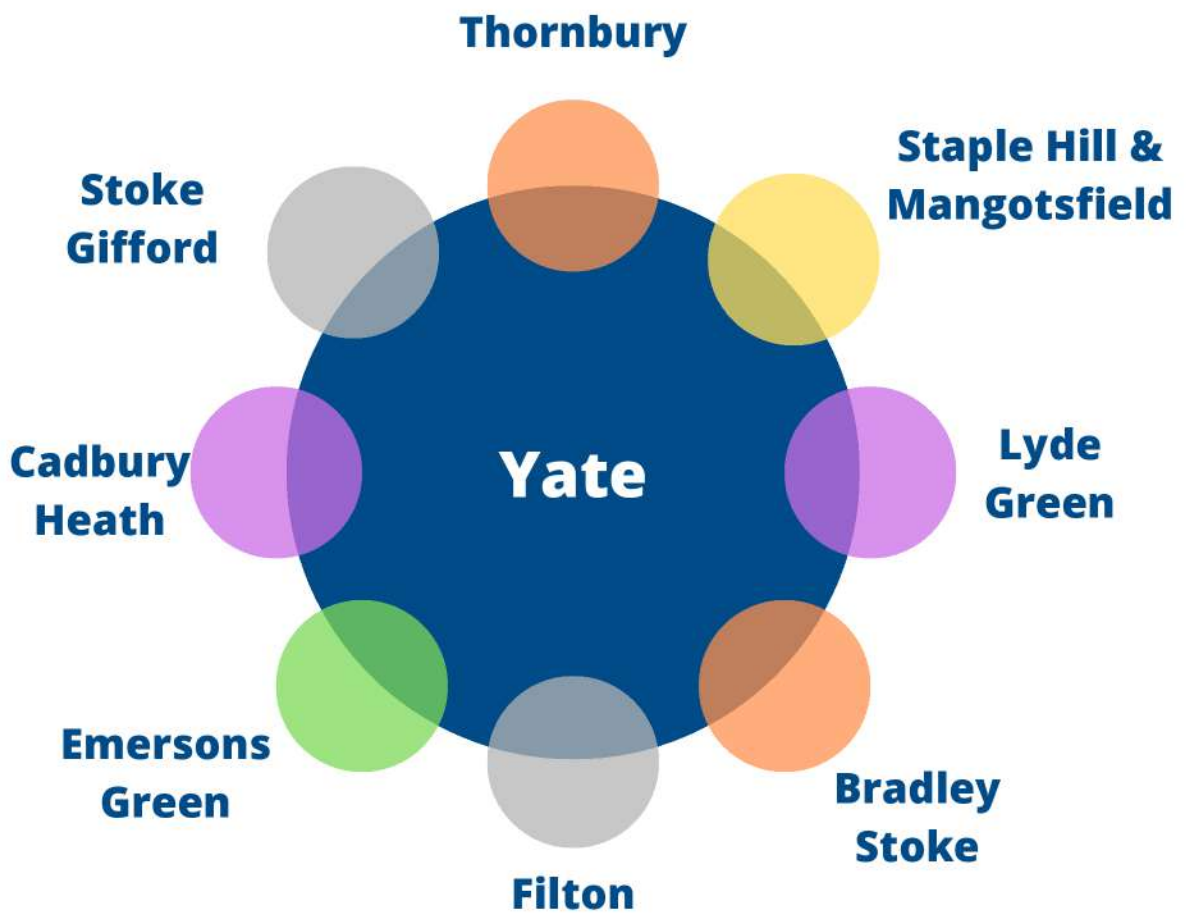
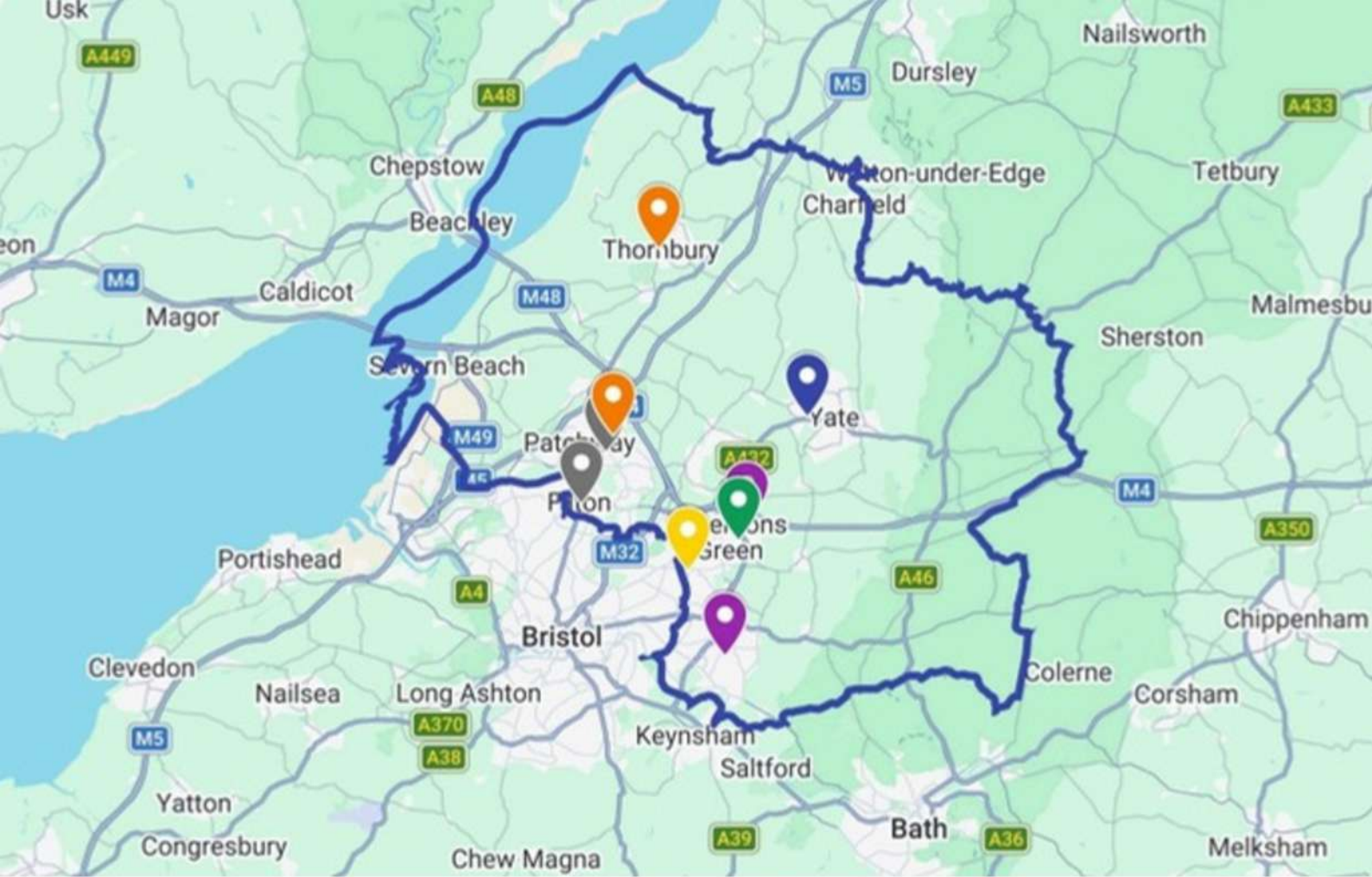


Our outreach services

Our advice drop-ins across South Gloucestershire allow members of the public to receive free help from our Advisers in their area without having to travel further afield. We currently have 11 drop-ins:

- **Our Yate Advice Centre** on Mondays (4pm to 6pm), Tuesdays (10am to 3pm) and Fridays (10am to 1pm), funded by Yate Town Council and South Gloucestershire Council
- **Lyde Green Community Centre**, Mondays (10am to 12noon), funded by Emersons Green Town Council
- **Cadbury Heath Juice Project**, 1st and 3rd Mondays of the month (10am to 12noon)
- **The Community Centre, Stoke Gifford**, 2nd and 4th Mondays of the month (10am to 12noon), funded by Stoke Gifford, Stoke Park & Cheswick and Stoke Lodge & The Common parish councils
- **Thornbury Town Hall**, Tuesdays (10am to 12noon), funded by Thornbury Town Council
- **Bradley Stoke Jubilee Centre**, Wednesdays (10am to 12noon), funded by Bradley Stoke Town Council
- **Filton FACE**, Wednesdays (10am to 12noon), funded by Filton Town Council
- **Emersons Green Village Hall**, Thursdays (10am to 12 noon), funded by Emersons Green Town Council
- **Staple Hill & Mangotsfield, Page Hall**, Fridays (10am to 12 noon), funded by Staple Hill & Mangotsfield Parish Council

In 2026-27, we will launch new sessions in **Kingswood, Frampton Cotterell** and **Westerleigh & Coalpit Heath** as well as a second session in **Thornbury**.



The year we moved

We were extremely pleased to move to our new Advice Centre this year.

Our new address has been a huge improvement for us with:



A large and welcoming reception area



Space for mobility scooters, wheelchairs and pushchairs



More client interview rooms



An accessible toilet for clients



A baby-change station



A book and toy corner for children



Much more office space for our growing team of advisers





"It was almost overwhelming - the kindness I received and the dignity I was treated with. I would recommend the service to anybody."



We bought the new building in December 2024 and renovated the space over several months - including adding the new interview rooms - before moving in on 23rd June 2025.

We ran a capital fundraising campaign to pay for work needed in the building including new fire doors and desks and chairs for our Team. This raised £84,538. Thank you to everyone who contributed to this as well as Aviva who helped decorate the premises and CGI who donated furniture.

We are pleased to be able to offer clients an improved service and have an asset for the future in the form of the new building.

Our award-winning teams

Our highly-skilled and valued teams have won a group of awards for their work across the range of advice we give



IMA Debt Team of the Year - our Specialist Debt Team

Our excellent Debt Team has now been recognised by the Institute of Money Advisers (IMA) for three years in a row. Former Debt Team Manager Yvonne Parks was shortlisted for Money Adviser of the Year in 2023, Adviser Angus won Newcomer of the Year in 2024 and our Debt Team as a whole won Debt Team of the Year in 2025. This speaks volumes of the quality of our Debt Team.

Common ground Awards 2025

Citizens Advice Annual Conference

When Advice Really Matters (WARM) - Citizens Advice South Gloucestershire

Winner
for Best Client Service Innovation



Client Service Innovation Award - When Advice Really Matters (WARM)

Our innovative When Advice Really Matters (WARM) project provides holistic, practical support to patients with mental health needs being made more challenging by issues like debt and benefits. The project is a collaboration with health services in South Gloucestershire. WARM won first place in the "Client Service Innovation" category at Citizens Advice's annual conference.



Chair's Community Award - Our Generalist Adviser Laura

Our Generalist Adviser Laura won a South Gloucestershire Council Chair's Community Award for her work with our charity over the past 22 years. During this time, we estimate she has helped around 7,000 people - while also being joyous to be around and "like sunshine" in the office. This is hugely well-deserved - well done to Laura.

Research and campaigns

Research and Campaigns is integral to what we do at Citizens Advice South Gloucestershire. Campaigning on the big issues on behalf of clients is one of the twin elements of our mission - alongside offering free, confidential and impartial advice to anyone who needs it in South Gloucestershire.



"I get over-anxious and overwhelmed - but the Advisers were so brilliant and so supportive."

Homelessness

Citizens Advice South Gloucestershire has identified a recurring issue in the region where people facing or experiencing homelessness are struggling to get all the support they are entitled to. We have notified the local authority of the instances we have witnessed and have been granted regular meetings with the housing team to discuss individual cases (with the clients' consent). This has been useful as together we have been able to resolve cases where previously we feel clients may have struggled to make progress. The work is ongoing but we are pleased with the working relationship and successes so far.

Removal of the two-child limit

We were part of calls from Citizens Advice nationally for the Government to remove the two-child limit, which meant families claiming Universal Credit received no more in benefits for third or subsequent children. Citizens Advice argued it was a major contributor to child poverty - and that by removing it, hundreds of thousands of children would be lifted out of poverty over the coming years. Our local charity wrote to our MPs and Metro Mayor with local case studies illustrating the problem. We were pleased to see the policy overturned in the Chancellor's Budget in Autumn 2025.

The cost-of-living crisis is not over

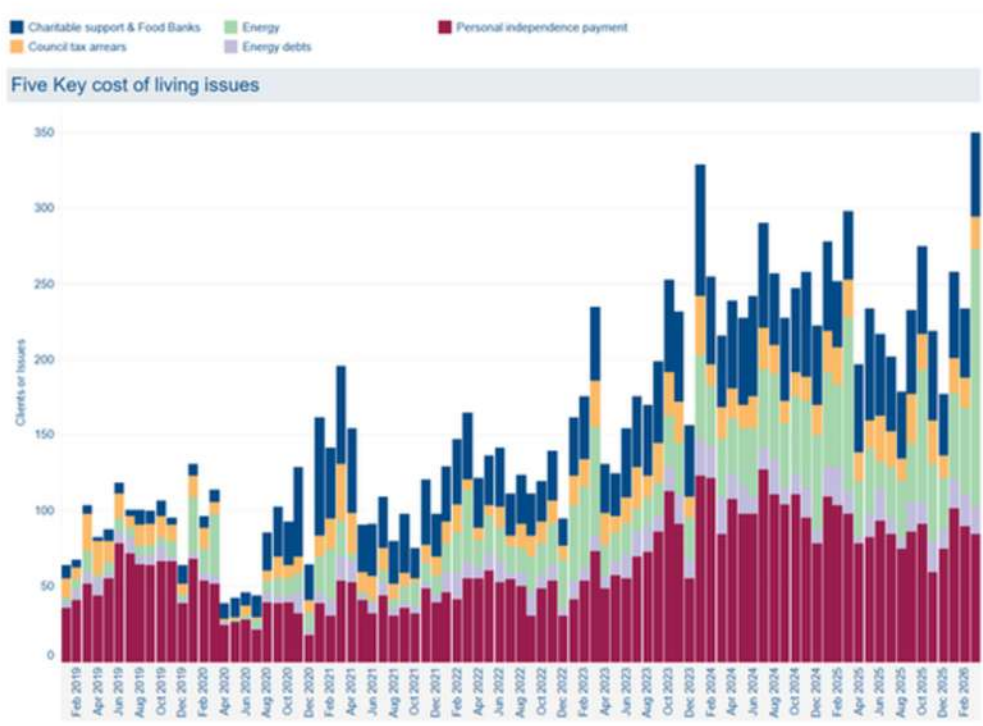
During 2025–26, the financial pressures facing many people in South Gloucestershire remained severe, particularly for disabled people, households on below-average incomes, and single-parent families. While national inflation rates fell during this period, the impact of rising living costs continued to be felt across our communities.

In Spring 2025, average household bills increased by around £30 per month, adding further pressure to already stretched budgets. Throughout the year, we continued to see exceptionally high demand for support with key cost-of-living issues, including:

- Charitable support and food banks
- Council tax arrears
- Energy costs and energy debt
- Personal Independence Payment (PIP)

March 2026 was the busiest month we have ever recorded for these issues, with 350 cost-of-living issues recorded — significantly higher than the same month in previous years. Although overall client numbers showed some signs of stabilising later in the year, demand relating to debt and housing advice remained consistently high.

Our evidence from 2025–26 shows that falling inflation has not translated into financial security for many local households. Rising essential costs, insecure incomes and debt continue to drive demand for our service offer. We will continue to use our frontline data and insights to work with decision-makers and advocate for policies that better protect people facing financial hardship in South Gloucestershire.



Thank you to all our funders

We couldn't do what we do without your support

Almondsbury Parish Council
Badminton Parish Council
Bitton Parish Council
Bradley Stoke Town Council
Citizens Advice
Dodington Parish Council
Downend & Bromley Heath Parish Council
Doynton Parish Council
Emersons Green Town Council
Filton Town Council
Hanham Abbots Parish Council
Hanham Parish Council
Hawkesbury Upton Parish Council
Horton Parish Council
Ingeus
Institute of Money Advisers
Lloyds Bank Foundation
Marshfield Parish Council
NHS Bristol, North Somerset and South Gloucestershire Integrated Care Board
North Bristol & South Glos Foodbank
Oldland Parish Council
Pelican/Bristol & Wessex Water
Pilning & Severn Beach Parish Council
Pucklechurch Parish Council
Quartet Community Foundation
Sodbury Town Council
South Gloucestershire Council
Staple Hill & Mangotsfield Parish Council
Stoke Gifford Parish Council
Stoke Lodge & The Common Parish Council
Stoke Park & Cheswick Parish Council
Thornbury Town Council
Tormarton Parish Council
Westerleigh & Coalpit Heath Parish Council
Wickwar Parish Council
Winterbourne Parish Council
Yate Town Council

Contact details

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Citizens Advice South Gloucestershire

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