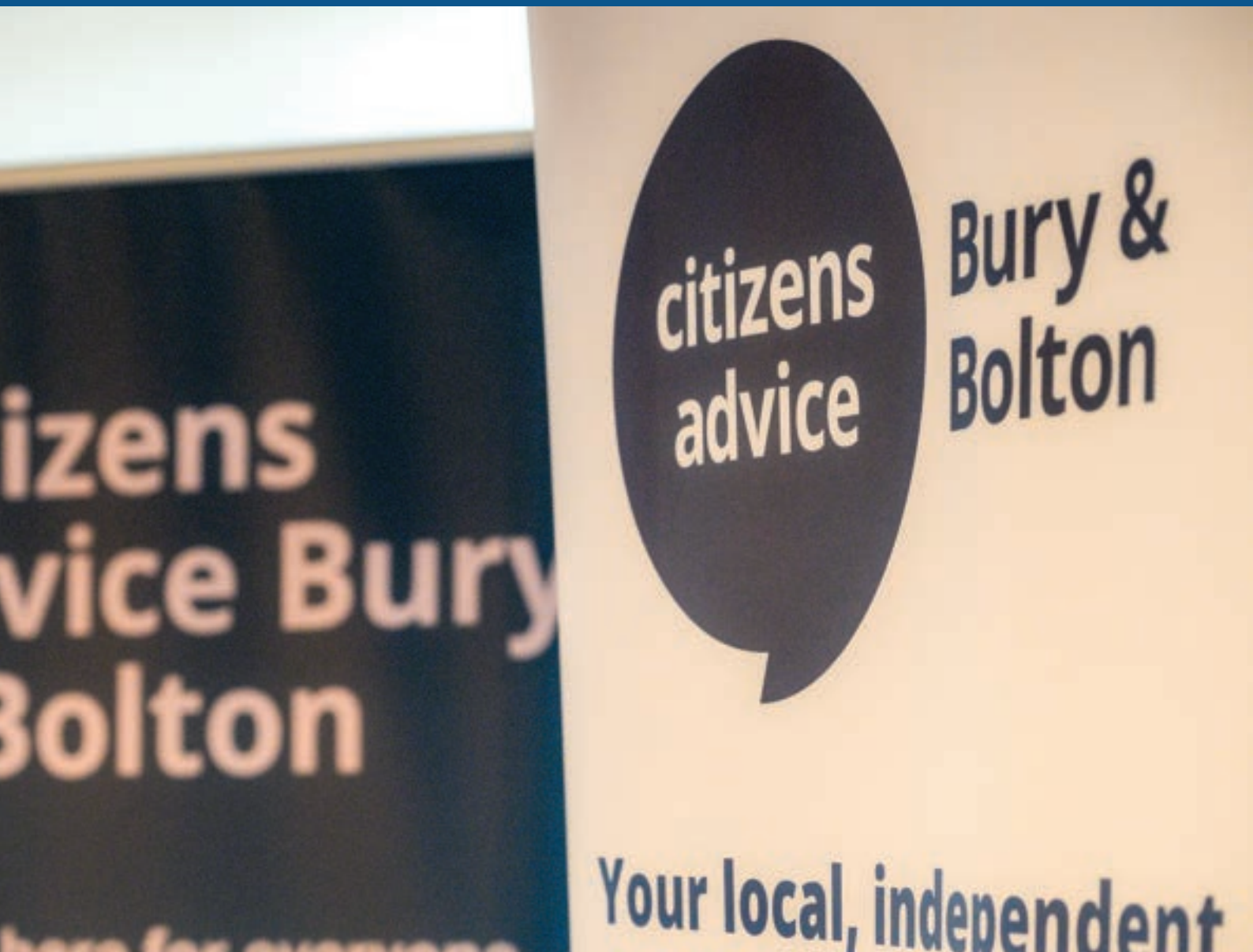


Trusted, independent and quality assured advice.

IMPACT REPORT 2024 – 2025



**“Thank you so much
for all your help,
I really appreciate
it and can sleep
at night again. I don’t
know what I would
have done without
your help”**

Our goal is to help everyone to find
a way forward – whatever problems they face.

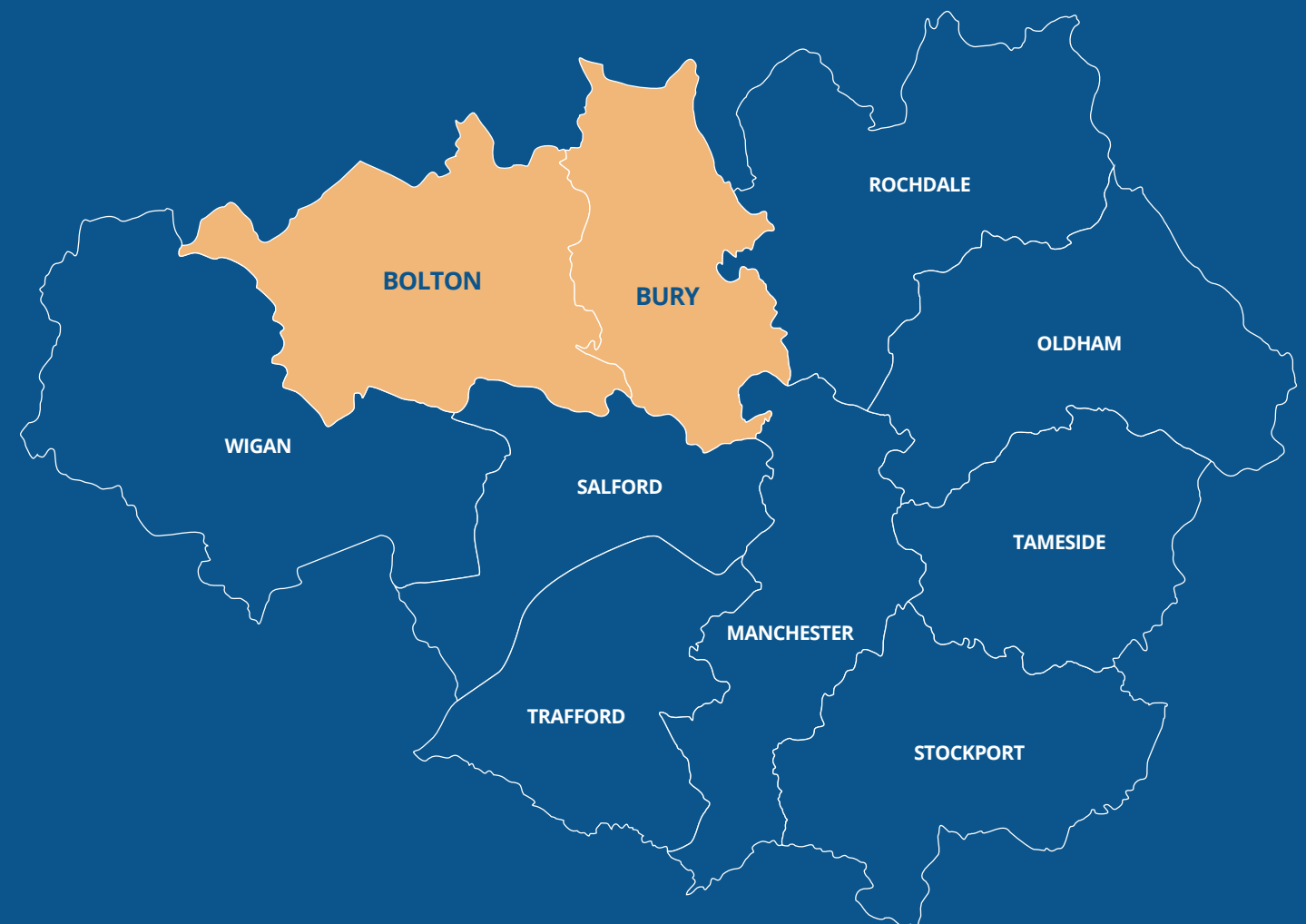
About us

Citizens Advice Bury & Bolton is your local, independent charity. We have a rich history, which has seen our services evolve over the years to support local demand.

We’re here for everyone. We exist to shape a society where people face far fewer problems.

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.

Through our reach, we support so many different kinds of problems – and that gives us a unique insight into the challenges people are facing. Through our work locally, and across the Citizens Advice network, we’re able to gather evidence to show how companies, local authorities and government can make things better for people.



Citizens Advice Bury & Bolton

We're here for everyone,
whoever you are,
whatever the problem.

Flexible, quality & community focused advice

We are rooted in our local Bury & Bolton communities, while also providing some regional and national projects across Citizens Advice.

Access to our services is flexible, at a time when needed – online, in-person and digitally.

We have accessible offices in both Bury & Bolton town centres, supported by a range of in-place, community sites.

Our services are proud to be externally quality assured and accredited by a range of industry standards.

We hold the **Advice Quality Standard (AQS)** – an independently audited standard, focusing on social welfare advice and the **Specialist Quality Mark (SQM)** – a quality assurance framework for organisations providing complex legal help, monitored and owned by the Legal Aid Agency.

Our advice, governance arrangements and financial management is externally assessed by our national membership organisation, **Citizens Advice**.



Our impact in numbers

As the cost-of-living pressures continue to bite, we saw problems becoming more complicated and more urgent.

16,745 55,671

people helped

issues supported

£21m

income gain



To support those using our service:



32,000

Phone calls giving advice & support



7,000

Face-to-face advice sessions



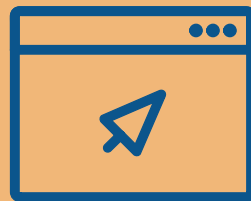
700

Letters sent



7,500

Advice related emails sent



37,570

Visits to our website

The problems we've helped

At Citizens Advice Bury & Bolton, we understand that people's problems overlap and intersect - people don't just come about one issue.
Last year, we advised 4 issues per person on average.

Breakdown of benefit issues

Initial Claim	5,256
Personal Independence Payment	4,478

Breakdown of debt issues

Council Tax Arrears	1,398
Fuel Debts	898

Issues supported

Benefits Universal Credit	13,862
Benefits & tax credits	12,350
Debt	8,131
Charitable support & food banks	6,980
Utilities & communications	5,217
Housing	2,664
Consumer goods & services	2,244
Relationships & family	784
Employment	742
Health & Community care	741
Immigration & asylum	409
Travel & transport	386
Legal	338
Financial services & capability	332
Other	228
Tax	138
Education	105
GVA & hate crime	20



16,745
Issues supported
2024 - 2025

Breakdown of benefit issues

Initial claim	5,256
Personal Independence Payment	4,478
Limited capability for work element	2,433
General benefit entitlement	1,880
Managed migration	1,566
Housing element	1,111
Council tax reduction	809
Calculation of income, earnings & expenditure	742
Attendance allowance	654
Localised social welfare	651

Breakdown of debt issues

Council tax arrears	1,398
Fuel debts	898
Credit, store & charge card debts	512
Water supply & sewerage debts	465
Other debt	388
Unpaid parking penalty & congestion charges	376
Rent arrears – private landlords	299
Rent arrears – LAs or ALMOs	252
Unsecured personal loan debts	243
Mobile phone debt	219



Client Story

Mary* referred herself to Citizens Advice Bury & Bolton via our online self-referral form. Mary was 26 years old with young children. On her referral, Mary stated she suffers from postnatal depression, previous financial abuse from her now ex-partner and several physical and mental health problems.

Mary sought help with her debts, which were mainly credit cards, loans and some fuel arrears.

A one-to-one appointment was made and Mary attended our Bolton office.

During the appointment, an in-depth assessment of her current situation was completed. We also completed a comprehensive welfare benefits check. This was to check for any opportunities to maximise her income. On this occasion, Mary was already receiving all benefits she was entitled to. The debts totalled £18,000.

Mary stated she had been trying to pay what creditors were asking for, but she was struggling

to support her household. Some creditors were also threatening bailiff action, as a County Court Judgement had already been obtained. Options were explored. There were 2x main options available to Mary:

Challenge the debts, based on financial abuse from her ex-partner. However, based on the information Mary provided, our Money Advice Caseworker deemed this as low merit of success.

Apply for a **Debt Relief Order (DRO)** - this allows Mary to stop paying debts and interest, and after 12-months the debts are written off.

The DRO application was successful. This offered a fresh start for Mary

Mary said her health has significantly improved. We also supported Mary to develop a balanced budget sheet, to help her with ongoing income/expenditure management. A key element was ensuring her priority bills (such as Council Tax and rent) are paid.

(*name changed to maintain anonymity)

Cost-of-living

The cost-of-living crisis continued to largely dominate our advice.



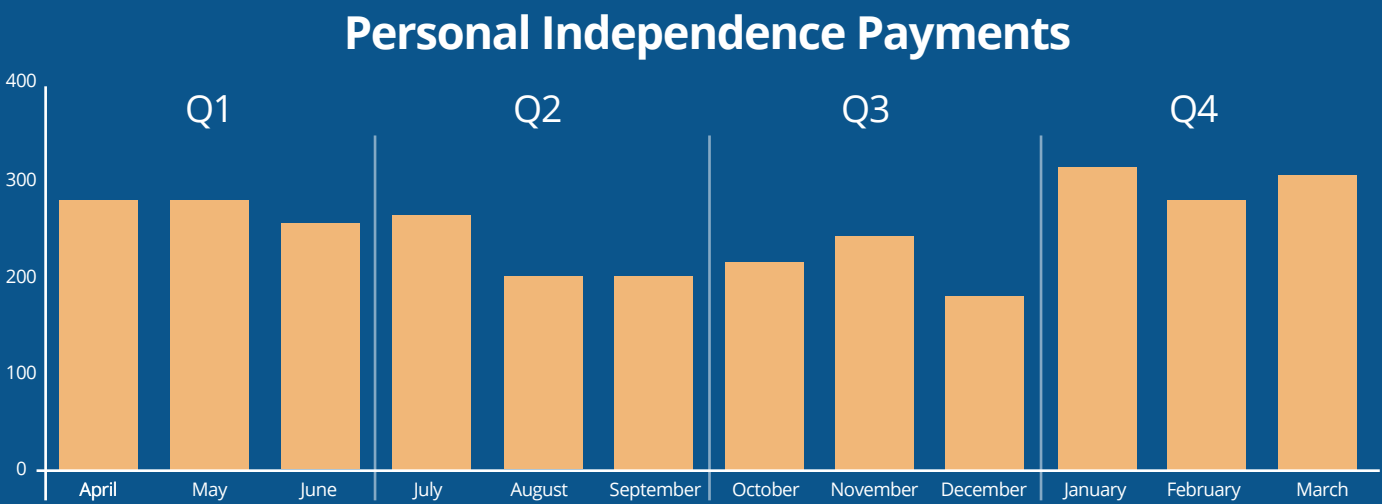
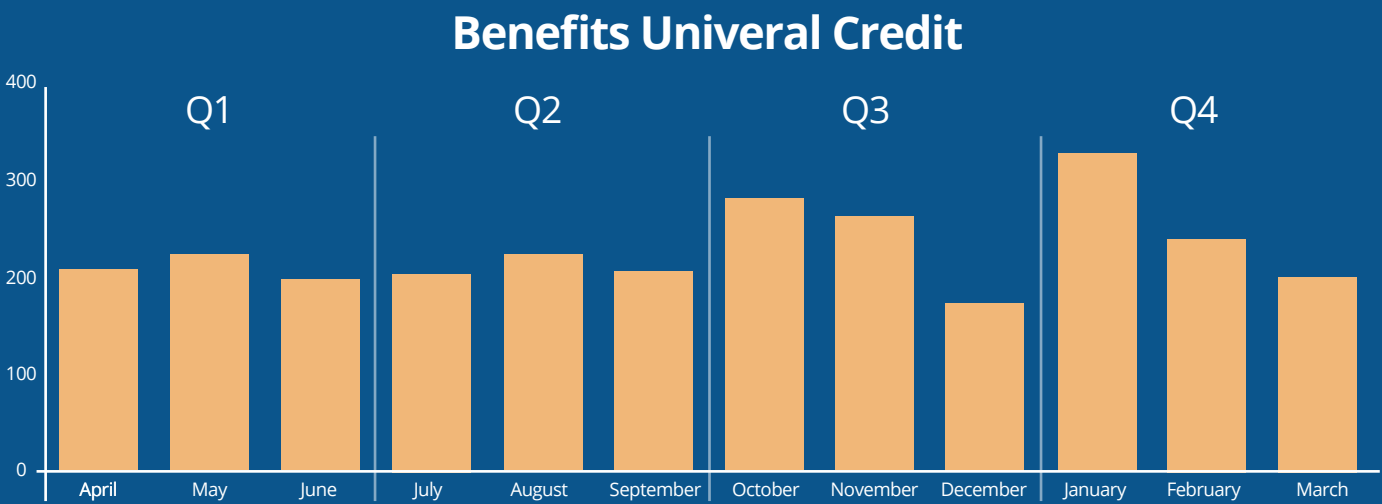
We're able to use our data to tell a wider story about the continued impact of the cost-of-living crisis, by looking more closely at **negative budgets** – people whose income could not match their essential outgoings.



Focus on welfare benefits

Our welfare benefits experts provide comprehensive benefits checks and full advice on the full range of current and legacy benefits, from initial decisions to appeals at Upper Tribunal (through our legal aid contract).

Help and advice with Universal Credit claims and Personal Independence Payments were key issues supported.



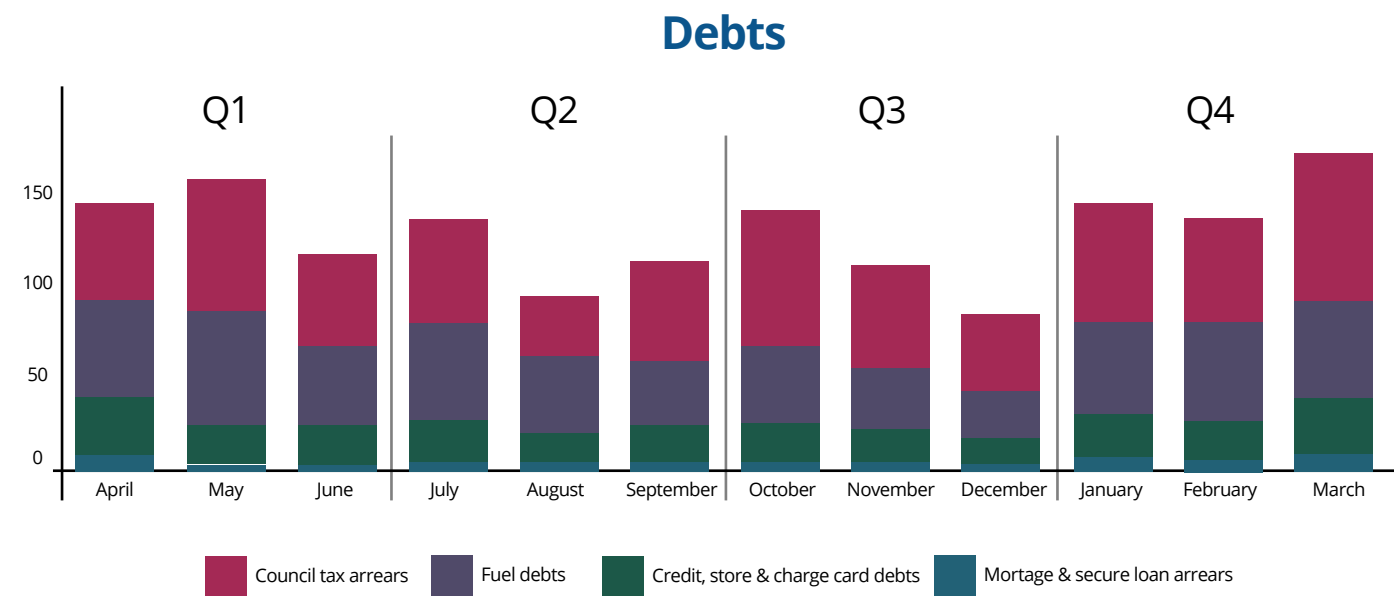
Focus on money advice/ debt

We are authorised by the **Financial Conduct Authority** to provide the full range of financial capability, money guidance and debt advice services. We are also an Insolvency Service approved intermediary for Debt Relief Orders.

and Individual Quality Frameworks and hold the **Certificate in Money Advice Practice (CertMAP)**, a leading debt advice qualification.

Council Tax arrears are the most supported debt issue, followed by fuel debts.

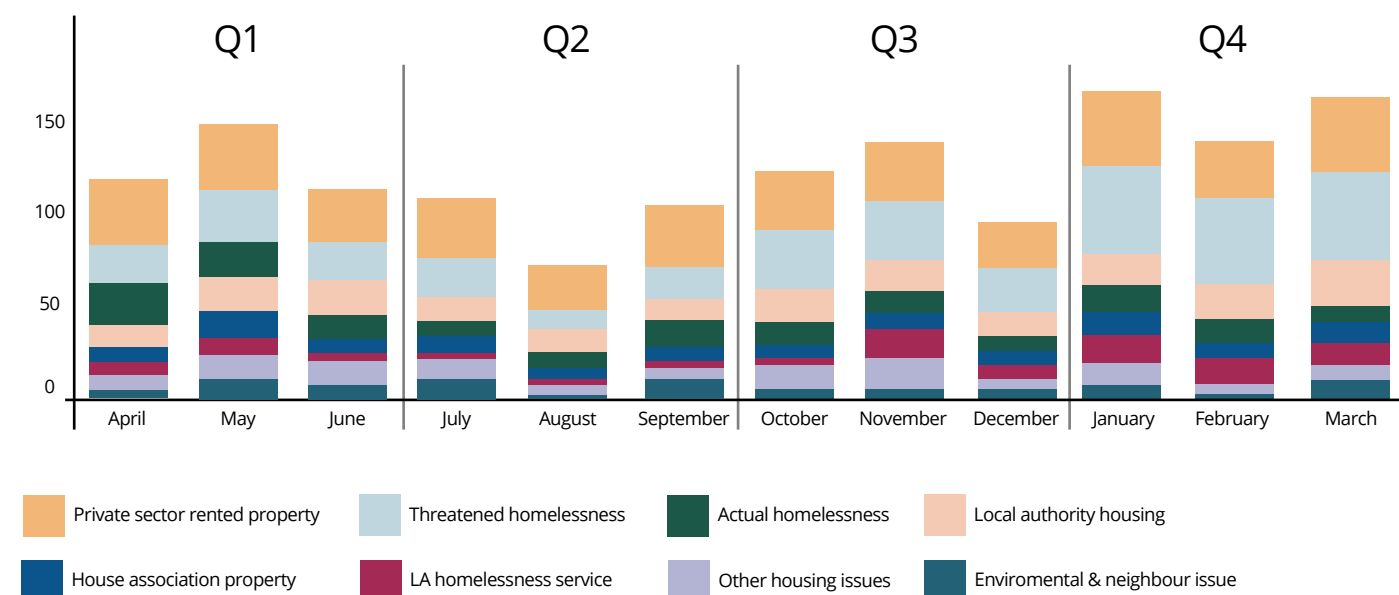
Our money advice services comply with the **Money and Pensions Service** Organisational



Focus on housing

Our specialist housing advice team provide advice, casework and representation across a number of Greater Manchester areas. The team consists of **SRA regulated Solicitors**.

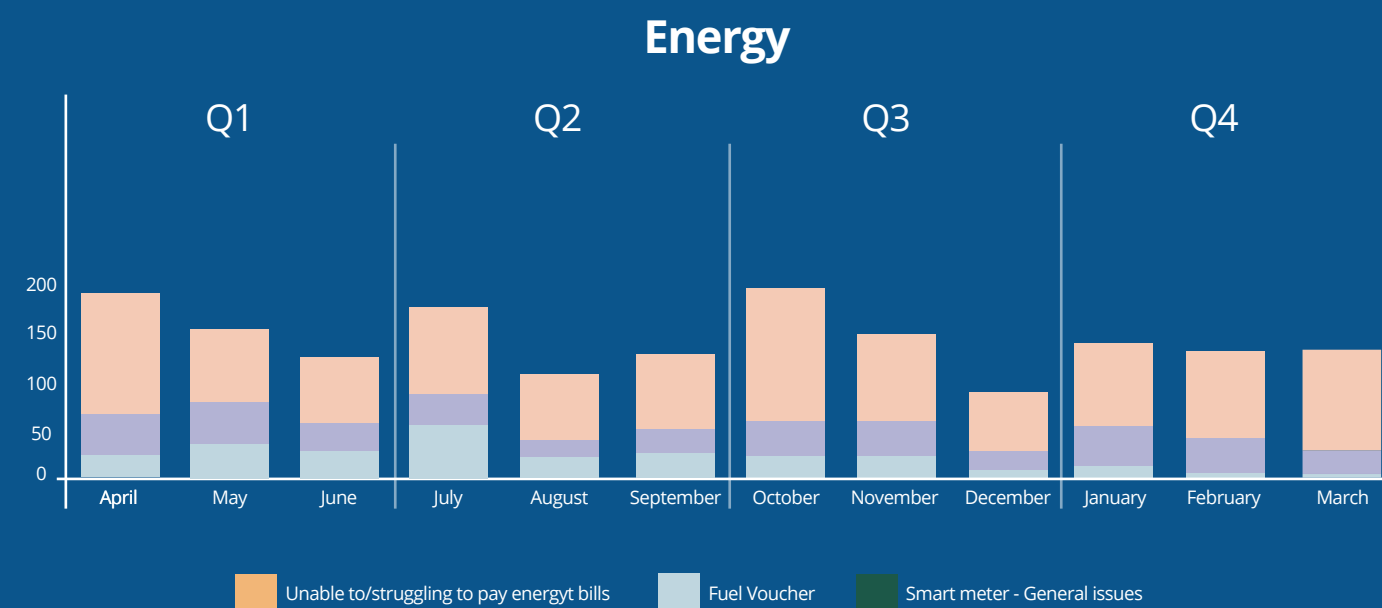
We provide advice and information on the full range of housing related issues, up to and including representation at Court.



Focus on energy

The ongoing energy affordability crisis, and related issues, continues to be a key issue we've supported this year.

Our energy advice team hold the industry-standard qualification in **Energy Awareness (level 3)** for working with vulnerable clients, from the fuel poverty charity, **National Energy Action**.



Our value to society

It's impossible to put a financial value on everything we do – but where we can, we have. Across Citizens Advice, we use a Treasury-approved model to do this.

For every £1 spent on our service, we delivered:

£22.06

in wider economic and social benefits



We save government and public services over £4 million. By helping stop problems from occurring or escalating, we can reduce pressure on public services like health, housing or out-of-work benefits.

£17.47

in value to the people we help



Over £22m in value to the people we help (financial outcomes following advice) – as part of our advice, we can increase people's incomes and have debts written off

£2.22

in savings to government and public services



We estimate our total social and economic value to society to be £4m – solving problems improves lives, which means better wellbeing, participation and productivity for the people we help.

Social value contributions

We endeavour to bolster our social value impact across Bury & Bolton across four key objectives:

1

Supporting sustainable employment by:

- Direct employment/ voluntary positions for local people – 65% of paid staff & 81% of our volunteers live within Bury & Bolton council boundaries.
- Committed to paying the National Living Wage.

2

Supporting local businesses:

- We endeavour to use small and local based businesses across our Bury & Bolton boundaries.

3

Supporting community participation through:

- Active engagement with local communities, partnership meetings and steering groups.
- Employer Supported Volunteer programme (in development), which will further enhance opportunities to give back and support our communities.

4

Environmental sustainability:

- 100% of our energy supply comes from renewable energy sources.

Future ambitions

Some of our key ambitions include:

1

Service Delivery:

- Delivery of high quality, independent and quality assured advice services.
- Priority focus on our local communities, ensuring timely access when and where needed.
- Embed our focus on 'in-place' delivery sites across communities, embedded with local partners.
- Identify new projects/ funding to enhance delivery and sustainability.

3

Work in Partnership:

- Further develop collaborations with local and regional communities, partners and stakeholders.
- Use our qualitative and quantitative information to understand local need, gaps in services and opportunities for new collaborations.

2

Our People:

- Understand and define our organisational values and purpose, embedding across the service.
- Review and enhance our offer, ensuring wellbeing is front and centre and that our people feel supported and able to progress personally and professionally.
- Move from 'Supporter' to 'Member' of the Greater Manchester Good Employment Charter; demonstrating our commitment to good employment & volunteering opportunities.

4

Technological Developments:

- Seek opportunities to pilot new ways of working, such as Artificial Intelligence (AI), to improve efficiencies which enhance our goal of helping those who need us.



"I have used the service several times over the last few years for different issues that have occurred and i have always had them resolved"

We are

**citizens
advice**

The people's champion.

Equality, Diversity, Inclusion & Belonging (EDI&B)

At Citizens Advice Bury & Bolton, we believe inclusion is a social justice issue – a principle that underpins our EDI&B work. Our continued ambition is to ensure our service is accessible for the communities we serve. To that end, our staff and volunteers (including Trustees) need to be representative – this is not just a matter of diversity but of strategic importance to ensure our service is grounded in the realities of our communities.



cabb.org.uk

