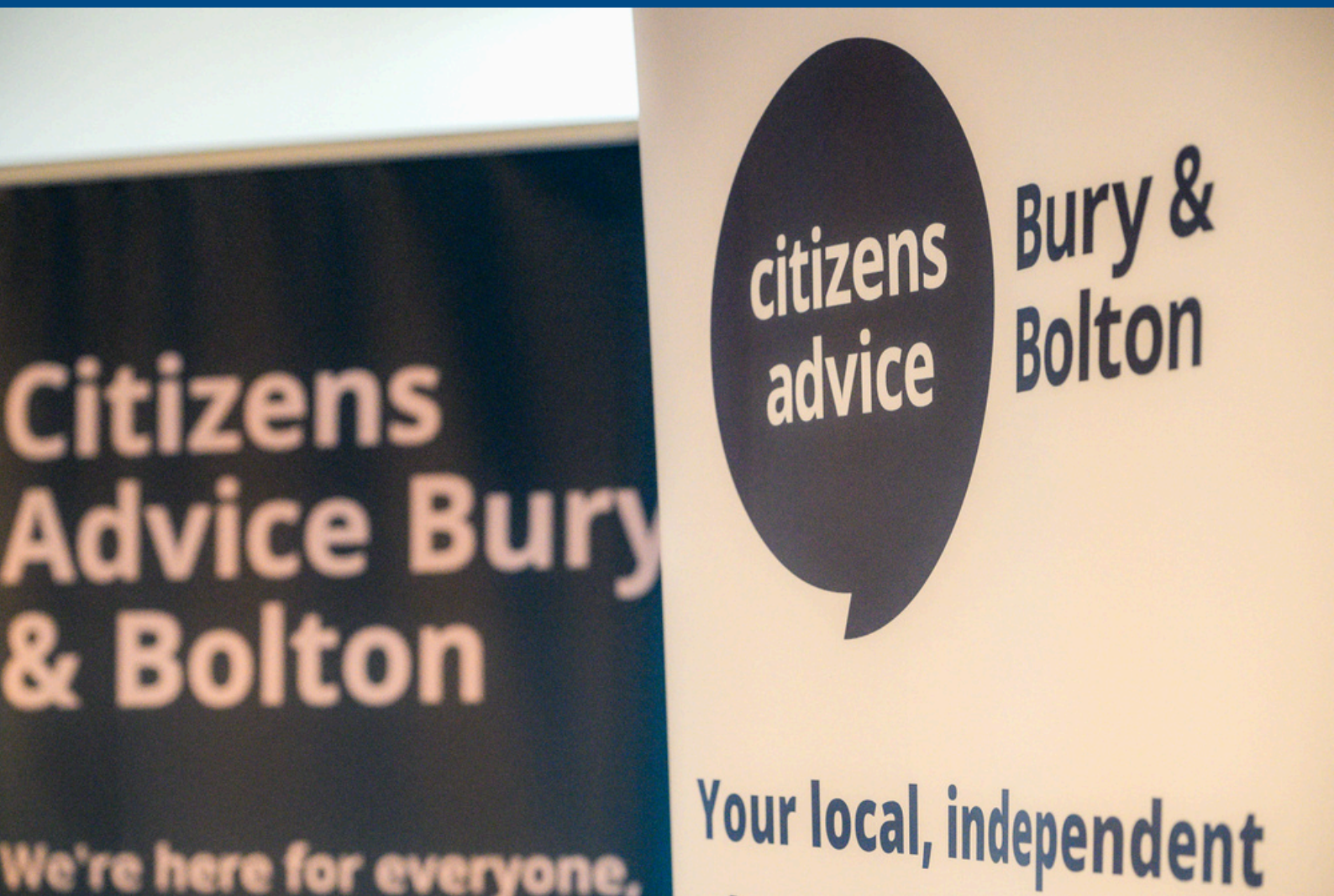
Local.
Trusted.
Quality-Assured.

Impact Report
2025 - 2026



“The team at CABB helped me resolve my issues. Not only did they provide sound advice, they also did a follow-up to make sure I was on the right track.

They show genuine empathy for people facing difficulties.”

We exist to shape a society where people face fewer problems, and where fewer people reach crisis.

Message from our CEO

2025-26 has been a year of **change, growth and significant impact** for Citizens Advice Bury & Bolton.

The external landscape remains challenging. Rising household costs, escalating debt, and severe housing pressures mean that access to free, confidential, and independent advice is more critical than ever Throughout the year, our focus has remained firmly on being there when people need us, helping them find a way forward.

Our reach and impact have been considerable. We have also responded positively to a changing funding landscape. We saw the conclusion of our Help to Claim service, where we had been regional lead for Greater Manchester, while successfully mobilising our new Consumer Energy Debt Advice service.

Growth has also brought the opportunity to invest in our working environment, including establishing new Bolton offices at The Bolton Hub, providing a **professional and welcoming office base** for colleagues and our volunteers.

But our progress isn't simply about numbers or growth. It is about building a **strong, sustainable organisation** behind the advice. That means continuing to **invest in our people and culture**. We have developed our engagement with the Greater Manchester Good Employment Charter, an important external benchmark for our continued investment in our team.

I want to recognise our partners and funders. Our impact is not achieved in isolation. To every organisation that has commissioned, funded, partnered with or supported CABB during the year, **thank you for your continued trust and support**.

To our staff, volunteers, Trustees, partners and funders: **thank you**. Our achievements are shared achievements, and I am hugely **proud** of what we have **accomplished together**.

Gary Malcomson
Chief Executive Officer

2025 - 26 At a Glance

16,628
people helped

54,253
issues dealt with

26%
were struggling with mental health

57%
had a long term health condition

37%
presented with multiple impairments



£22,354,374
income gained

£958,414
debts written off

About Us

Citizens Advice Bury & Bolton (CABB) is a **local, independent charity providing free, confidential and impartial advice**, information and support across Bury and Bolton, alongside a number of regional and national projects.

We exist to help shape a society where people face fewer problems and fewer people reach crisis point. We believe no one should be left behind because they cannot access quality, trusted advice and information.

Our team has extensive experience of working collaboratively with individuals and diverse communities. Our support ranges from early intervention and prevention through to specialist casework and legal representation at Court.

We are proud to be a partner in **Citizens Advice Greater Manchester (CAGM)**, bringing together local Citizens Advice services across all 10 Greater Manchester boroughs. By combining local expertise and community presence with consistent quality standards, we can work collaboratively to deliver coordinated, high-impact advice and support across the region.

Our work also gives us a unique insight into the challenges facing our communities. As inequalities grow, we see first-hand how changes to national, regional and local policy, welfare and public services affect people's everyday lives. We use this experience and evidence not only to help individuals, but to influence change, prevent problems and improve outcomes for wider communities.

We are committed to continually improving how we deliver advice. We embrace technology and innovation where it can **strengthen quality, accessibility and efficiency**, while keeping people and professional judgement at the heart of our services. This includes the responsible use of AI, such as **Caddy** (human-in-the-loop AI copilot), and our contribution to the development of **Money Advice & Insight Assistant** (MAIA).

For us, innovation is about supporting, rather than replacing, great advice and creating an even better experience for the people we serve.

Quality, Standards & Accredited Advice

We are centrally located within our Bury & Bolton community ecosystems and provide advice and support on a wide range of issues through our highly trained, professional and experienced advisers and volunteers.

We have specialist, **accredited advisers** in the following key areas:

- Welfare Benefits
- Money & Debt
- Energy
- Housing
- Community Care.

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 are externally audited and assessed by our national umbrella body, **Citizens Advice**.

Our Citizens Advice-wide, case management system, **Casebook**, supports robust data capture, enabling us to understand advice issues down to specific sub-categories and postcode areas. This provides valuable insight into the needs of our communities and helps us identify trends, inequalities and emerging needs.

We are also authorised and regulated by the **Financial Conduct Authority (FCA)**. All staff & volunteers complete relevant training to understand and comply with FCA rules of conduct. Senior Managers, Trustees and all money advice/ debt team members undertake further training to comply with Consumer Duty regulations.

Local Roots, Wider Reach

We take advice to where people are. Through trusted relationships with community and statutory partners, we deliver advice in neighbourhoods across Bury and Bolton, reducing barriers to accessing face-to-face support

During the year, our Community Advice & Engagement Team delivered range of sessions across Bury & Bolton - bringing our services directly into communities.

168 Community Venue Attendances

766 Community Sessions Delivered



(Illustrative image not to scale)

Need Advice?

Our Standard Office Opening Hours

Monday - Friday 9.30am - 4pm

- Castle Buildings, Market Place, **Bury**, BL9 0LD
- Victoria Plaza, Oxford Street. **Bolton**, BL1 1RD

Specialist Advice Drop-In Session

Thursdays 10am - 3pm

Victoria Plaza, Oxford Street, Bolton (opposite Post Office) BL1 1RD

Freephone Adviceline
0808 278 7804
Monday - Friday 10am - 4pm

Out Of Hours Service
0161 850 5053
6pm - 9pm, 7 days per week

You can self-refer to our service

www.cabb.org.uk/get-help

Scan the QR Codes below to view our up to date community locations

Bury Outreaches

Bolton Outreaches

30,244
calls giving advice & support

7,229
face to face advice sessions

425
letters sent

8,811
advice related emails sent

32,249
visits to our website

The Issues We've Supported

At Citizens Advice Bury & Bolton, we understand that people's **problems overlap and intersect** - people don't just come to use about one issue.

During 2025 - 2026, we supported at least 3 issues per person (on average).

Breakdown Of Issues	
Benefits Universal Credit	**12.367**
Benefits & Tax Credits	**12,234**
Debt	**8,020**
Charitable Support & Foodbanks	**5,930**
Utilities & Communications	**3,712**
Consumer Goods & Services	**3,549**
Housing	**3,328**
Relationships & Family	**1,164**
Employment	**928**
Health & Community Care	**861**
Immigration & Asylum	**515**
Legal	**498**
Travel & Transport	**385**
Financial Services & Capability	**360**
Tax	**179**
Other	**153**
Education	**103**
GVA & Hate Crime	**57**
Grand Total	**54,253**

Issue in Focus: Welfare Benefits

Our specialist welfare benefits team provide advice and casework across current and legacy benefits, from initial application and challening decisions through to Upper Tribinal appeals under our Legal Aid contract).

Client Story

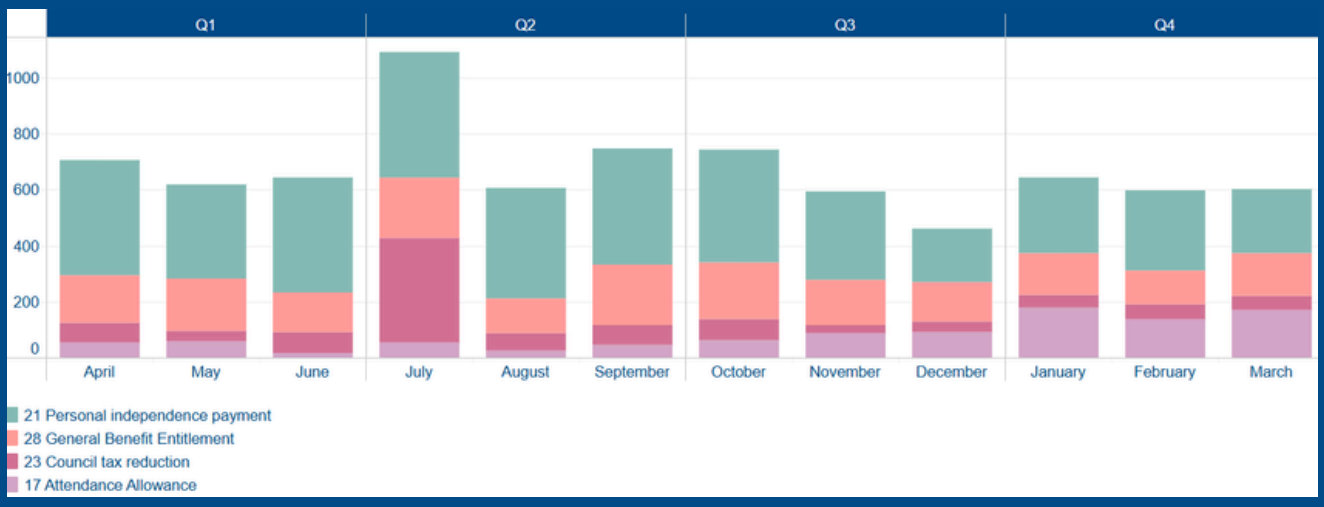
Our client was **pregnant, undergoing cancer treatment and caring for her children** when her benefit payments suddenly stopped, leaving the family with **no income**. As an EEA national with pre-settled status, her entitlement depended on complex benefit and immigration rules.

How we helped:

We established that the client was entitled to support as a dependent family member of a qualifying EEA national. We gathered evidence of her parent's employment, **challenged the decisions through mandatory reconsideration** and worked directly with the **DWP to expedite the review**. We also looked beyond the immediate problem, advising on additional support including **Personal Independence Payment** (PIP) and helping the client navigate the transition from pre-settled to settled status.

The difference it made:

The benefit decisions were **successfully overturned**, restoring vital income for the client and her children. Securing settled status also provided greater long-term security, protecting her access to support and allowing her to focus on her health, pregnancy and family.



Top benefits related issues supported

Issue in Focus: Money Advice/ Debt

We are authorised by the **Financial Conduct Authority** (FCA) to provide financial capability, money guidance and debt advice. We are also an Insolvency Service approved intermediary for **Debt Relief Orders (DROs)**, with qualified advisers complying with the Money and Pensions Service quality frameworks and hold the **Certificate in Money Advice Practice (CertMAP)**, a leading debt advice qualification.

Client Story

A Bury resident living in social housing came to us with significant **rent, council tax, fuel and other debts**. Following a serious assault, the client was also managing substantial physical and mental health difficulties and alcohol dependency. The situation had become overwhelming and the client found it difficult to communicate by telephone, creating another barrier to getting help.

How we helped:

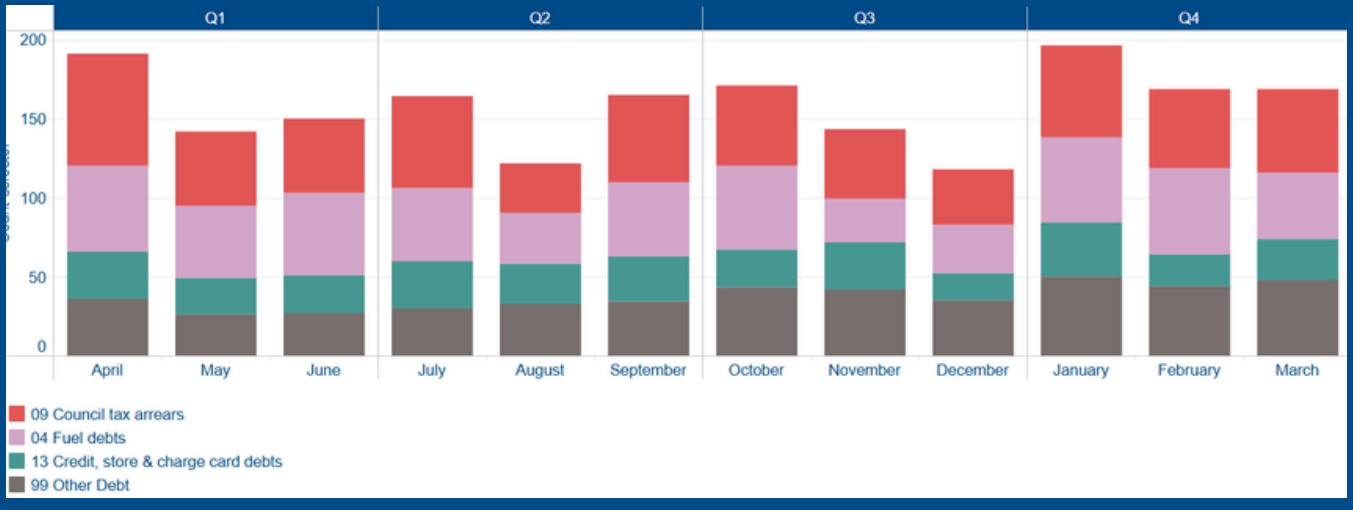
We provided **face-to-face appointments** and creating the time and space needed to work through the situation.

Our advisers contacted creditors, secured protection through **Breathing Space** and successfully progressed a **DRO**, providing a sustainable route out of debt.

Working with their GP, we supported applications for **PIP and Work Capability Assessment** and connected the client with specialist health support.

The difference it made:

The client achieved a **lasting solution to their debts**, removing immediate financial pressure and creditor action. Just as importantly, the client was connected with ongoing financial, benefits and health support, providing a more stable foundation from which to move forward.



Top debt related issues supported

Issue in Focus: Housing

Our specialist housing team provides advice, casework and representation across several Greater Manchester areas, including representation at Wigan Court. The team includes qualified solicitors regulated by the **Solicitors Regulation Authority (SRA)**, supported by our Housing Paralegal

Client Story

A family with dependent children was **days away from eviction** after a warrant had been issued because of rent arrears.

Living on a low income, the household was already under considerable pressure from caring responsibilities and the recent hospital discharge of a family member. Losing their home would have pushed the family further into crisis.

How we helped:

Our specialist housing team secured **Legal Aid funding** and took immediate action.

We gathered evidence and approached the landlord to try to agree a solution that would prevent eviction. When agreement could not be reached, we prepared an **emergency court application** and represented the client at an urgent hearing.

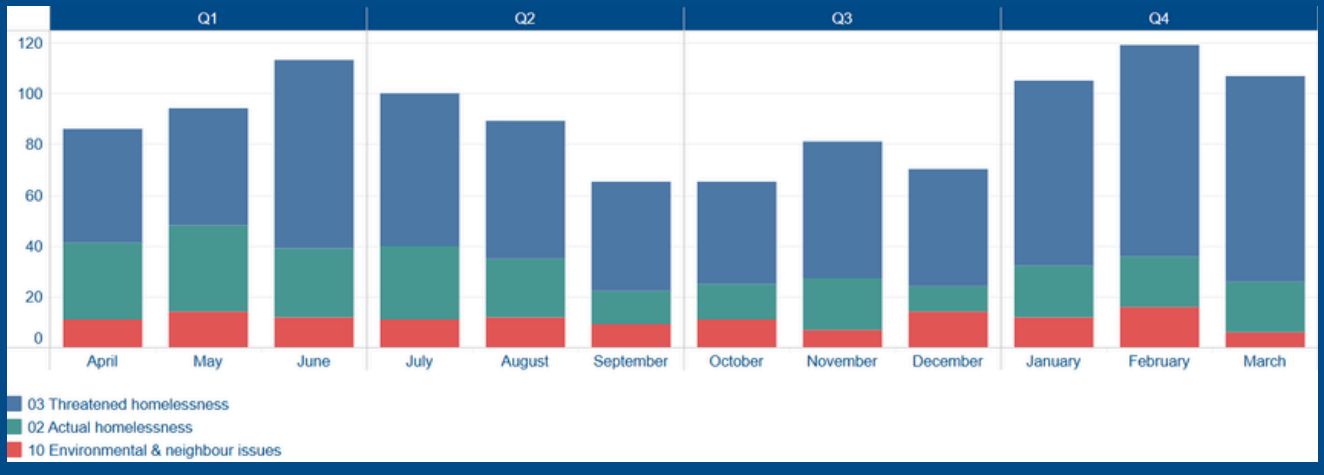
The difference it made:

The eviction was stopped.

The court suspended the warrant and agreed affordable repayment terms, allowing the family to **remain safely in their home and preventing homelessness** at an already difficult time.

HOMELESSNESS PREVENTED

Specialist advice, Legal Aid and emergency court representation kept a family in their home.



Top housing related issues supported

Issue in Focus: Energy

Energy affordability remains a significant issue for the people we support. Our advisers help clients resolve problems with suppliers, challenge bills, access grants and fuel vouchers, negotiate affordable repayments and join the Priority Services Register.

Our specialist energy team holds the industry-recognised **Level 3 Award in Energy Awareness** from National Energy Action.

Client Story

Peter came to us believing he owed **£1,336.40 for gas and electricity**. After repeated disputes with his supplier and a warning about possible disconnection, the situation had become extremely difficult to manage.

How we helped:

Our energy team went back through the bills themselves. We identified that the balances were based on **estimated meter readings** and helped Peter provide accurate readings. This reduced the actual balances to **£417.28 for electricity and £271.80 for gas.**

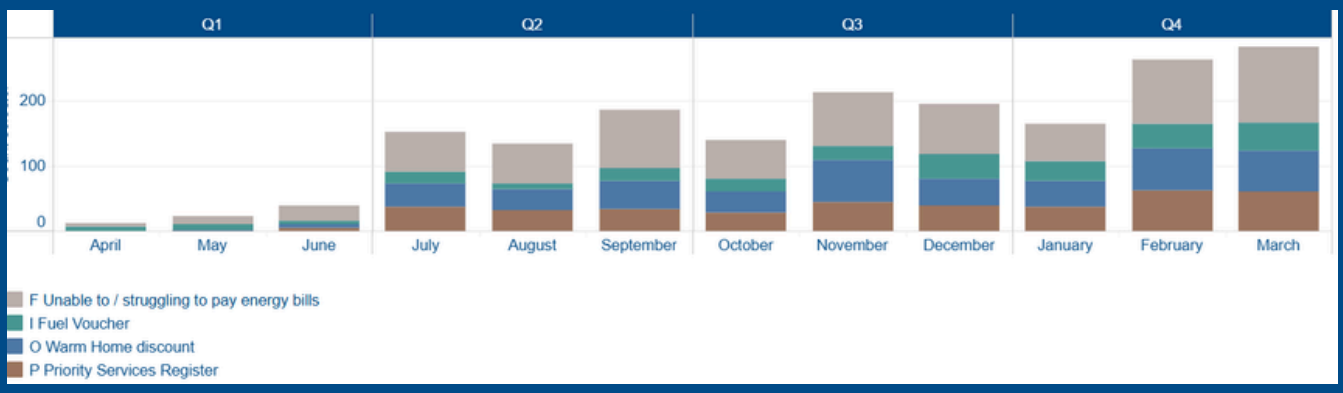
We then worked with Peter on budgeting, understanding his bills, energy efficiency and his rights around disconnection, giving him practical tools to manage his energy costs in future.

Finally, we successfully applied to the **British Gas Energy Trust**, securing a grant which cleared the remaining balance.

The differnece it made:

The balance was cleared completely.

He also left with a better understanding of his energy use, bills and rights, helping him manage his ongoing costs with greater confidence.



Top energy related issues supported

Client Feedback

At Citizens Advice Bury & Bolton, we do more than fix immediate problems, our advice makes a significant difference to the people we help.

Our 2025 - 2026 client feedback:



Client Comments:





Our People & Culture

At Citizens Advice Bury & Bolton, we recognise that our capacity to support our communities and deliver services is directly tied to the **strength and authenticity of our internal culture**.

Over several months, we undertook a deliberate, bottom-up co-design initiative, to define our values and expected behaviours.

OUR ORGANISATIONAL VALUES

Visible & Accessible
We show up where and when we are needed. Our work is transparent, and our support is always within reach.

Professional & Trusted
Delivering expert, tailored advice and high-quality work, we earn the trust of those we serve.

Brave
We speak up, take accountability, and challenge the status quo. We embrace new ideas and never settle for 'good enough'.

Community Focused
We champion every individual without judgement. We respect difference and lead with care in everything we do.

Stronger Together
We bridge perspectives to achieve more. By sharing knowledge and building partnerships, we deliver better outcomes as one.

Colleague Feedback 2026



100% of colleagues would recommend CABB as a place to work or volunteer

97% of colleagues feel their views are listened to and valued

94% of colleagues state they've had opportunities to develop their skills and knowledge

100% of colleagues confirmed they are clear about their role and responsibilities

Percentages are based on respondents to survey - 75% of employees within organisation completed survey

Our weekly **pulse check** provides a simple anonymous way to understand how colleagues are feeling.

It helps us spot emerging themes, respond to concerns earlier and understand where things are working well; strengthening staff engagement and our culture of continuous improvement.

Value of Volunteering

Volunteering continues to play a key role within Citizens Advice Bury & Bolton. Their time, skills and commitment have strengthened our adviceline, drop-ins and community reach; helping us support more people while creating meaningful opportunities for learning, confidence and progression.

29 Active Volunteers

6,751 Hours Volunteered

£277,262 Value

Over **5,500** client enquiries dealt with

274 years of collective service provided

Volunteer Feedback:

I am really enjoying volunteering with CABB as I like to help others, the team have been very welcoming and approachable, and I feel very supported in my position.

It is a very rewarding feeling to see the relief on peoples face after visiting our service and realising there is support available to help them find a way forward.

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Having used the services of Citizens Advice previously, I decided to volunteer following my retirement as it was considered a name I could trust. I am now in my 30th year as a volunteer and I have made many new friends, met new people and developed new skills. I volunteer hoping to make a difference in my community/town. My reward is the satisfaction of helping others and hopefully making a positive impact on their lives.

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Our Value to Society

Citizens Advice Bury & Bolton aims to tackle the root causes of the issues communities face. We strengthen community ties, improve social wellbeing and deliver fiscal savings on public sector spending.

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



£32.15

in wider economic and social benefits



£2.38

in savings to government and public services



£14.33

in value to the people we help

Calculated using the Citizens Advice cost-benefit model and methodologies from HM Treasury and New Economy (now merged with Greater Manchester Combined Authority).

Empowering clients to enter or stay in work promotes personal independence, financial security and social value. By supporting clients into work, we generate significant public savings, including an estimated **£1 million for the Department of Work and Pensions (DWP)** through reduced benefits and increased tax revenues, alongside **£1.16 million for the NHS**.

Helping people stay in their homes is vital for community stability. Aside from preventing immediate homelessness, our interventions reduce reliance on temporary accommodation, generating over **£600,000 fiscal savings to local authorities**. We resolve disputes and help clients manage their finances in order to prevent potential evictions before they escalate, saving the time and expense of avoidable evictions.

It is impossible to put a financial value on everything we do. This is particularly true of improving people's wellbeing, whether by reducing stress and anxiety, or by empowering people and improving their confidence in managing their issues.

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Research and Campaigns

Through this twin aim of the Citizens Advice service. We turn thousands of indivudla advice interactions into evidence for systemic change.



We are active members of the **Citizens Advice Greater Manchester Research & Campaigns Cluster Group**, contributing to:

A Greater Manchester (GM) wide **council tax consultation** - highlighting shared challenges, best practices and propose consistent, region-wide improvements to support GM residents.

We are collecting evidence on the **impact of unfurnished housing** across GM. Working with the GMCA and End Furniture Poverty, we aim to increase access to furnished social housing from the current 2% to 10%.

Ongoing research into GM wide challenges with **temporary accommodation or placements out of area**. Our insight continues to feed into GMCA's review meetings on the GM housing protocol.

Supporting the **concessionary travel pass trial**, resulting in the trial being made permanent across GM; reducing barriers for residents.

We have also contributed to **regiona and national social policy campaign**s, including:

- Disability Benefits Reform
- Renters Rights Reform
- Abolishment of 2 child limit.

To find out more:

“I am truly grateful to the entire Citizens Advice Bury & Bolton team for their dedication guidance and support throughout this process.

Thank you for everything you have done for me, I will always remain very grateful”

We are citizens advice Bury & Bolton

The people's champion

Equity, Diversity, Inclusion & Belonging

At Citizens Advice Bury & Bolton, we recognise inequalities are deeply entrenched in society. We actively work to remove barriers and design inclusive services that meet the needs of minoritised communities and groups which are seldom heard across our service.

We promote equity, diversity and inclusion, and challenge discrimination – through all levels of the organisation – from seeking advice, to paid and unpaid colleagues (including trustees).

www.cabb.org.uk

Citizens Advice Bury & Bolton is a registered charity (N0. 1102536) and a company limited by guarantee registered in England & Wales (No. 5030345).
Our full audited accounts are available via the Charity Commission and Companies House.