



Artwork above by Client's daughter

**citizens
advice**

Dacorum

Annual Report 2024–25



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Who We Are and What We Do

Dacorum Citizens Advice is a local, independent charity. We support people with free, confidential, impartial and independent advice and campaign on the big issues affecting people's lives. In the year 2024-25 our team of 17 staff and 58 volunteers helped over 8,800 people with over 22,000 issues. We are part of the Citizens Advice network across England and Wales.

Our Mission

To provide free, impartial, independent, high quality confidential advice which empowers people and is accessible to all in Dacorum. To work for positive change in local and national policies and practices which impact people's lives.

Our Vision

A community where people have access to the advice they need in order to find their way forward, and the confidence to act upon it, whoever they are and whatever their problem.

Our Values

- To value diversity.
- To promote equality & inclusion.
- To challenge discrimination.
- To promote respect and fairness for all.
- To collaborate positively and openly with other organisations and individuals so as to achieve better understanding and outcomes.

The advice we provide

Generalist Advice

On any subject including benefits, debt, housing, consumer, immigration, work, relationship & family

Specialist Advice

On debt, benefits, housing and energy

Project

To target specific groups or issues

How we provide Advice

By Phone

Hertfordshire Adviceline 0800 144 8848

By Email

Via our website Contact form at dacorumcab.org.uk **Face to Face**

At The Forum, Hemel Hempstead and the Civic Centre, Berkhamsted **Webchat**

Visit our national website at citizensadvice.org.uk

Message from the Chair

Over the past year, we have seen a significant increase in demand for our services, supporting 8,886 clients, up from 7,171 the previous year, who presented a total of 22,247 issues, compared to 18,037 in the previous year.

We could not provide this Life-Changing Advice without the dedication of our staff and volunteers, whether in client-facing roles or providing administrative support. Using the National Citizens Advice financial modelling tool for 2024–25, we estimate that the public value of volunteering is £17.5 million, with a value to the people of Dacorum of £5.5 million, achieved by maximising their annual income.

A special thank you goes to our CEO, Angela, and our Advice Services Manager, Jill, for enabling us to maintain a high level of service during another challenging year, as the ongoing Cost of Living crisis continues to impact not only our clients but also our staff and volunteers.

We are very pleased to continue to receive funding from Dacorum Borough Council, which allows us to provide our core services to Dacorum residents. We are also grateful to Hertfordshire County Council and our other funders for providing additional resources. We will continue to seek new funding opportunities to further expand our services.

Despite setting a small deficit budget for 2024/25, we are pleased to report that we ended the year with a small surplus, thanks to the careful management of our team.

Last year, we welcomed two new trustees, Emma Norman and Robert Ray, to the board, and I am pleased to report that they are making a valuable contribution to our operations, along with our other trustees, and I thank them for their hard work and enthusiasm. Unfortunately, we are losing the services of Anna Foster and Paul Templeman as trustees and Clare Miles as Treasurer. Anna, the

longest-serving board member, joined in 2015, while Paul and Clare joined in 2022. I would like to thank them. Due to their personal and professional commitments, they are unable to continue in their roles, and we will miss their valuable contributions to the management and oversight of our operations. As part of our governance, we conduct an annual trustee skills audit to identify gaps in our skills base. Apart from recruiting a new Treasurer, we will use this opportunity to attract trustees with the appropriate experience to address the skills shortages identified.

As you may be aware, a local government reorganisation is taking place by 2028. We have begun preliminary discussions with our Hertfordshire LCA colleagues on this and will have more detailed discussion once more is known.

Laurie Lichman
Chair of the Board of Trustees



Message from the CEO

Another year has passed, giving us the opportunity to reflect on our work in 2024–2025.

I would firstly like to extend a heartfelt thank you to our staff, volunteers and trustees, whose dedication and hard work enable us to provide life-changing advice to those who live or work in Dacorum.

Our annual statistics highlight an increased need for our services, but it is the stories behind these figures that truly illustrate the impact the cost-of-living crisis and low financial resilience have had on Dacorum residents in the last year. Our role within the community is to respond to changing need and to adapt our services accordingly. Additionally, we need to empower residents to be more resilient in overcoming future challenges in what are likely to be tough economical times in the next few years.

Citizens Advice is known by the public to be one of the most trusted brands in the UK. We have a long history and strong reputation, so it is surprising then that public understanding of who we are and what we do remains limited. In the last couple of years, I have heard us described as the "fourth emergency service," yet many people are shocked to learn that Local Citizens Advice Centres are not part of the government, but form a network of 249 independent charities.

During a recent volunteer recruitment campaign, many prospective volunteers believed our role was primarily to signpost people elsewhere. Our work, as is demonstrated in this report by our centre team, goes far beyond that. We provide high-quality, accredited, in-depth information, advice and representation to help them move forward.

In responding to increased client need we have reviewed and adapted the way we recruit, train and support our volunteers.

At Dacorum Citizens Advice we value our volunteers and the diverse skills, languages and experience they bring. We have reviewed the training and support offering to ensure that all of our volunteers have clarity on the diverse roles offered, clear training pathways, and the tools, skills, and health and well-being support essential in supporting clients.

I consider myself very privileged to be able to work with such a wonderful, dedicated team and look forward to the coming year.

Angela Fox
CEO



Issues we have seen

We saw clients with the following issues during 2024–2025

	Issues
Benefits, tax credits & Universal Credit	7,070
Charitable Support & Food Banks	637
Consumer goods & services	597
Debt	3,431
Education	154
Employment	1,280
Financial services & capability	564
GVA & Hate Crime	206
Health & community care	376
Housing	3,344
Immigration & asylum	580
Legal	886
Other	380
Relationships & family	1,449
Tax	162
Travel & transport	382
Utilities & communications	749
Grand Total	22,247



Our Value to Society



For every **£1** spent on the Citizens Advice service, we benefited our clients by **£26**

Through maximising people's income such as taking up benefits, negotiating debt write-offs, grant applications, solving consumer problems



We saved government and public services **£3 million**

Timely de-escalation of issues, preventative advice and action reduces pressure on public services such as housing, physical and mental health and out-of-work benefits



We estimate our total social and economic value to society to be

£17.5 million

When people are better informed and supported, we see increased wellbeing, community participation and productivity



Our Impact in 2024-25

Throughout this report you will see examples of our work; we remind people of their rights and responsibilities, we empower people to move forward in a sustainable way with a resultant impact on the health and happiness of their entire families and alleviating pressure on public services and funds.



8,886

clients helped



22,247

issues raised



over £9.5 million

annual estimated income
gain across all clients



676

Food Vouchers issued
(estimated value £33,651)



53

Fuelbank vouchers issued to households, totalling £2,728

What our clients say

Across the service



93%

would
recommend us to
a friend



91%

said we were
easy to access



81%

said we
resolved their
problem

Adviceline telephone service



95%

said we were
easy to access



96%

satisfied with
how the query
was handled



98%

happy with the
information
given

“A massive thank you to the workers at Citizens Advice. I wouldn't have a home and food if it wasn't for them. Keep doing what you're doing.”

“Thank you so much for your help! Honestly, I didn't expect that I would receive so much useful information and answers to my questions. I am now feeling much, much better! Thank you!”

“I've been overwhelmed with stress and no money so I know that CAB are brilliant. And so very happy to have them where I can speak with a person face to face and I'm so grateful to the people who run it. Thank you.”

Service Delivery

The year 2024-25 has seen increases in the demand for our services and the complexity of issues. People often fall through the cracks as they try to navigate the systems in place intended to help them. At some point in their lives, everyone faces some form of challenge and life event such as bereavement, health issue, relationship breakdown, employment issue, or money worries, through which they need help to navigate. The Cost of Living crisis of 2021, has evolved into a more permanent lack of resilience in our community with an increasing number of households consistently struggling to afford the basics.

Many people simply do not know where to start or who to turn to for help, and this is where Dacorum Citizens Advice offers a unique holistic service supporting a wide range of issues and provides life changing advice. Our professional advice is to a nationally recognised standard of accreditation through our National Citizens Advice membership quality standards and also the Advice Quality Standard which we continually work very hard to achieve and maintain. Our free service is available by phone, email, webchat and - importantly for many people - also in person - to ensure we are accessible in the way people need us.

In 2024-25, in addition to our core service development, through additional fundraising, we added additional capacity to our telephone service, set up an Energy Advice Project, a Refugee & Asylum Seeker Advice service commissioned by HCC, updated our IT system to support cybersecurity goals, recruited and trained more volunteers, and developed our working partnerships with other community partners, all with the aim of keeping our clients' needs front and centre of everything we do.

People are often amazed to hear that we are a local charity, dependent on sourcing our own funding each year. They see us as an essential service, asking “but where would we go for help we can trust if you weren’t here?”

It is such a privilege to work with our highly trained team of volunteers and staff, who all strive to offer help and support to everyone who needs it, with empathy, a smile and, crucially, without judgement.

Jill Wood

Advice Services Manager



Money Advice

The debt team continues to face significant challenges, particularly the growing demand on debt services and the increasing number of clients with deficit budgets. With the ongoing cost of living crisis affecting those on low incomes, many clients struggle to cover essential expenses without additional support such as food vouchers, fuel vouchers, or energy grants.

Since the removal of the Debt Relief Order (DRO) fee, more clients are pursuing this option. However, many find it difficult to meet the necessary requirements to stay engaged with their caseworker and complete a DRO application. This can be frustrating for our debt advice volunteers, who carry out extensive background work before a client is ready to apply.

The most common issues our clients face include rent arrears, council tax debt, and energy debt. Energy companies have responded to the rising levels of arrears, yet barriers remain that prevent many clients from successfully applying for energy grants. Our team continues to advocate for clients, helping them manage their debt or, where appropriate, have debts written off through insolvency solutions.

Another ongoing challenge is preventing clients from falling back into debt after a solution is in place. The cost-of-living crisis, low-paid work, zero-hour contracts, benefit sanctions, and the migration from legacy benefits to Universal Credit all make budgeting and financial stability difficult.

Despite these challenges, the positive impact of our service is clear. Clients consistently express their gratitude for the time and support we provide in guiding them toward sustainable debt solutions. Our work helps prevent homelessness, restores financial control, and significantly reduces the stress and anxiety caused by debt—leading to improved mental well-being for those we assist.

Sophie Godden
Money Advice Team Leader



“You have been very helpful as my situation has been very depressing and stressful. I feel as if a weight has been lifted. Thank you.”

Life-Changing Advice

Debt Support at Citizens Advice

Working in debt advice at Citizens Advice has shown me how life-changing the right support at the right time can be. I have met people facing overwhelming financial pressure—families and individuals burdened by creditor calls, facing the loss of their home, unsure how they'll make it through the month. What they often need most is someone to listen, understand, and offer a clear path forward.

Money support provides confidential guidance tailored to each client's situation. Whether it's helping to negotiate affordable repayment plans, accessing emergency support, or guiding someone through insolvency options, our advice can be the first step toward stability and peace of mind. Clients arrive feeling anxious, out of their depth and hopeless—but with help, they begin to see a way forward.

One of the most rewarding aspects of this role is witnessing the long-term outcomes. I have seen clients go from the brink of eviction to securing sustainable housing; from unmanageable debt to financial resilience. It is not just a question of helping them return their finances to order, but also giving them a renewed sense of control and dignity.

Debt doesn't just impact wallets, it affects all aspects of life: mental health, relationships, and entire families. That is why I find debt advice work so rewarding. At times it can be challenging and frustrating, but at its heart, debt advice isn't just about numbers. It's about restoring hope, empowering people to rebuild, and delivering advice that truly changes lives.

Chris

Volunteer Debt Adviser



Sally's story

Turning a Debt Crisis into a Fresh Start

Sally*, a single parent of three, faced a looming eviction after breaching a Suspended Possession Order that required full rent plus £50 monthly towards arrears. When the eviction warrant was served she felt overwhelmed. But with quick action and support, the situation began to turn around.

The debt adviser introduced Breathing Space, pausing the eviction and offering time to plan. Together they explored a Debt Relief Order (DRO), which could clear her qualifying debts and give her a clean slate. They helped her cancel a costly payday loan authority, helped her to claim and receive Council Tax Support, and arranged guidance for both a UC50 form and a Personal Independence Payment claim to increase income.

Though she initially struggled with mental health challenges and other complex welfare issues, she is actively seeking work and gaining confidence. Her sons are also making plans—one is enrolling in college, and the eldest now contributes to the household.

With the DRO approved, Sally could see a path toward stability, a debt-free future, and a calmer home life, turning a stressful chapter into an opportunity for renewal and hope.

** name changed to protect confidentiality*

Housing Advice

Whilst the Local Housing Allowance remains the same as last year, private rents have risen on average by 5.7% and house prices have increased by an average of 2.7% in the year to August 2025 (ONS statistics). The maximum housing benefit for a typical 3 bedroom house in Dacorum is £1,495 but the actual cost of renting privately is often £1,750 - £2,750 pm. Our team is helping more clients than ever apply for a Discretionary Housing Payment (DHP) to cover this shortfall. DHP is only meant to be a short term solution but the chronic shortage of private rentals and their high cost means that clients are finding it more and more difficult to afford their rent.

Homelessness advice is life-changing for clients facing eviction, sofa surfing or living in overcrowded or otherwise unsuitable accommodation. There has been an increase in the serving of Section 21 Notices by Landlords who are trying to get out of the private rental sector before the Renter's Rights Bill is enacted (now expected spring 2026). And an increasing number of clients cannot afford their rent. The housing and debt teams work closely together to help clients keep their tenancies. The case study, **Peter's story**, on the next page illustrates how this works.

We have seen an increase in housing clients who struggle with the cost of living as well as with English as a second language or no English at all. They can easily run into

difficulties being unaware of additional support, like Council Tax support or the rules around claiming benefits which can lead to sanctions and a build up of arrears resulting in possession action against them.

In the social housing bidding system, we support clients to success, ensuring that they have the right number of housing points and that the housing policy has been correctly applied. We help clients living in poor conditions to get their repairs done in both social and private rented housing, raising complaints or even Ombudsman referrals. We are also seeing a greater number of clients who wish to challenge the suitability of accommodation provided by the Council. The chronic shortage of good, affordable housing has wide reaching implications.

We support clients who have had a relationship breakdown and need to alter their joint tenancy arrangements. Our limited resources mean we can only assist with court applications for clients who have no other means of getting help.

We expect the need for housing advice to increase as a housing shortage and high rents leads to more homelessness and more people being housed in poor quality homes or unsuitable housing, particularly temporary housing.

Janet Mann

Advice Session Supervisor
Housing Lead

Rosemary Chilton

Housing Specialist

Peter's story

When Peter* saw our housing and debt specialists, he and his sibling faced eviction imminently, due to unpaid council tax, rent and utility bills. His previous failure to pay current rent and anything towards his arrears also put them in danger of being regarded as “intentionally homeless” meaning that they would not be rehoused by the council’s housing team if evicted. People in this position must resort to the private sector with its inherent uncertainty and higher rents which is very difficult for many clients.

Our debt specialist prepared a standard financial statement and commenced debt advice. Our housing specialist helped Peter apply for a discretionary housing payment to cover the universal credit shortfall in housing element caused by 2 spare bedrooms (25% deduction) and a non-dependent deduction for Peter’s sibling. She also spoke to his sibling to stress the need to contribute meaningfully to the rent owing and arranged for a detailed benefit check to ensure that they were receiving the maximum amount of eligible benefits.

Now, Peter and his sibling are paying their rent and arrears as ordered by the court. Eviction has been prevented by the joint efforts of the housing and debt team and benefit colleagues. Peter’s entitlement to a social tenancy has been preserved due to CA support. Ongoing debt management and financial planning is in place to ensure that the position is sustained and support with housing includes working to secure a transfer to a smaller, affordable property.

Mina's story

Mina* was referred by Herts Help under the Crisis Referral contract. She lives alone, in Dacorum Borough Council supported housing, due to health issues and hearing impairment. She was in receipt of legacy benefits and needed support migrating to Universal Credit (UC).

During her appointment at DCA, it became clear that her Employment and Support Allowance (ESA) had stopped without warning, leaving her with no income apart from Personal Independence Payment. While Mina does not use BSL or Relay, she was able to communicate effectively via lip reading and email.

After an unsuccessful attempt to reach the ESA helpline, our adviser contacted the local Job Centre on Mina’s behalf and maintained regular communication with both the Job Centre and Mina over a three-week period. Throughout this time, Mina received repeated requests from Universal Credit to telephone them — a distressing experience given her hearing impairment, of which the DWP was already aware.

With DCA’s support, the issue was resolved, ESA was reinstated, and Mina received a lump sum of approximately £2,200 in backdated payments. Further investigation also identified that she was eligible for the Severe Disability Premium, resulting in additional backdated payments — in total, over £10,000 in benefits were restored. Mina’s UC account has now been transitioned from a telephone-based claim to an online one, allowing her to manage it independently going forward.

** names changed to protect confidentiality*

Adviceline & Connect

Dacorum Citizens Advice delivers high-quality, accessible advice through multiple channels — including face-to-face appointments, telephone (Adviceline), email, and a wide range of online resources via our website.

Adviceline is part of a nationally supported service and remains our most widely used channel. In 2023, we migrated to a browser-based telephony system, Connect, enabling us to capture relevant data, implement internal improvements, and reduce costs. In 2025, Connect was upgraded to support Webchat, which will soon be available across all services.

Adviceline is free to use and acts as a virtual front door to our broader services. Alongside our core generalist advice for Dacorum residents, we collaborate with nine other local offices to deliver Hertfordshire Adviceline and provide specialist advice in Debt, Housing, and Immigration (Level 1).

The scope of advice provided by our trained advisers is extensive. They support clients across a wide range of issues, including benefits, debt, housing, employment, immigration, family, and charitable support such as food and fuel vouchers. Adviceline also triages clients to national services such as the Consumer Helpline, Help to Claim, and the Debt Helpline.

Amid ongoing economic pressures, we've seen a sustained increase in both the volume and complexity of client enquiries. This places strain on our predominantly volunteer-led service and increases client wait times. We recognise this as a key challenge for both those who use the service and the advisers delivering it.

To address these challenges, our Advice Session Supervisors continue to play a pivotal role in supporting volunteer advisers and assessors, ensuring consistent quality and guidance throughout the client journey. The team remains committed to enhancing service delivery and adapting to the evolving needs of our community.

Ajiba, Val, Janet and Louise

Advice Session Supervisor Team



Welfare Benefits Advice

Every week I volunteer helping clients complete disability forms. I had to undertake specialist training in order to help these clients as these forms are complex. The wording often confuses people and they become overwhelmed. It is important that the forms are completed thoroughly and that they capture accurately the difficulties that clients face on a daily basis, as this will affect whether their claim is successful and whether they are awarded standard or enhanced rates.

I help clients with a range of forms: Personal Independence Payment, Attendance Allowance and Limited Capability for Work which is related to Universal Credit. Each form takes approximately 2 hours to complete. Clients often play down the extent of their disability and how it affects their daily living, often because they are too proud to admit how much help they need or they are stoic in coping with health conditions. Some of the questions are personal and clients have difficulty opening up to answer, it takes gentle probing to be able to gain their confidence and make them comfortable to share details with you. A number of clients also have other issues they need help with e.g. debt, cost of living, and claiming other benefits. I make appointments for them to have these issues worked through. I also help clients with food vouchers and fuel vouchers when, as part of the appointment, they have told me they are struggling to eat or to heat their home.

Clients are always grateful for the help they receive and often say to me that they could not have completed the form themselves. It really is rewarding every week and I do feel that I am helping vulnerable clients.

Sandy

Disability Form-filling Volunteer

Research and Campaigns

Ensuring the focus is on the real issues people are facing in Dacorum

Through our research and campaigning work we gather evidence to challenge policies which have unintended consequences on the lives of people and other unfair practices, both locally and nationally.

In 2024/25, we have:

- had meetings with our local MPs;
- run awareness campaigns around public interest issues such as scams, loan sharks and energy saving;
- shared information on social media in our one-to-one interactions with our clients;
- joined many community events such as the 50Fest celebration of 50 years of Dacorum Borough, DBC Housing Day, Mayor's Garden Party.

Dimitri's story

Dimitri* is a Dacorum resident living in a Housing Association property. During the Covid-19 pandemic and for some time afterwards, he was unable to live in his flat due to severe anxiety and social isolation. He spent several years sofa surfing with friends and family, during which time he did not collect his post and became unaware that substantial rent, council tax, and utility arrears were accruing.

Dimitri is currently unemployed and relies solely on Universal Credit. His landlord commenced possession proceedings for rent arrears totalling £7,798. The court hearing was adjourned to allow time for a resolution, and Dimitri was referred to Dacorum Citizens Advice for debt advice and support.

A full financial assessment was undertaken, including income maximisation and exploration of debt options. Given Dimitri's high level of debt and low income, a Debt Relief Order (DRO) was identified as the most appropriate solution. His UC claim was reviewed to ensure the Housing Element covered his rent, and a personal budget plan was created to support ongoing financial management. DCA prioritised his case, ensuring the DRO was processed and approved before the next possession hearing.

The approved DRO halted further enforcement action and prevented eviction, greatly reducing Dimitri's stress and anxiety. His mental health has since improved, and he feels more confident in managing his finances. With rent now covered and a clear budget, Dimitri feels positive about maintaining his tenancy and securing a more stable future.

** name changed to protect confidentiality*

Advising our Community



“After speaking with advisers I feel confident and heard. This has improved my well-being and I feel happier and a lot better. Thank you.”

“Feeling much more positive, I now have food for tonight and understand what I have to do next.”

Thoughts of our new Volunteers

“After 34 years working in administration, I decided in April 2024 to take some time away from work to focus on my mental and physical health. My health began to improve, but I also started to feel something was missing. Without work, I felt like I’d lost my sense of purpose. I began to crave something that would make me feel useful and connected. That’s when I started thinking about volunteering. I thought it might be a positive way to ease myself back into a routine and when someone mentioned Citizens Advice, it immediately caught my interest.

From the moment I walked into the information session, I felt welcome. The warmth and enthusiasm of everyone there really struck me. I realised this was exactly what I’d been looking for - a place where I could use my experience to help others while rebuilding my own confidence.

Since joining, I’ve been made to feel part of the team. The training has been supportive and understanding, with a trainer who genuinely cares about how we learn. Everyone I’ve met has been friendly, approachable and willing to help.

Volunteering has given me back something I didn’t even realise I’d lost, purpose. My confidence is returning, my mind feels active, and I’m happy knowing I’m working towards helping others.”

Karen

“Having not been able to work for a number of years, a friend suggested I volunteer at Citizens Advice. I was hesitant, but I registered for a Recruitment session at Dacorum Citizens Advice which gave me an insight into what volunteering would be like and the roles which were on offer.

I decided to apply, went through the recruitment process and had an interview with the Chief Officer, Angela. We discussed different roles and agreed that an adviser role would be best for me, but I had the option to change at any time. After attending an observation day to see how volunteers provided advice and supported the running of the office, I began the training.

The induction session gave more insight. My group had people who were volunteering to be receptionists & advisers. The weekly training built up gradually, we were given homework and attended weekly group sessions with trainer Rod. We learnt how to use systems for recording client information and how to provide assistance to clients. We were able to practice what we learnt and it became easier to do.

I am on my way to becoming an adviser, and the knowledge & skills I have gained have boosted my confidence. I would recommend Citizens Advice to anyone who wants to volunteer to help others.”

Alex

Recruitment

Dacorum Citizens Advice is looking for volunteers to join its friendly team.

Do you have any spare time? Are you keen to try something new?

Come along for an informal chat at one of our upcoming recruitment events to find out more about our charity and the different volunteering opportunities available.

Scan the QR code to see recruitment event details and to book your place.



<https://dacorumcab.org.uk>

Our new trainees



Thank you to our Funding Partners

Our core service is predominantly funded by Dacorum Borough Council, who also fund the following additional projects:

Money Advice to help address the issue of DBC tenants in rent arrears. This project provides casework support to find debt solutions.

Funder: Dacorum Borough Council



Citizens Advice - Core Service Donation Funding (Aviva) to increase capacity of our Telephone & Email service.

Funder: Citizens Advice Donation Funding (Aviva)

Citizens Advice Energy Advice Programme & Big Energy Saving Network programmes offer personalised, one-on-one energy advice sessions to help individuals manage energy-related issues. They also provide energy information and advice in community locations, especially aimed at supporting vulnerable groups.

Funder: Citizens Advice



Household Support Fund to distribute food and utility vouchers to clients in need as part of our advice and casework.

Crisis Intervention & Enhancement Project to give advice for people in crisis with urgent or complex needs.

Community Support for New Migrants - Housing and employment rights advice for refugees and asylum seekers in Hertfordshire.

Funder: Hertfordshire County Council



The Grocers Hall Charity

To provide Housing Advice to help alleviate poverty by preventing homelessness and improving living conditions, and ensuring access to secure and affordable housing.

Funder: The Grocers Hall Charity



Dacorum Shared Prosperity Fund - To launch a recruitment drive for a diverse group of volunteer trainee assessors.

Funder: Dacorum Community Trust

Thank you too for all donations and continued support from individuals.

Our Money and how we spend it

As a local, independent charity within the Citizens Advice network, we are responsible for securing all of our own funding. While we share the values, standards, and support of the Citizens Advice national organisation, every pound we spend is raised by us, through grants, contracts, and community donations.

At the start of the year, we were mindful of the financial challenges facing the charity sector. With increasing demand for services and growing competition for funding, we faced a reduction in income and therefore reviewed our expenditure to maintain a balanced budget.

In 2023-24, our income totalled £402,707 with expenditure of £398,780. In 2024-25, income reduced to £366,802 (a decrease of 8.9%). In response, we acted decisively to manage costs, reducing expenditure to £363,270. As part of this process, we streamlined our team from 20 to 17 roles, all now operating on a part-time basis, ensuring we retained expertise while improving efficiency. Staff wages totalled £317,864, representing 87.5% of our total expenditure. This demonstrates the people-focused nature of our work, with the majority of our funding going directly to delivering advice and support for clients.

Of our 2024-25 income, £170,556 was restricted grant funding. These funds are essential for focusing on specific client needs and delivering more in-depth, tailored services that go beyond our core advice provision. This targeted support enables us to make a deeper impact in areas such as financial capability, housing, energy advice, and digital inclusion, where specialist help can truly change lives.

Alongside grant funding, we are deeply grateful to our individual donors, community fundraisers, and local partners, whose ongoing support helps us maintain our core services and respond flexibly to emerging needs.

We continue to monitor our finances carefully and plan strategically for the future, ensuring that every pound is used wisely to maximise our impact for the people and communities we serve.

Laura Johnson

Finance Manager & Fundraising Lead



Get Involved

Get Involved

Together, we can make a lasting difference.

Whether you're an individual looking to give back, a company wanting to make an impact, or a community group full of enthusiasm — there's a way for everyone to get involved and support our work.

Volunteer Your Time

Your time and skills can change lives. From lending a hand at our events to supporting our services, volunteering is a rewarding way to see the impact of your contribution first-hand.

Donate or Fund Our Work

Every donation helps us continue providing vital services and reach even more people who need our support. Make a one-off gift, set up a regular donation, or speak to us about sponsoring a project.

Fundraise Your Way

Turn your ideas and passions into fundraising power!

Host a cake sale, compete in a sporting challenge, run a quiz night, or create your own unique event. However you choose to raise funds, we'll be here to cheer you on and help every step of the way.

Corporate Partnerships

We love working with businesses that care about making a difference. From charity of the year partnerships and payroll giving to employee volunteering and team fundraising, your company can play a vital role in transforming lives.

**Scan the QR code to
discover more ways to get
involved — and start
making a difference today!**

Or visit <https://dacorumcab.org.uk>



Contact us

By email: laura.j@dcab.org.uk
ceo@dcab.org.uk

By phone: 07774 968133

Dacorum Citizens Advice helps people, giving life changing advice.

We provide free, confidential and independent advice to help people overcome their problems. We are a voice for our clients and consumers on the issues that matter to them. We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.

If you need Advice please visit our website dacorumcab.org.uk for the different ways you can contact us.



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