

Citizens Advice Rutland

Empowering People, Strengthening Communities

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Dealing with Debt



Welfare Rights



Our achievements



For Rutland



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And finally...

This year's annual review highlights the continued impact of our work supporting people in need of advice and guidance. The following case story shows just how much difference timely advice can make to someone's life.

Carl's Story - Debt

Carl* contacted CAR when he could no longer manage £19,000 of debt from credit cards, store cards, and catalogues. After ill health forced him to stop working, he fell behind on repayments and felt overwhelmed by mounting letters and stress.

With support from CAR's Money Advice team, Carl received guidance to review his finances, open correspondence he'd been too anxious to face, and ensure he was receiving all eligible benefits. To ease the pressure, CAR placed him into Breathing Space, pausing creditor contact for 60 days.

CAR then identified that Carl qualified for a Debt Relief Order (DRO), which cleared his debts and gave him a fresh start. Within four weeks, Carl was debt-free.

He described feeling a huge sense of relief, finally able to move forward with hope and peace of mind.

* Not the Clients real name

Grace's Story - Welfare Rights

When Grace* came to CAR, she was exhausted and worried. Her child is neurodiverse and lives with several health conditions that mean she needs round the clock care and support. Despite this, the Disability Living Allowance (DLA) Grace received for her child was at the lowest rate - nowhere near enough to meet her child's needs.

Grace felt unheard and unsure where to turn. Our adviser took time to listen, understand her child's daily challenges, and review the DWP's decision in detail. Grace was assisted to gather the appropriate medical evidence and our adviser submitted a request for the decision to be reconsidered. A short time later, the DWP contacted CAR with good news: Grace's child had been awarded the higher rate for four years.

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The difference this made was life-changing. Grace could finally afford the extra costs that come with caring for her child such as specialist equipment, travel to appointments, and a bit of breathing room in her budget. She also became eligible for extra support through Universal Credit and Carer's Allowance, easing the constant financial strain.

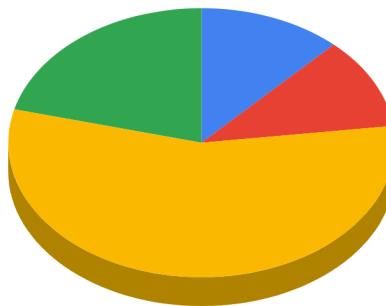
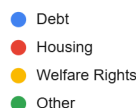
With this support in place, Grace says she finally feels she can focus on what matters most - caring for her child and watching them thrive.

*not the client's real name

24/25 Statistics

In total we gained over **£1.5m** for clients and a further **£982,163** for our 'For Rutland' clients.

Presenting Issues



Annual Activity Statistics:

- 3,032 unique clients
- 15,237 presenting issues

Presenting issues:

- Welfare rights – 8,928
- Debt – 1,901
- Housing – 1,844
- Other – 2,564

Time spent:

- An average of 352 hours of advice provided each month
- 96% of calls to our helpline answered
- 98% of tribunals won
- 100% Client Satisfaction
- 100% of clients who responded to survey questions are either satisfied or very satisfied with our service.
- 43% of clients came from wards and parishes outside of Oakham and Uppingham

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For Rutland

Since its launch in June 2014, For Rutland (FR) has remained committed to its vision of improving lives in the community, especially for people living with long-term health conditions in Rutland and the surrounding area. Its mission is to ensure everyone gets the financial and emotional support to which they are entitled.

Thanks to fundraising by FR, Citizens Advice Rutland (CAR) can fund Specialist Advisers who offer vital non-medical support. Since FR began supporting this service, these advisers have helped clients secure over £10 million through grants, benefits, and debt write-offs.

In 2024/25 alone, the advisers helped 422 people, addressing 3,297 individual issues, resulting in over £982,000 in financial gain for clients.

FR's work is made possible by community support through events like:

- The Good & New Clothes Sale
- Giant Bottle Tombola (Rutland Show)
- Garden Teas at Prebendal House
- Golf For Rutland

This summer, FR hosted an additional Garden Party to thank supporters.

For Rutland operates as a fundraising arm of Citizens Advice Rutland, sharing its community-focused values.



More info, including how to donate or volunteer: www.forrutland.org.uk



Contact: info@forrutland.org.uk

David's Story – For Rutland

When David* reached out to CAR, he was struggling to manage both his health and his finances. Living with several health conditions, including cancer, he had read about Attendance Allowance (AA) but wasn't sure if he would qualify.

After talking through his situation, our adviser helped David to complete the AA application. A few weeks later, he was awarded the higher rate, increasing his income by £108.55 per week.

CAR also carried out a full benefits check and identified that David was entitled to Housing Benefit, Council Tax Support, and Pension Credit. With our help, he applied successfully and received backdated payments worth over £2,750. In total, David's weekly income rose by more than £300.

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But the support didn't stop there. CAR helped David apply for social tariffs to reduce his water bills, set up manageable payment plans for his household expenses, and connected him with a local organisation for ongoing help with his housing and health needs.

Thanks to this support, David now feels more secure and less anxious about money, giving him the space to focus on his wellbeing and enjoy life again.

*Not the client's real name

Trussell Trust Financial Inclusion Project

We continue to work closely with Rutland Foodbank, ensuring that anyone struggling to afford food can access emergency support quickly and with dignity. Our advisers refer clients for foodbank vouchers and also provide practical advice on managing money, dealing with debt, and improving financial resilience. By combining immediate help with longer-term guidance, we aim to not only relieve crisis situations but also empower people to regain control of their finances and reduce the need for future foodbank support.

Tracey's Story - Trussell Trust

When Tracey* contacted the Foodbank, she had no money left for food and was facing the prospect of going hungry. Living alone and self-employed, her disability limits the number of hours she can work, leaving her income precarious.

After looking into her Universal Credit, CAR discovered that the Department for Work and Pensions hadn't recognised her disability. They expected her to work full-time and they had applied the *Minimum Income Floor*, treating her as if she earned far more than she did. This mistake left Tracey in deep financial hardship, struggling to pay her rent, council tax, and other essentials.

CAR stepped in to help. When the DWP initially refused to change their decision, CAR supported Tracey to challenge it. After a long appeal, her disability was finally recognised, and she received a £2,500 back payment.

Now, with her benefits correctly calculated and the Minimum Income Floor removed, Tracey's Universal Credit reflects her real circumstances. She can afford her bills again, and no longer needs to rely on the foodbank.

*Not the client's real name

Voluntary and Community Sector Support

The VCS in Rutland continues to strengthen collaboration, share resources, and coordinate efforts to support local residents. Over the past year, this joined-up approach has improved engagement, communication, and access to services across the county.

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Enhanced Community Engagement

The VCS has expanded its presence across smaller and rural communities, improving access to information and advice.

VCS Collaboration and Coordination

Monthly VCS meetings provide a platform for organisations to share updates, promote initiatives, and highlight funding opportunities.

Information and learning from these sessions are disseminated across local groups, promoting joint working and reducing duplication of effort. These meetings have strengthened relationships across the sector, creating a more coordinated and resilient community support network.

Strategic Partnerships

CAR works closely with the Trussell Trust and Rutland Foodbank to support residents experiencing financial hardship, ensuring resources are aligned and impact is maximised.

Volunteer Development and Brokerage

- Volunteers remain central to Rutland's community resilience, but many organisations face recruitment challenges.
- **CAR** continues to manage **Volunteer Plus Rutland**
👉 www.volunteerplusrutland.co.uk

Features include directories of voluntary organisations and community venues, enhancing collaboration and local capacity.

Community Hub

Community and voluntary groups across Rutland continue to make excellent use of the Community Hub at Citizens Advice Rutland, located on High Street, Oakham.

The Hub offers a conference room for up to 12 people with modern video conferencing facilities, providing a professional and accessible meeting space free of charge to local groups.

This initiative reflects Citizens Advice Rutland's commitment to strengthening the voluntary and community sector and supporting the organisations that play a vital role in improving residents' lives.

✉ To book the space: conference@citizensadviserutland.org.uk

Highlighting Issues - Research and Campaigns

As a service, we hold extensive data on the challenges faced by our clients and their communities. This evidence enables us to research issues, influence policy, and campaign for fairer practices at both local and national levels.

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We contribute to the wider Citizens Advice network, regularly responding to national calls for evidence and participating in the Network Panel and the Rural Issues Group. This ensures Rutland's voice is represented in shaping national policy and campaign priorities.

Focus Areas 2024–25

Our Research and Campaigns team has focused on identifying and challenging unfair practices and barriers affecting our clients, including:

- Access to childcare for low income families
- Barriers to accessing social tariffs
- Household costs
- Court action and the use of high court enforcement officers for utility and telecoms debt
- Experience of 'Buy Now Pay Later' products
- Impact of deductions from Universal Credit

Local Impact

Locally, we have worked with Rutland County Council to address concerns about council tax arrears collection and promote adoption of the Citizens Advice Council Tax Protocol, supporting fairer and more consistent debt collection practices.

Looking ahead, we plan to campaign for a change in policy among local social landlords to allow rent arrears to be included in Debt Relief Orders and bankruptcies - a key step in helping clients achieve genuine financial recovery and stability. This local issue has affected many of our clients and causes a huge barrier for those who want to become debt free and financially stable.

Financial Overview

We began the year with a planned deficit of £61,515. Through restructuring and careful cost control - despite operational challenges - we ended the year broadly balanced, recording only a £3,612 deficit.

Total income was £399,545 (2024: £484,846). Of this, £214,505 (2024: £262,227) was restricted funding for specific projects, including "For Rutland", The Voluntary Sector Support, Trussell Trust activities, and a Citizens Advice Innovation grant. Restricted funds at year-end stood at £157,362 (2024: £192,438) and are ring-fenced for designated projects such as "For Rutland" and AVM.

Our free reserves on 31 March 2025 were £183,507 (2024: 152,234) - above the level set in our reserves policy and sufficient to cover around nine months of running costs. The National Citizens Advice financial health monitoring report rated our liquidity and free reserves as minimal risk at March 2024.

While this is a reassuring position, we face real pressures: increased demand for our services, rising salary and operating costs, and uncertainty around

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future funding from Rutland County Council as our operational model is reviewed. In response, the Board and management are actively pursuing new funding streams and further small efficiencies to protect our sustainability and as far as possible, our independence.

Copies of the full statutory accounts, which include an independent examiner's report, are available from the Registered Office of the Company and at Companies House [here](#).

Rutland County Council will continue to be the primary source of funding to the end of the current agreement, with additional funding coming from individuals and private foundations as well as funding from the Trussell Trust, and the 'For Rutland' fundraising team.

A Message from Libby Cooper - Chair of Trustees

Change can be hard. Even when it's the kind we want, or recognise might have long term benefits, it often brings fear, resistance, and discomfort. Our brains are wired for stability. Change disrupts that stability. Change has once again been a key component of life in Citizens Advice Rutland during the last 12 months, but I think you can see from the review that despite those disruptions it has been another successful year in changing the lives of our clients in positive ways.

First the simpler modifications: the AGM format and this report. We've separated the formal AGM from the members meeting, aiming to make the latter more engaging and informative. In early 2026, we'll host a dedicated, interactive session for members - freeing the AGM to be held online and relieving everyone from a trip into town on a cold November evening.

This report also reflects change. It's shorter, more focused, and puts key stories and outcomes at the forefront where they belong.

More complex changes include the departure of our COO, Sheila Fletcher, after 25 years of outstanding service. Sheila's exit left a gap, but thanks to her legacy and the strength and hard work of our management team, the service delivery has continued at the same high standard.

Funding challenges have also driven change. Our RCC grant has decreased again. We have slimmed down the team as a consequence. That team has however continued to deliver exceptional results to even more clients.

The most complex change that we have been looking at is the prospective local government reorganisation. We are potentially facing a major change in funding as a result and so are already planning for possible outcomes. We will look at additional funding options, any new relationships we may need to build, and other possible effects. Our objective will be to continue to deliver the best service we can to the people in the community who need us.

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One thing that doesn't change is my enduring admiration for the people who make Citizens Advice Rutland: the managers, the advisers, the support team, and the fundraisers at For Rutland. The stories in this review are just a tiny glimpse into what these people facilitate. Their work transforms lives. You will find a list of those whom we wish to thank here. On behalf of the trustees I echo those thanks: this report helps show what great impacts they've made.

A Message from Emma Jefferson - CEO

As I look back on the past year, I feel immense pride in the resilience, dedication, and compassion shown by our team during another period of uncertainty and challenge.

Our advisers have once again been on the frontline, responding to rising demand and supporting people facing complex, overlapping issues - from financial insecurity, debt, and housing difficulties to challenges with health, employment, and relationships. With the cost of living crisis still impacting so many, the need for timely, accessible advice has never been greater. This year, we've supported hundreds of individuals and families, many with nowhere else to turn.

My heartfelt thanks go to our incredible fundraising team, For Rutland, whose tireless efforts continue to raise vital income and awareness of the issues facing our community. Their passion and commitment are truly inspiring.

We are also deeply grateful for the financial support from the local authority and partners such as the Trussell Trust, which enables us to continue offering free, confidential advice that makes a real difference. As we approach local government devolution, we remain mindful of the uncertainties ahead and committed to maintaining our presence and support across Rutland.

None of this would be possible without our advisers. Every day, they demonstrate skill, empathy, and determination - listening without judgement, navigating complex systems, and helping people find a way forward. On behalf of the leadership team, I extend my sincere thanks to each of them.

Looking ahead, we remain focused on our mission: ensuring that all residents have access to the support they need to overcome life's challenges. Whatever the future holds, we will continue to be a trusted, compassionate source of help, and a strong voice for those we serve.

And Finally...

Keeping your information confidential (Information Assurance)

The Citizens Advice Rutland trustee board has approved an information assurance strategy, having identified the risks presented by the significant amounts of client data held by the organisation.

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An information assurance management team exists to ensure that the confidentiality, integrity and availability of our sensitive data assets are maintained to a level which is consistent with the requirements of our clients, our funders and our strategic partners and data protection legislation.

The organisation complies with the General Data Protection Regulation and the Data Protection Act 2018.

Can you help us?

Our ability to sustain excellent services relies on the continued support of the wider Rutland community. Support is needed to strengthen community efforts across Rutland. This includes:

- **Volunteers** to assist Community & Voluntary Sector partners.
- **Cross-sector organisations** to help engage and support all Rutland communities.
- **Champions** to promote and expand the reach of services across the area.
- **Financial support** to sustain and grow services to meet diverse local needs.

Thank you

Citizens Advice Rutland gratefully acknowledges the vital support of a wide range of funders and partners. Special thanks go to Rutland County Council, the Memorial Institute, Oakham and Uppingham Town Councils, Parish Councils, Rutland Foodbank, the Trussell Trust, The Rutland Trust, Victoria Hall, Citizens Advice National, our dedicated *For Rutland* fundraising volunteers, and the many generous donors, including clients.

We also extend heartfelt thanks to our exceptionally skilled and committed staff and volunteers, whose dedication not only supports our clients but also shapes the character and success of our organisation.

About Us

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.

Office: Monday - Friday 9am – 5pm

Advice Line: Monday, Tuesday, Thursday and Friday 9am-5pm, Wednesday 9am - 1pm

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Office: 01572 757420
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Registered Office:

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Citizens Advice Rutland is an operating name of Rutland Citizens Advice Bureau Ltd,

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