

A photograph of York Minster, a large Gothic cathedral, with its intricate stone architecture and tall spires. The image is partially covered by a white circular graphic on the right side.

Annual Review

2025-2026

Supporting
York.
Empowering
Communities.
Changing
Lives.

**citizens
advice**

York

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Guided by our mission; driven by our impact.

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Our Year In Numbers

Client Income

Securing vital financial gains
and providing critical debt
relief for local residents

Social Value

Delivering a high-impact
financial return to the wider
York community

Our 2025/26 Impact

A snapshot of how our advice and support transformed lives across York this year

£2.5 Million

Additional income generated
for our clients



£2.4 Million

Worth of debt successfully
written off



7,100

Local clients supported with
advice, advocacy, and care



£11.20

Returned in social value to the
wider community for every
£1 donated



S E C T I O N 1

Our Governance & Leadership

Welcome & Overview

Who We Are

Citizens Advice York provides free, independent, confidential, and impartial advice to people across York and surrounding communities. We help people find a way forward through practical advice, specialist support, advocacy, and community partnership working.

This year, demand for our services continued to rise as more individuals and families experienced pressures linked to the cost of living, debt, housing insecurity, welfare changes, and complex personal circumstances. Despite these challenges, our staff, volunteers, and partners continued to deliver life-changing support every day.



Chair's Report

Hard Work and Commitment

As Chair of Trustees at Citizens Advice York I have a great opportunity to see and appreciate the hard work and commitment which volunteers, paid staff, management, and our CEO as well as my fellow trustees put into the continuing success of our service. As in the past I want to begin this report by expressing my respect and admiration for what they all do in their different capacities.

We also take pride in the work we do with partners and supporters ranging from the armed services to health specialists and the city council. CAY's presence and reputation in the York community are an asset to those who seek our help and strengthen our successful research and campaigning work on issues vital to our clients.



Joanna de Groot, Chair of Trustees

I am proud that every £1.00 of funding which we raise turns into £11.20 worth of gains for clients and that we continue to recover money and write off debts for them.



Chair's Report

Core Aims and Achievements

This year it has been a pleasure to see the enhancement of our training programmes which are bringing new volunteers to join the advisors' team, and our success in achieving Cyber Essentials Plus certification which enhances our digital safety and that of our clients. At a time when raising funds for our service continues to be challenging and uncertain we can take satisfaction from our achievements in managing our budget as shown in our Treasurer's report.

As I reflect on our core aims - which are to provide support and advice for York people and to campaign to improve the policies and practices that affect their lives - I am struck by CAY's ability to pursue those aims amid many difficulties. Keeping going in tough times is an achievement in itself but colleagues are doing much more than this, and this annual review is a good place to celebrate their work and to share all their achievements with friends, partners and supporters.

**“ Keeping going in
tough times is an
achievement in itself ”**



Treasurer's Report

Financial Stability & Stewardship

Philip Zastawniak-Thomas, Treasurer

I am pleased to present the Treasurer's statement for the year ended 31 March 2026. This has been a year in which Citizens Advice York has continued to operate in a challenging financial climate, marked by sustained demand for our services, rising operational costs and increasing pressure on the voluntary sector's funding base. Despite these external constraints, the organisation has delivered a stable financial performance, strengthened its overall reserves position and continued to provide high-quality, accessible advice to residents across the city.

£586k

Total Income

£573k

Total Expenditure

£13k

Operating Surplus

£129k

Unrestricted Reserves



Total income for the year was £586k, an increase from £502k in 2024/25. Expenditure totalled £573k, compared with £504k in the previous year, reflecting both inflationary pressures and the expansion of funded project activity. The charity achieved an overall operating surplus of £13k, a significant improvement on the £2k deficit recorded in 2024/25. Total funds increased from £158k to £171k, and unrestricted reserves closed the year at £129k.

Treasurer's Report

Our Funding Landscape and Future Outlook



Philip Zastawniak-Thomas, Treasurer

We remain grateful for the continued support of City of York Council, whose core funding provides an essential foundation for our service and enables us to maintain stability while responding to the growing needs of the community.

We are equally grateful to all our funders, partners, and supporters, whose commitment enables us to sustain and develop our services for the people of York.

Citizens Advice York enters the coming year with a stable financial base, a committed team, and a clear understanding of the financial risks and opportunities ahead. With continued prudent management, strong governance, and the support of our funders and partners, the organisation is well positioned to sustain its vital role in the heart of the York community.



FOUNDATION



PARTNERSHIP



COMMUNITY

CEO Report

Delivering Impact Across York



Fiona McCulloch, Chief Executive Officer

This year has seen unprecedented demand for our services, with more people seeking help earlier and with increasingly complex issues. Our advisers and specialist teams have continued to respond with professionalism, empathy, and determination.

Whether helping someone access benefits for the first time, supporting a family through a debt crisis, or providing legal guidance through Yorlaw, our aim remains simple: to ensure nobody in York faces problems alone.

One of our proudest achievements this year has been the continued strength of partnership working, collaborating deeply with local organisations and networks.

Services embedded within our organization ensure clients can access specialist support quickly and safely, while Our City Hub York has continued to thrive as a migrant-led support and training network.



CEO Report

Delivering Impact Across York

We were very proud to be chosen as the Charity partner of York Rotary Club and their amazing Dragon Boat Race. This event funded an outreach in the Tang Hall community centre for an entire year and helped 390 people with 1492 issues.

Income gained for people we helped was £226,959 (mostly from previously unclaimed benefits) and the service helped to write off £970,677 of debt.



S E C T I O N 2

Our Impact & Services

Operations & Outreach Manager Report

Our Community Footprint

Natalie Wilby, Operations & Outreach Manager



Citizens Advice York currently operates outreach advice sessions at 16 different locations across the City of York, enabling us to reach even more residents with a presence directly in local communities, where those people may struggle to reach us otherwise. Our advisers deliver advice and in-depth casework on a multitude of topics ranging from benefits to debt to employment, either in person, via telephone or email.

This year, we have increased capacity at our in-house drop-in sessions, which now take place twice-weekly and are run by our dedicated, experienced team of volunteers - some of whom have been volunteering with us for over 25 years.

We are also about to launch our new weekly immigration drop-in, in partnership with Refugee Action York and York City of Sanctuary, to help those navigating through, for example, citizenship and naturalisation, visa queries, or housing and benefits for the first time.

COMMUNITY ACCESSIBILITY

16

Local
Outreaches

2x

Weekly Drop-
Ins

25+

Years of
Service

Operations & Outreach Manager Report

Specialist Support Networks

Our team has built successful working relationships with our partner agencies and the local people, so much so that we have had residents' own support in renewing projects based on the advisers providing an approachable, non-judgmental space for our clients to talk through their issues. As well as within local wards and parishes across York, our specialist outreaches provide critical support to targeted demographic groups.

Severe Head Injuries & Stroke



Providing dedicated advice, critical casework, and ongoing support pathways to individuals who have experienced severe head injuries or stroke.

Cancer Patients & Families



Delivering compassionate, specialized advice frameworks to support cancer patients and their families through difficult medical transitions.

Immigration & Asylum Support



Helping those navigating the complex immigration process through our close strategic partnerships with Refugee Action York.

Healthcare & Partner Drops



Hosting accessible drop-in sessions directly for patients at local GP surgeries and for Yorkshire Building Society customers.

Operations & Outreach Manager Report

Local Venue Directory

Citizens Advice York provides direct access within local wards and parishes at the following primary community venues.

Haxby and Wigginton

The Old School, Mill Lane,
Wigginton, York YO32 2PU



Huntington

Huntington Community
Centre, The Old Board
School, Strensall Road,
Huntington, York YO32 9RG



Westfield — Foxwood

Foxwood Community
Centre, Cranfield Place,
Foxwood, York, YO24 3HY



Westfield — Chapelfields

Sanderson Court Community
House, Bramham Road,
Chapelfields, York, YO26
5AR



Tang Hall

Fifth Avenue, Tang Hall,
York, Yorkshire, YO31 0UG



We extend our deepest thanks to the management teams of the above venues for their ongoing partnership and shared dedication to local welfare support.

Operations & Outreach Manager Report

Debt Case Study: Stepping in at the eleventh hour

Steven was referred to Citizens Advice York for help with a large amount of debt which had spiralled out of control despite attempts to make repayments. Due to the size of the debts, priority liabilities such as rent, council tax and utilities were falling behind and growing rapidly, to the point that Steven was facing enforced eviction by bailiffs.



Citizens Advice York managed to set aside enforcement action and stay the eviction proceedings whilst we provided him with full debt advice. Steven was unable to work due to the impact that his situation was having on his health, and so Citizens Advice York supported him with a bankruptcy application. We sourced some of the bankruptcy fees for him, and submitted the application which freed him of over £100,000 worth of debt, allowing him to focus on getting back into work and remaining in his home.



Advice Session Supervisors Report

Organisational Unity & Advisor Support

Jessica Archibald, Advice Session Supervisor



I joined the Advice Session Supervisor Team at the end of 2025, after spending three years across the Financial Capability project, the General Advice Team and Outreach Team.

Having that varied experience has stood me in good stead to not only identify the issues our clients are facing, but to understand what our Advisers need to feel supported, valued and best placed to help those clients.

After a period of big changes within the organisation and its structure, it's clear that a priority of the relatively newly-banded ASS team and wider management is to build good relationships within the organisation, a stronger sense of unity and a clear understanding of our aims and expectations.

We hope to create a transparent, straightforward way of working together where everyone feels heard and backed up. This directly benefits our clients and improves outcomes when staff are clear, informed and happy in their role.



Advice Session Supervisors Report

Client Trends and Insights

Jessica Archibald, Advice Session Supervisor

The issues our clients are facing have seen some increase in housing queries following changes to the Renters' Rights Act and a continued focus on benefits, cost of living and financial/debt matters.

The cost of living crisis has an on-going impact and we've seen an increase in cases where clients are in receipt of all the financial support they are eligible for and becoming regularly reliant on what is designed to be emergency, interim provision. The lift of the two-child Universal Credit limit should ease some of those issues for a specific group.

We continue to expand on big-picture exploration of our client's circumstances to ensure no opportunity for income maximisation is missed and our Money Advice Team are working to increase the level of financial education provided to clients to empower and equip them in the long term.

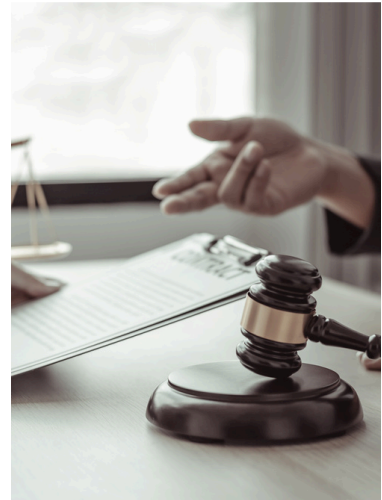
“ Empower and equip them in the long term ”



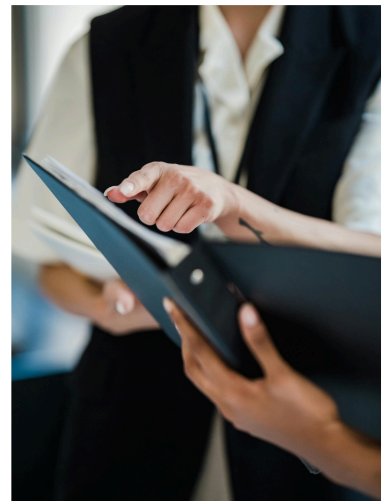
Advice Session Supervisors Report

Benefits Case Study: Finding a way forward together

Jane (name changed) first approached Citizens Advice York in 2025 for support with a PIP appeal, following several unsuccessful applications dating back many years. We helped Jane through the appeals process, all the way to a Tribunal hearing.



Jane's complex mental health difficulties had meant that she had struggled enormously with the various historic applications, but we finally received a positive outcome for her following the hearing, and she was awarded the benefit, backdated to the start of the original application, and fixed for 10 years. Jane was so pleased that she sent a letter of thanks for the adviser's patience, empathy and kindness, and said she would have been lost without the support.



£43,000

TOTAL FINANCIAL GAIN
SECURED FOR CLIENT

Advice Session Supervisors Report

Transition and Demand

Maryrose MacAulay, Advice Session Supervisor

Stepping into the Advice Session Supervisor role at the beginning of 2026 has been one of the most eye-opening and rewarding transitions. After time as a generalist adviser and outreach worker, I had a sense of the challenges people face and the support they need. But becoming a supervisor has shown me just how vital it is to have experienced oversight and a deeper understanding of the issues that shape people's lives.

The rise in demand for advice, combined with the increasing complexity of the problems clients bring, has made this role feel more important than ever. Every day requires me to draw on a wide range of knowledge. Being able to move somewhat between these areas has strengthened my ability to support clients with situations that often overlap, escalate, or require help.



Advice Session Supervisors Report

Professional Growth and Impact

Maryrose MacAulay, Advice Session Supervisor



What has surprised me most is how much this role has helped me grow. I've developed a stronger sense of professional judgement, learned to manage risk with greater clarity, and become more confident in handling cases where the stakes are high and the circumstances are sensitive. The supervisor role has pushed me to think more strategically, to anticipate issues before they arise, and to ensure that every client receives advice that is accurate, safe, and genuinely helpful. Fortunately Citizen Advice Intranet and Advisernet are a wealth of knowledge also other supervisors.

It has also given me a deeper appreciation of the impact Citizens Advice has on the community. When someone walks through our doors, they're often overwhelmed, frightened, or unsure where to turn. Being in a position where I can help shape the quality of the support they receive and ensure they leave feeling more informed, more empowered, and more hopeful — is something I value enormously. It's a privilege to be part of that process.



Advice Session Supervisors Report

A Trusted Source of Support

Maryrose MacAulay, Advice Session Supervisor

Overall, becoming an Advice Session Supervisor has expanded my skills, strengthened my knowledge, and allowed me to make a more meaningful contribution to the organisation. It's a role that challenges me, teaches me, and motivates me every day and I'm proud of the part I play in helping Citizens Advice remain a trusted, reliable source of support for the people who need us most.

“ It's a role that challenges me, teaches me and motivates me every day ”

ACCURATE



SAFE



HELPFUL



Money Advice Team Report

Team Overview

Neil Simmons, Money Advice Team Manager



The team includes 4 specialist Money Advisers offering a holistic approach focused on debt resolution, income maximisation and financial capability. Advice is accessible face-to-face at West Offices and numerous outreach centres, or over the telephone to all York residents.

KEY PERFORMANCE INDICATORS

In 2025 the team's client engagement figures were in excess of 3,500 dealing with over 11,000 issues.

3,500+
Client Engagements



11,000+
Issues Addressed



The advice team are supported by our Money Advice Coordinator ensuring that each client referral is engaged at the earliest opportunity with appointments being arranged to suit each client's requirements.

Our base at West Offices provides a professional, confidential and secure environment to address the concerns and needs of a range of clients including the most vulnerable and those with assistance needs.

The team brings a broad depth of experience in financial services and generalist advice offering clients with a multitude of issues and concerns a clear pathway ensuring the immediate is acted and strengthened by guidance, support and empowerment for a financially stable future.

Money Advice Team Report

Stakeholder Engagement

The team has formal quarterly engagement with City of York Council (CYC) recovery department in addition to daily contact with representatives from CYC Housing.



Presentations from Yorkshire Water Services and various support agencies ensure that the Money Advice Team are well placed to leverage these relationships and achieve the best possible outcomes for those most in need.



“ Achieve the best possible outcomes for those most in need. ”



Training & Diversity Report

Equipping Our Team

Mirela Ciobotaru, Training Manager

This report presents a thorough analysis of the structural trainee journey, precise workforce participation volumes, and demographic profiles across Citizens Advice York (CAY).

Based on our latest operational figures, our organization operates seamlessly through a core internal team of over 55 active staff and volunteer members, structured across 35 Volunteers, 20 Paid Team Staff, and 9 Trustees. By strictly applying our mandatory training milestones and championing an inclusive, international recruitment pipeline, CAY has established a highly capable, culturally adaptive team prepared to deliver high-quality advice infrastructure to the local community.



35

Volunteers



20

Paid Staff



9

Trustees



Training & Diversity Report

Skills & Capabilities

Cross-Functional Skills & Educational Ecosystem

Multilingual Capabilities

Advisers are fluent in multiple languages, significantly expanding our ability to support non-English speaking clients and local immigrant groups.

Professional Management

Core team members bring valuable prior experience in corporate governance and administration to optimize our internal workflows.

Communication Specialists

Our personnel excel naturally at active listening, client interviewing, and compassionate conflict de-escalation during advice sessions.

Varied Educational Levels

A healthy blend uniting individuals with lower formal qualifications alongside advanced degree holders, ensuring community passion is valued equally.

Building a Representative Team

“Our unique recruitment approach values lived experience, flexibility and practical capabilities alongside standard academic certifications, resulting in a well-balanced team.”



Training & Diversity Report

Our Diversity Profile

Global Perspectives & Cultural Strengths

Citizens Advice York deliberately designs an inclusive, multi-faceted training environment. We firmly believe that bringing together a wide spectrum of international backgrounds and cross-functional life skills creates a highly empathetic workspace capable of understanding complex, intersecting client needs.

Our core team demographics emphasize healthy cross-representation across all key age groups and gender profiles. To reduce communicative barriers and mirror our increasingly diverse local community, our workforce incorporates unique insights drawing from major global regions:

United Kingdom and Europe, United States of America (USA), China and Asia, Africa, Middle East



Yorlaw Report

Service Profile and Partnership

Jo Trythall, Yorlaw Coordinator



Yorlaw provides legal advice, but not representation, on family law cases, to Citizens Advice York (CAY) clients. It is a member of LawWorks, the probono agency for the Law Society and the Bar Association. Clients are usually referred to Yorlaw by a CAY volunteer, although they may approach Yorlaw directly in some cases, in which case they are registered as a CAY client.

Yorlaw can undertake a limited amount of case work for example helping a client write out a court application form or divorce petition. Our cases involve difficulties over contact with children following relationship breakdown, divorce, and initial help with financial matters after separation. We also provide advice and referral where a client may be suffering from domestic abuse.



CORE SERVICES

Child Contact

Divorce Petitions

Financial Initials

**Domestic Abuse
Referrals**

Service • Partnership • Pro Bono



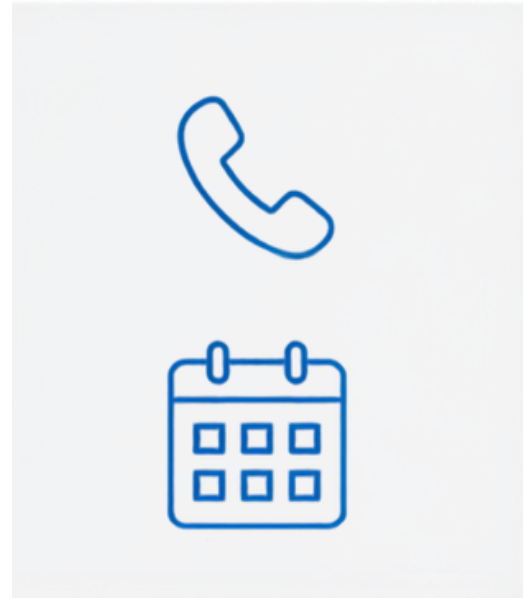
Yorlaw Report

Operations and Court Support



Yorlaw organises a McKenzie Friend Service for clients who have family cases before the York Family Court. This provides a trained volunteer to accompany clients to court and provide moral support.

This area of service is increasing, with Sally helping at least 10 clients over the last year. Sally has provided the majority of McKenzie Friend assistance in 2024-25.



10
CLIENTS

Supported at court by the
McKenzie Friend Service



Courtroom Accompaniment



Compassionate Moral Support

Yorlaw Report

Client Dynamics and Case Insights



Clients are always advised to obtain advice from a solicitor whenever that is within their financial means, but many find this is not possible. Unfortunately, Yorlaw cannot take on detailed case work in financial cases as it is simply too time-consuming.

COMMON CLIENT ENQUIRIES



Most cases involve straight-forward advice, given with the benefit of professional experience. Questions often asked are:

- 'Can I get a divorce if?'
- 'Am I entitled to half the proceeds of sale of the matrimonial home?'
- 'Can I get a non-molestation order if ...'
- 'I haven't seen my children for 6 months; what should I do?'
- Yorlaw works closely with IDAS, the domestic abuse charity providing advice for clients fleeing domestic violence.

CASE STUDY: THE COMMON-LAW MYTH

The old myth that there is such a thing as a 'common-law' marriage where a couple may have lived together for many years, brought up children, owned property, without formalising their relationship, persists. I recently had to break the news to a client that she was not entitled to expect a share of 'matrimonial assets' - eg pensions, savings accounts in the other spouse's sole name etc. - simply because of this. The client had believed otherwise and understandably felt bitter and let down.

We talked the situation through and as the reality of her situation dawned on her she could not feel grateful for the advice I gave her but acknowledged that at least she had saved some legal fees. In this case I advised her to try to reach a compromise agreement using family mediation - it seemed that even the 'common-law' husband acknowledged that her legal situation was unfair to her.

Yorlaw Report

Client Impact Spotlight



CASE STUDY: FAMILY COURT ASSISTANCE

We helped a grandmother maintain good, positive contact with her granddaughter, Amy*, aged 9, when her parent's relationship had broken down. Amy's grandmother, Anna*, had looked after her, as approved by Social Services. After 2 years Amy's mother took her back into her care. Anna was told she had no rights in this situation as she was 'only a grandmother'. Yorlaw made an application to court and leave was granted to Anna, because of her close relationship with Amy, and a 'spend time with' order was made.

Various problems arose and circumstances changed due to changes of address and the difficulty in visiting when Amy and her mother had moved far away. Amy was also getting older and her wishes started to change. Anna asked the court to review the order and Yorlaw helped her at court in the capacity of a McKenzie Friend, we also helped her to prepare her court documents. The order was reviewed and amended to Anna's satisfaction to reflect the changed circumstances. Anna found Yorlaw's assistance invaluable to deal with the complex court process.

ADVICE



MEDIATION



PARTNERSHIP



Our City Hub York Report



Migrants Supporting Migrants

Mirela Ciobotaru, Our City Hub York Lead



Our City Hub York, run by migrants for migrants, continued to provide a welcoming support and training network for people building new lives in York. The project creates opportunities for learning, confidence building, volunteering, employability, and community connection.

This year, Our City Hub York supported people from a wide range of backgrounds through peer support, workshops, training opportunities, and community activities. The success of the project reflects the strength, resilience, and leadership within York's migrant communities.



Project Diversity & Reach

Global Perspectives: Bringing a rich cross-generational balance and global cultural backgrounds to our advocacy teams.

Multilingual Support: Utilizing wide-ranging language skills and international experience to support York's diverse communities.

Research and Campaigns Report

Welfare Policy and Strategic Context

Sue Royston, Research and Campaigns Manager



PHASE 1: THE CRITICAL YEAR

The last (financial) year has seen proposals for some of the most profound changes to welfare policy for 15 years – proposals that would directly affect very many of our clients. We already have strong evidence that our disabled clients are those most likely to be in debt and to need help from a food bank so proposals to reduce money for this group still further are really concerning. Responding to these proposals has meant a very busy year for our research and campaigns team

PHASE 2: THE OPERATIONAL RESPONSE

The UK Government's Pathways to Work green paper, had been released in March 2025, with a two-month deadline to respond to some of the recommendations – others of the proposals were just to go straight into proposed legislation. In preparing our response we talked to other agencies in York about our concerns, interviewed clients about the likely impact of the proposed changes and coordinated and wrote a joint response to the consultation with 8 other agencies. We met with both our local MPs, have been in regular touch with their offices about the proposed changes and shared our evidence with them.

Research and Campaigns Report

Parliamentary Engagement & Legislation

PHASE 3: PARLIAMENTARY INFLUENCE

The Universal Credit and Personal Independence Payment Bill came before Parliament that summer. The MP for York Central, Rachael Maskell was clearly very influential in achieving crucial changes to what became The Universal Credit Act 2025 - she commented on the importance of having the evidence.



PHASE 4: THE TIMMS REVIEW SETUP

As a result of the crucial changes to the Bill the Timms Review was set up, to consider any possible changes to PIP, with a much wider and more inclusive consultation process. (The other changes that were withdrawn from the Bill such as getting rid of indefinite contribution-based benefit for those who have paid NI but become too ill to work before pension age are nevertheless still being considered and may come forward again at a later date.)



Research and Campaigns Report

Policy Alignment & Structural Barriers

In preparing a response for the Timms Review consultation we have used the evidence we had collected and the work we did on the response to the Green Paper to write, again in collaboration with other organisations, a more detailed report *Aligning Policy and Reality: how to achieve the aims of sickness and disability benefits reform* outlining how targeted levels of support have steadily decreased over the last 15 years and why it is not “the generosity” of the benefits system that is preventing those sick or disabled people who are able to work from working.



Only tackling the actual barriers preventing those who could work from getting work or staying in work will achieve the aims the Government set out.



This report has been widely shared – we have also given associated talks to a number of groups, including a group of counsellors and hosted a visit from the researchers from National Citizens Advice who are working on this issue, as well of course using it as a base to write our evidence to the Timms Review.



EVIDENCE-BASED POLICY ADVOCACY

SECTION 3

Our People & Partnerships

Introducing Our People

Our Dedicated Volunteers



Our Volunteers

Alexandra Rogers	Ellen Bradbury	Moezza Asad
Alison Holt	Ewan Mitchell	Mollie Belshaw
Anthony Giardetti	Geoff Royston	Rachel Parkinson
Bob Wilson	Janet Cooper	Rory Allen
Bryn Bircher	Jessica Noble	Sally Ann Howard
Charmaine Holmes	Jo Trythall	Sandra Oviasogie
Chloe Williams	John Steele	Shinaz Shahbaz
Connie Cullen	Josh Turner	Sophia Dean
Dave Roberts	Joshua Tonge	Sue Fowler
Des Farrell	Lewis Hinchliffe	Tara Mason
Eesha Gupta	Lewis Smith	Vanessa Lindsay - Smith
Eileen Dale	Martyn Cope	Vanita Chadwick-Solank
Eleanor Daniels	Mihail Ciobotaru	

Making a difference together

Our deepest thanks to our Trustees and Volunteers. Your time, expertise and dedication make our work possible.



Our Partners and Supporters

Making our mission possible

Principal Public & Strategic Funders



Corporate Supporters & Community Alliances



With thanks to our funders, sponsors and partners. Your continued investment directly enables our vital work across York.



Thank you for your support



Citizens Advice York



@citizensadvicework



Citizens Advice York

Edited by Jerry Lai

Citizens Advice York is an operating name of York District Citizens Advice Bureau.
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