Citizens Advice Harrow Annual Report

2025 - 26

Supporting Harrow Residents Together

citizens advice Harrow

Chair's Report

Supporting Harrow Residents Together has been one of the themes of our work throughout the past financial year. It reflects not only what we do, but how we do it: collaboratively, compassionately and with a deep commitment to the people of Harrow.

Our purpose remains unchanged: to give people the knowledge and confidence they need to find a way forward — whoever they are and whatever their problem. Demand for our services remains high. Many clients faced multiple, interconnected issues, and our holistic approach — seeing the whole person rather than a single problem — has been essential. Our advice helped thousands of residents navigate complex situations, stabilise their finances and regain confidence. The impact of our work continues to be overwhelmingly positive. We continued to improve the accessibility for specific marginalised groups. This work is central to one of our missions, which is to close the gap — reducing access disparities. Our ambition remains clear: to ensure that everyone in Harrow can access trusted, high quality advice when they need it most.

We are grateful for the continued support of our main funders, charitable trusts and individual donors. Their commitment enables us to deliver vital services to those who need them most. Despite a challenging funding environment, we will be able to secure and expand our resources that will, in turn, allow us to extend our work and respond to the needs of the community.

Our staff and volunteers remain the heart of Citizens Advice Harrow. Their resilience, professionalism and compassion have once again been extraordinary. I have said this every year since I have been chair as did my predecessor before me and her predecessor before her. It is what makes us Citizens Advice Harrow and is key in supporting our Harrow community. I pay tribute to Tajinder Nijjar, our chief executive. Her leadership, strategic insight and dedication have been central to our success this year.

Membership of the Citizens Advice network provides us with invaluable support. Their management of a changing environment and regular evaluation of our work helps us both to ensure that we are maintaining and improving the quality of our service and to identify areas for training and development. It also enables us to use our local experience to inform Citizens Advice's national campaigns on issues which affect the lives of Harrow residents.

We remain:

- led by people's needs
- rooted in the community
- strengthened by volunteers.

These fundamentals continue to shape how we operate and how we support Harrow.

I extend my sincere thanks to:

- our trustees, for their guidance, governance and unwavering commitment
- our staff and volunteers, for their dedication and compassion
- our funders, donors and partners, without whom our work would not be possible.

Together, we continue to build a community where people face far fewer problems — and where everyone has somewhere to turn.

Irwin Spilka,
Chair, Citizens Advice Harrow

How we help our clients

Our client: A 59-year-old man living alone in privately-rented accommodation, experiencing severe anxiety and depression, sought help after a large energy debt and legal action caused significant distress.

The issue: The client was pursued for a gas bill of £1,738 following an error relating to the registration of a gas account in their name. The resulting debt and legal proceedings had a serious impact on their mental wellbeing.

The outcome: We challenged the charges with the utility company, which ultimately accepted that an error had been made. The company cancelled the full debt and confirmed that the client was not liable for any gas charges. We also provided advice on benefits and other financial support available to them.

The impact: The client was relieved of a substantial financial and legal burden, reducing stress and anxiety. They expressed sincere gratitude for the support he received and the positive resolution achieved.

Our client: A refugee from Afghanistan, living with their family in privately-rented accommodation, had several health conditions, including anxiety and depression, visual impairment and diabetes. They received Universal Credit and PIP.

The issue: The family was experiencing repeated pressure from their landlord's managing agent to leave their home, including demands to vacate by a set date and claims of rent arrears that the client disputed.

The outcome: We wrote to the landlord on the client's behalf, challenging the actions of the managing agent and clarifying the client's rights. Communication between the parties subsequently improved and negotiations replaced threats.

The impact: The intervention helped a vulnerable refugee family better understand their housing rights and reduced the pressure they were facing. The landlord's approach became more respectful, giving the family greater confidence and security in their home.

> *"Your guidance and commitment meant more to us than words can fully express during what was a very challenging and uncertain time."*

> *"You consistently went above and beyond to advocate for us, offering reassurance, clear advice and practical support when we needed it most."*

> *"Your adviser's input made an immediate and visible positive difference to the client, bringing her a sense of relief and direction. Thank you for your professionalism, empathy, and willingness to help."*

The problems we help people with

In the financial year 2025-26, the top five issues our advisers helped people with directly (by phone, webchat, email or in person) were:

Benefits & Tax Credits	**7,402**
Debt	**4,068**
Housing	**3,250**
Universal Credit	**2,597**
Utilities & Communication	**1,354**

Financial outcomes

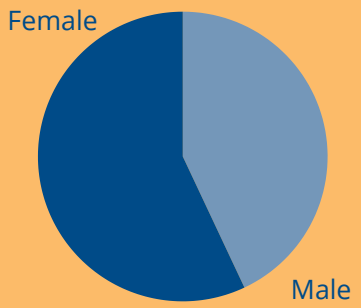
Throughout 2025-26, we supported individuals and families to address financial challenges, improve their financial wellbeing, and build greater long-term financial stability.

Total Debt Managed	**£ 7.8 million**
Total Income Gained	**£ 2.6 million**

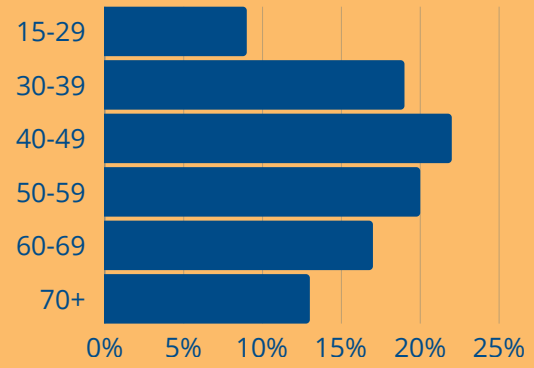
Who we help

Demand on our service is very high but our goal is to help everyone in Harrow find a way forward, whatever the problem they face. Our service is open to everyone, irrespective of ability, age, gender, gender identity, race, religion, belief, sexual orientation and social or economic status. The following demographic profile provides a snapshot of the clients who accessed our services during the reporting period.

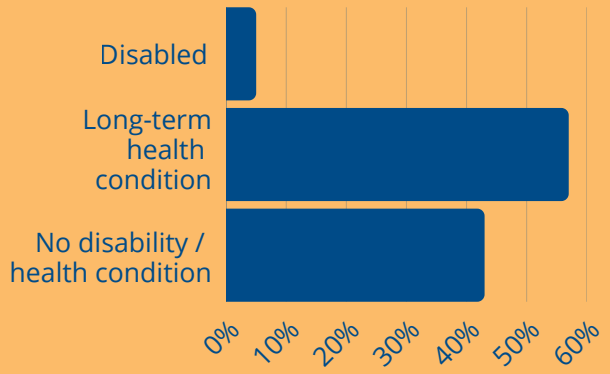
Gender



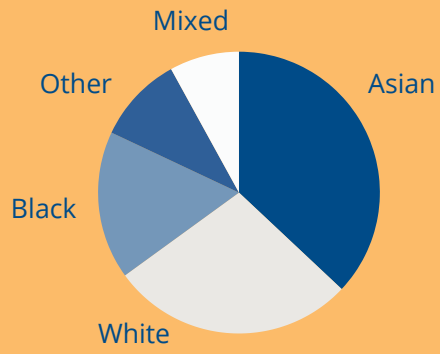
Age



Disability



Ethnicity



Chief Executive's Report

I am immensely proud of what we have achieved at Citizens Advice Harrow in the past year. The theme of this year's Annual Report, Supporting Harrow Residents Together, captures how we have continued to provide vital support to residents by the dedication of our staff, volunteers, trustees, partners and funders.

During 2025-26 we helped residents resolve more than 24,400 individual issues - covering mainly debt, housing, welfare benefits, employment, immigration and consumer matters - and behind every enquiry is a person or family seeking support, guidance and reassurance. Our commitment remains to ensure that everyone who needs advice can access it.

The year marked the launch of our innovative Advice on Prescription service, funded by the National Lottery Community Fund. By placing advisers within GP surgeries, the project is transforming how advice is delivered: residents can access advice early which helps prevent problems from escalating. Alongside this, we expanded our outreach presence across the borough: advisers are now available not only in GP surgeries but also in hospitals, Family Hubs and Conversation Cafés. This reflects our determination to ensure that support is accessible to all sections of our diverse community. In addition, we have increased our specialist debt provision by securing additional funding.

A particular strength of our service is our ability to provide support in 25 languages, so clients can discuss sensitive and complex issues, knowing we understand both their language and the cultural context that may influence their situation. This also enables us to deliver a more effective service.

None of these achievements would have been possible without the extraordinary contribution of our volunteers. Their commitment, skills and compassion enable us to deliver these high-quality advice services. I would therefore like to express my sincere thanks to our staff for their professionalism and resilience. My thanks also go to our board of trustees and to our funders and partners, including Harrow Council, NHS partners, Macmillan Cancer Support, the National Lottery Community Fund and many local organisations that share our commitment to supporting Harrow residents.

Looking ahead, we remain ambitious. We will continue to build on the success of Advice on Prescription, expand our outreach services, strengthen our specialist advice provision and ensure that Citizens Advice Harrow remains a trusted, accessible and responsive service for everyone in our community. The challenges facing our residents stay significant, but our determination to help them find a way forward holds steady. Together, we are ensuring that no one in Harrow has to face their problems alone.

Tajinder Nijjar,
Chief Executive, Citizens Advice Harrow

"What I love most about working in Citizens Advice Harrow is the positive atmosphere. The team is incredibly welcoming, always happy to help and genuinely value each other's contribution. Being part of such a brilliant and knowledgeable team makes my every day rewarding and meaningful."

Volunteer experience

“After retiring from a 35-year career with DEFRA, I was keen to find a meaningful way to stay active and give back to my community. Volunteering with Citizens Advice Harrow provided exactly that opportunity, and I have now been part of the organisation for over ten years.

What inspired me to join was the difference Citizens Advice Harrow makes to people's lives. Throughout my time here, I have gained a deeper understanding of the challenges facing local residents and the support available through community organisations. It is rewarding to know that my contribution helps improve the quality of life of people in Harrow.

In my volunteering role I support a range of administrative activities, including producing the monthly staff newsletter. I enjoy keeping colleagues informed and connected, and it is particularly satisfying to receive positive feedback on my work.

Volunteering at Citizens Advice Harrow has been a truly rewarding experience. I have learned new skills, developed valuable knowledge of local services and welfare support, and had the privilege of contributing to an organisation that makes a real difference in the community. I would encourage anyone considering volunteering to get involved.”

“I joined Citizens Advice Harrow as a volunteer in 2024 after a period between paid roles. Having previously volunteered at a local foodbank and worked in administrative positions throughout my career, I was keen to use my skills in a way that would benefit the local community. The opportunity provided me with valuable experience while also allowing me to continue developing my administrative and customer service skills.

A significant part of my role is supporting clients at reception. Every day brings different challenges, and I enjoy helping people access the advice and support they need. My previous experience of working in busy environments has prepared me well for the role, but what makes this work particularly meaningful is knowing that I am helping people who may be facing difficult circumstances and need support at a critical time.

Volunteering with Citizens Advice Harrow has reinforced my belief in the importance of fairness, empathy and social justice. I would encourage anyone considering volunteering to get involved. It’s a rewarding way to support your community, learn new skills and make a positive difference in people's lives.”

Treasurer's Report

Once again I am pleased to be able to report a small surplus in the year to March 2026. This will be added to our reserves to be carried forward. The more problems there are in the world today - be it wars, floods or fire - the more they seem to befall our clients, so the greater the importance of maintaining good financial reserves.

As usual I would like to thank our supporters, particularly the London Borough of Harrow and Macmillan Cancer Support.

As always, I would also like to thank our CEO, Tajinder Najjir, for guiding us through a difficult year, and all our staff and volunteers who have maintained their usual high level of advice and support, given to our clients in these particularly difficult times.

Thank you to you all, including my fellow trustees, for all the helpful advice contributed.

David Wood,
Treasurer, Citizens Advice Harrow

Our value to society

For every **£1** spent on the Citizens Advice Harrow service, we deliver:

£24.97

In wider economic and social benefits

£2.30

In savings to government and public services

£12.67

In value to people we help

How we help our clients

Our client: A 51-year-old single parent of five children, living in rented accommodation and on a low income, sought help with an ongoing Council Tax Reduction issue.

The issue: The client had spent a year trying unsuccessfully to resolve problems with their Council Tax arrears and rebate, causing significant stress and anxiety.

The outcome: We intervened with the council and secured the reinstatement and backdating of their Council Tax Reduction within a day. The council has now recalculated their account and updated charges have been issued.

The impact: The client achieved a resolution after a year of uncertainty, improving their financial situation and reducing the anxiety caused by the outstanding issue. The additional support will help provide greater financial stability for their family.

The value of volunteering

In the financial year 2025-26, our volunteers donated over **11,200 hours** of time to our advice service. The total public value to society of this donated time was over **£179,300.**

Thank you to our funders and partners

Our partners and funders are vital to the success of our work. We could not do it without them.
We would like to extend our thanks to all of the following organisations, especially our core funder, Harrow Council.

Citizens Advice helps people find a way forward.

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.

www.citizensadviceharrow.org.uk

Citizens Advice Harrow is the operating name of Harrow Citizens Advice Bureaux Service Ltd, a charity and company limited by guarantee.
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Company registration number: 03090292 (England and Wales).
Authorised and regulated by the Financial Conduct Authority.
FCA Authorisation Number: 617626

In Loving Memory: this year's Annual Report is dedicated to Norman Shurrock and Amandeep Singh Bhachu

Norman Shurrock, who recently passed away, will be remembered with great affection and gratitude. For more than 25 years, he gave his time, wisdom and kindness as a volunteer with Citizens Advice Harrow, continuing to support our service well into his eighties. His dedication, generosity and commitment to help others will be long remembered and greatly missed.

We were deeply touched to receive donations made in memory of Amandeep Singh Bhachu, the son of one of our long-standing volunteers.

This thoughtful tribute will help us continue supporting people in our community. We are honoured by this gesture and extend our heartfelt condolences and thanks.