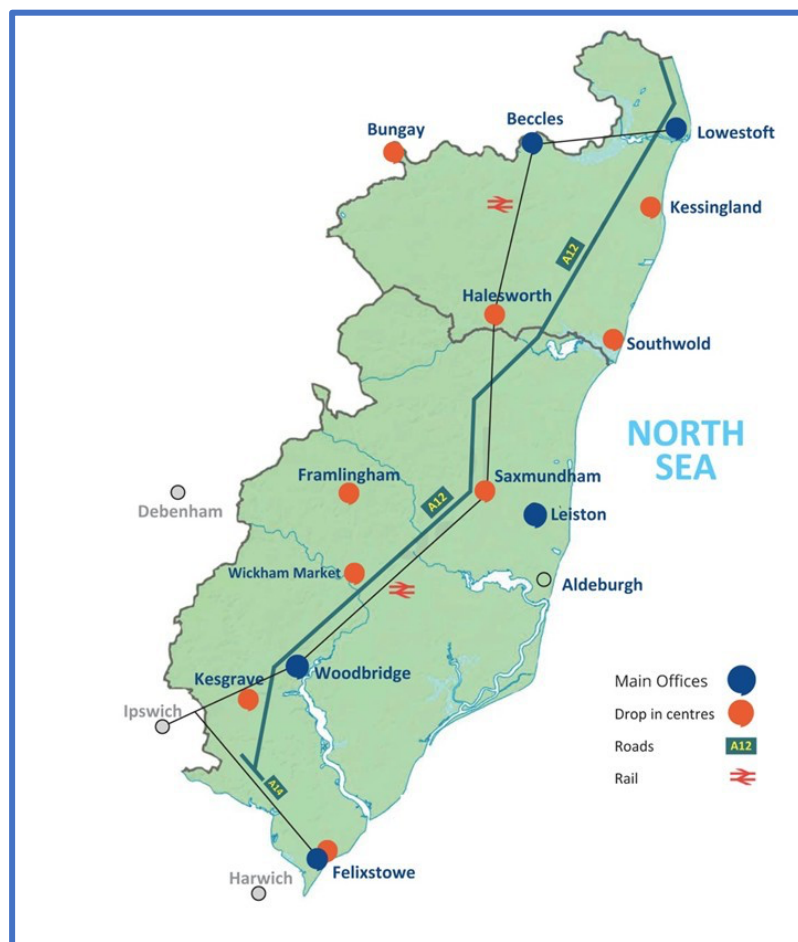


# CITIZENS ADVICE EAST SUFFOLK

# ANNUAL REPORT 2023/2024



Whoever you are, whatever the problem



## CHAIR'S REPORT

Citizens Advice East Suffolk (CAES) has had another challenging year, both in terms of the growing need for advice-giving and of the sweeping up still needed after the merger in 2021. Others who have merged advise that it takes 5 or 6 years to completely finalise a merger: we hope to pass the post before then, but we will not cut corners on the way.

The statistics and stories set out in the rest of the report give a picture of the numbers of clients who have been advised and the issues they have brought and Chiara Saunders, the Chief Officer, her staff and the volunteers are to be commended for handling an ever-increasing, complex workload in a sometimes unstable and uncertain environment.

We are in the second phase of the merger, bedding in staff changes and finding new people to tackle specific projects. Combining three CA offices into one has required the creation of a completely different staffing structure, which has at times proved challenging but is now working well. It is important that the skills and expertise of existing staff and volunteers are not lost, and equally important to use those skills to best advantage. Whilst settling the staffing issues, we have ensured that the service to the public has remained as consistent and good as ever.

Sorting out premises has been time-consuming and at times difficult. Some of the main offices inherited at the time of merger are in desperate need of major restoration and repair. This is of course costly and is disruptive for the people who work there. However, there is some light at the end of the tunnel, and we are very grateful to those landlords, agents and Trustees who have worked hard to move things forward.

We cover the whole of East Suffolk, and it is a long way from the north at Lowestoft to the south at Felixstowe. Whilst there is a train service and the A12 to connect the north and south, there are transport issues for those further inland, where bus services have been decimated. CAES has given such places a lifeline in the shape of outreach services. These outreaches are reviewed at intervals, to ensure that the right service is being offered in the right places. Increasingly, outreach offices are being shared with other vital organisations such as foodbanks and the DWP, allowing for cross-referrals and a more holistic service.

The Trustees have proved pivotal in keeping things balanced by providing the necessary oversight on all aspects of governance, finance and staffing, both in the context of the post-merger period and of the day-to-day running of CAES. During the year, Ed Day has stepped back from his role as our long-running, excellent Treasurer, although he has kindly retained the accounting aspects. His help and experience have been invaluable over the years, and we are hugely grateful. Susan Robinson stood down in early 2024 as Vice Chair of the Board, having spent several years beforehand as Chair of what was then CA Felixstowe & District, and thanks are extended to her for her unfailing commitment and support. Two new and enthusiastic Trustees have joined recently and are very welcome. Anyone who may have an interest in joining the Board is encouraged to talk informally either to me or to Chiara Saunders for more information.

CAES continues to grow from strength to strength. We are now big enough to have a voice that is heard and heeded across Suffolk and beyond. We are looking at opportunities to work more closely with existing partners in ways that further the aims and objectives of both sides. We are also seeking out potential new partners and are considering whether and how we might tap into the commercial sector, perhaps via business' social responsibility schemes. Such steps are taken cautiously, to ensure that CAES' independence and impartiality are not compromised.

Towards the end of the 2023/24 reporting period, CAES underwent a Year-1 audit from national Citizens Advice. Whilst this was essentially a paper exercise, it demonstrated that we had embedded the recommendations of the previous year's intense audit and had brought various practices and policies up to scratch. The national service is in a process of change, and this has impacted on all local offices, but we have sought to keep up and to participate in consultations where possible.

As always, thanks are due to our funders, notably East Suffolk Council, Suffolk County Council and the Rope Trust, who have again been exceptionally generous in giving us grants. Town and Parish Councils have also been supportive. New projects are under way, bringing in additional funding, and we will continue to seek out more opportunities. Consolidation and forward thinking are at the top of the agenda.

Last but not least, we are always on the lookout for new volunteers to help with the growing number of people seeking our advice. Advisers do not have to know everything; they just have to know where to find the answers. If the idea catches your interest, have a look at our newly refreshed and informative website, or talk to one of the paid staff at the public meeting on 24 September, or contact any of the offices.

**Nick Mayo - Chair**

## **INFORMATION ASSURANCE**

CAES' Trustee Board has approved an information assurance strategy, having identified the risk presented by the significant amounts of client data held by the office. The strategy is reviewed regularly. An information assurance management team exists to ensure that the confidentiality, integrity and availability of all our sensitive data assets are maintained to a level which is consistent with the requirements of our clients, our funders and our strategic partners. CAES aims to achieve an appropriate level of compliance with the General Data Protection Act 2018, the Cabinet Office's Security Policy Framework and with industry best practice, as defined by the ISO 27000 series standard.

## TREASURER'S REPORT

The year ended 31 March 2024 was the second year of the merged Citizens Advice East Suffolk (CAES) and was one that showed a major turnaround from a position at the beginning of the year where a deficit of in excess of £100k was envisaged to the small surplus that was the eventual result. This turnaround was due to the successful bids for contracts for which CAES was particularly well suited.

Income at £930k was up £103k compared to that in the previous year, reflecting the new project activity. The year's income is split £422k towards the core business of Citizens Advice and £508k for specific projects.

Funding for the core business came from the following sources:-

| Organisation                      | Value- £,000 |
|-----------------------------------|--------------|
| East Suffolk Council core grant   | 200          |
| Suffolk County Council core grant | 52           |
| Other ESC and SCC funding         | 84           |
| Town & Parish Councils            | 9            |
| Charitable Donations              | 10           |
| Personal Donations and Other      | 67           |
| <b>Total</b>                      | <b>422</b>   |

The grants from East Suffolk Council and Suffolk County Council remained unchanged from the previous year but Ipswich and East Suffolk Clinical Commissioning Group were unable to continue their grant funding which had been £52k in 2022-23.

Other project funds were split as follows:

| Projects                              | Value - £,000 |
|---------------------------------------|---------------|
| Social prescribing contract           | 137           |
| Money and Pension Service Debt Advice | 112           |
| Other money advice projects           | 67            |
| Probationer advice                    | 62            |
| Housing advice                        | 57            |
| Advice at Food Banks                  | 24            |
| Funds for the relief of hardship      | 24            |
| Other project funding                 | 25            |
| <b>Total</b>                          | <b>508</b>    |

At £922k expenditure was up £23k on the prior year with increased project spending being the principal factor.

The overall surplus for the year was £8k comprising a decrease in restricted funds of £13k and a surplus of £20k on unrestricted funds. Unrestricted reserves at 31 March 2024 were £679k but the outlook for 2024/25 is for a significant deficit currently estimated at £150k.

My thanks are due to all staff, both paid and volunteer, for their ongoing support.

**David Verney - Treasurer**

## CHIEF EXECUTIVE OFFICER'S REPORT

### Challenges and Opportunities Past and Present

The 2023/4 financial year finished on a positive note for CAES, with a successful offsite attended by Trustees, volunteers and staff. It was satisfying to see the different offices mingling and sharing information and ideas, reflecting the positive achievements of the merger that formed CAES on 1st April 2022. We will now be building on the past two years to make our service more accessible and more responsive to the needs of the local communities in East Suffolk.

Our new website, [www.caes.org.uk](http://www.caes.org.uk), showcases the extent of our presence – with five offices based in Lowestoft, Beccles, Leiston, Woodbridge and Felixstowe and 9 outreaches. Our extensive presence enabled us to advise **8,526** clients with over **35,000 issues in FY2023/4** and to achieve impressive outcomes for clients.

| OUTCOMES 2023/4                   | Value             |
|-----------------------------------|-------------------|
| <b>Status</b>                     |                   |
| Income gain                       | £1,478,317        |
| Re-imbursements, services, loans  | £24,922           |
| Debts written off                 | £742,337          |
| Repayments rescheduled            | £10,324           |
| Other                             | £47,531           |
| <b>TOTAL OUTCOMES</b>             | <b>£2,303,431</b> |
|                                   |                   |
| <b>THE VALUE OF CAES 2023/24</b>  |                   |
| Value of our volunteering time    | £549,316          |
| Public value total                | £24,028,268       |
| Total value to the people we help | £13,474,723       |

CAES has taken on more project work alongside its core general advice work and, in addition to our previous project work, we now offer:

- an advice service one day a week at the Yorkshire Building Society in Lowestoft
- a Finance, Benefit and Debt advice service to male probationers at the Lowestoft probation office and
- advice services three times a week for the Waveney Food Bank.

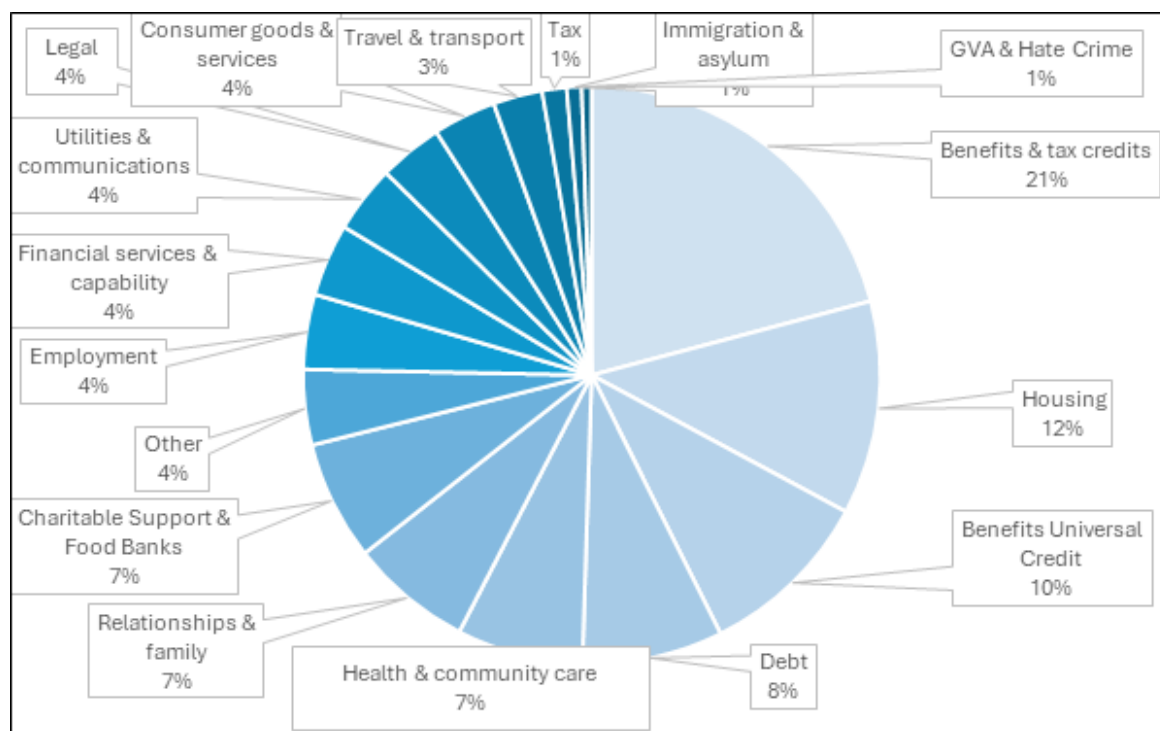
We have also taken the opportunity to carry out two successful pilot projects that we would like to develop further. One is a partnership with Age UK Norwich and Access Community Trust in Lowestoft to provide an advice service for older people based at the Olive Centre and the other is working closely with Newtide to provide early intervention advice to help tenants stay in their homes. We are currently looking for funding to ensure the future of these projects which are of benefit to many in our community.

I do not use the word community lightly – our presence in our local communities, our knowledge of these communities and the services available to them and our contacts with local VCSE and statutory organisations are a key part of our work. CAES covers the whole of East Suffolk, but it serves each community within the district, and we try

where possible to attend events and share information about our services. We are very grateful for the support these communities give us both in practical and financial terms. This support, along with that provided by our stakeholders, has enabled us to advise our clients during a difficult time.

It is not just the financial crisis that has impacted people across East Suffolk – housing has become an important issue with low housing stock and many cases of disrepair. This issue, as well as a lack of access to mental health support, worries about care home fees and incomprehensible utility bills have featured repeatedly over the last year.

### Issues by Client Number 2023/4



Looking forward, we expect the effect of the financial hardship to continue to be felt into 2025, particularly as people have been able to rely on Hardship Funds in previous years that may no longer be available. CAES recognises that financial pressures are likely to be a part of our life for some time to come and that it has a role to play in helping communities and their members to become resilient. The future will also be impacted by the Sizewell C project in Leiston which is expected to create demand on our service – resulting both from the challenges and the opportunities the project will provide. CAES has been proactive in preparing for this and is keen to ensure that it can meet increased demand without reducing the service we currently provide.

More interesting times lie ahead and following its merger, CAES is well placed to meet the challenges ahead. We look forward to the opportunities of working with other local organisations and supporting our communities. On behalf of CAES, thank you for the support you have shown us, practical and financial. On a personal level, thank you to the CAES Trustee Board for their backing and support and to my hardworking staff and volunteers who are so generous with their time.

**Chiara Saunders - Chief Executive**

## LOCAL WELFARE ASSISTANCE SCHEME

During 2023/24 the Government continued to allocate Suffolk County Council (SCC) funding through its Household Support Fund, which is a fund designed to support households who are experiencing financial hardship.

SCC decided to spread this funding over a number of schemes, including the Local Welfare Assistance Scheme (LWAS). Households who are struggling to afford the basics such as heating, food, clothing or household bills, and are on a low income with no savings, are encouraged to apply for LWAS funding. SCC offered two rounds of LWAS funding in 2023/24 - the first between April 2023 and September 2023 and the second between October 2023 and March 2024.

To access the fund, applicants had to complete an application form online and, if successful, they would receive a one-off payment of £300, to help them pay for basic essentials. To raise awareness of the scheme, and encourage as many applications as possible, SCC contracted a number of third-party organisations, such as Citizens Advice, to assist them. CAES signed up and recruited a team of people, who together with volunteers, helped clients make their online LWAS applications or signposted them to SCC's website so they could apply themselves. Applicants were either referred to us through other agencies or self-referred, however a number were clients we had identified when they had contacted us for general advice.

In the last six months of 2023/24 CAES helped 360 clients make an LWAS application, with another 225 signposted to make their own. Whilst talking to clients about their financial situation, advisers also explored whether they could help with any other issues. This follow-up work proved to be hugely beneficial to clients and produced significant outcomes, in addition to the £172,000 of LWAS grants and income maximisation:

- 115 clients received debt advice
- with £37,000 of debt being written off
- a further 250 clients benefited from other charitable grants
- 386 received advice about benefits
- advisers also supported 45 clients with their housing issues
- provided 75 food parcel vouchers and
- offered 160 clients advice regarding their energy bills

Through partnering with SCC to deliver the LWAS funding, CAES has been able to provide significant help and support to those in our community who have been really impacted by the cost-of-living crisis. Having a dedicated team of LWAS advisers has given us the time to fully engage with the clients, explore their circumstances and offer further advice and support.

The LWAS scheme has continued into the first half of 2024/25, but its future is uncertain following the recent change in Government. However, the need for funding for those experiencing financial hardship is still as great as ever, so we sincerely hope that LWAS or some other form of financial assistance continues beyond September 2024.

### LWAS Adviser

## **CLIENT JOURNEYS – THREE CASE STUDIES**

### **A NEW HEATING SYSTEM**

A client came into the Lowestoft office looking for assistance with their boiler that kept breaking down. The client did not have the funds to pay for a new one. The adviser spent time researching the options and grant funding that might be available to help the client have a new system and improve the overall heat efficiency of their home.

Eventually, after following a protracted path, a company was found that was able to confirm to the client that they were eligible for a fully funded renewable heating system. This would include solar panels, a new boiler, an air source heat pump and the changing of some of their radiators. It was anticipated to take only 3 days to install. The client has now confirmed that all the work had been completed, with one more visit pending from the Technical Inspector who will make sure that everything has been installed correctly and to ensure that the client understands what they need to do, if anything goes wrong.

Within 6-8 weeks of the work, the client will receive a Handover Pack which will also contain a letter to be sent to the client's energy supplier so that they can register for payback, if they generate more electricity than they use, which can then be sold back to the grid. The solar panels belong to the property owner not the company who installed it.

The value of the new heating system is in the region of £27,500 - £30,000, which represents a massive saving to the client. The client is very happy with the outcome and most appreciative of CAES and of all the support that they have provided in managing to resolve their issue.

**Ivana Thake, Budgeting Case Worker – Lowestoft**

### **ACCESSIBLE EQUIPMENT**

CAES was approached by a client who is severely sight impaired, almost blind. They were in need of support and, working with them, CAES secured for them an RNIB Talking Microwave (£258), an orthopaedic mattress (£265) and £63 towards new glasses for them.

The client is delighted and is vocal about how great CAES' service is. They said that the mattress is "wonderful" and it has cleared up their long-term back problems within a few days of having it. The adviser will be speaking to them again to see how they are getting on with their microwave. The payment towards the client's glasses is currently underway.

**James Howard, Money Advice Team Adviser – Felixstowe**



## A GREAT RESULT

CAES was contacted by a client who should have been receiving child benefit. He also desperately needed dentures but had no money to pay for them. The adviser identified that, in addition to the child benefit, there appeared to be an underpaid amount on his Employment Support Allowance.

There were challenges with Department of Work and Pensions (DWP) but the adviser pressed on and finally, with the support from Child Poverty Action Group, a Judicial Review was held. It was found that the client had been and was continuing to be underpaid. He was immediately awarded £15,648 as a back payment and his ongoing benefit payment increased by £90 per week. In their outcome letter DWP acknowledge that a further backdated payment is due, but they would need time and evidence to assess how much more is owed.

With the underpayment the client was now able to order his dentures and to feel more financially secure knowing that he was receiving the correct benefits to which he was entitled.

**Shelley Culley, Outreach Worker/Research and Campaigns Coordinator – Lowestoft**

### REVIEW OF AIMS & OBJECTIVES

- *to provide the advice people need for the problems they face; and equally*
- *to improve the policies and practices that affect people's lives.*

We review our aims, objectives and activities each year. This review looks at what we achieved and the outcomes of our work in the previous twelve months. The review also looks at the success of each key activity and the benefits they have brought to those groups of people whom we are set up to help. It also helps us to ensure our aims, objectives and activities remain focused on our stated purposes. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

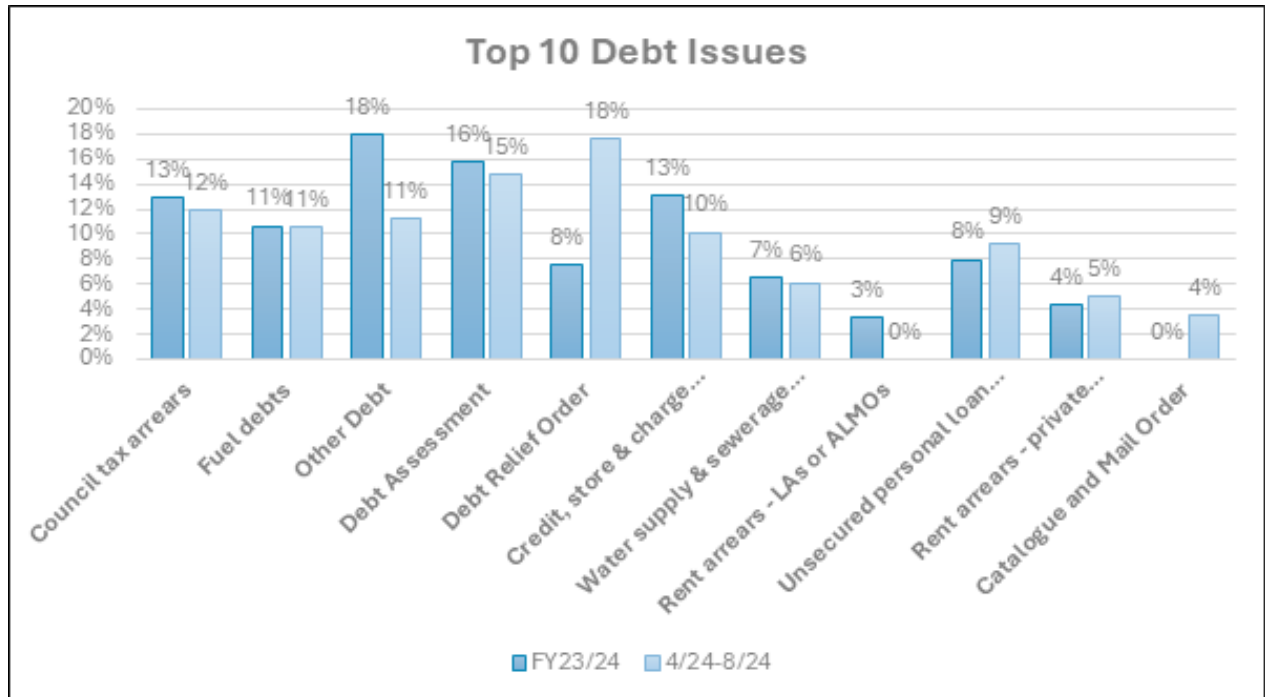
We strive to ensure that our activities are consistent with equity, diversity and inclusion policies in all areas; to meet our responsibilities in respect of protected characteristics and we remain vigilant to avoid unconscious bias in our decisions.

Environmental impacts are assessed and embedded for all new activities.

## MONEY ADVICE

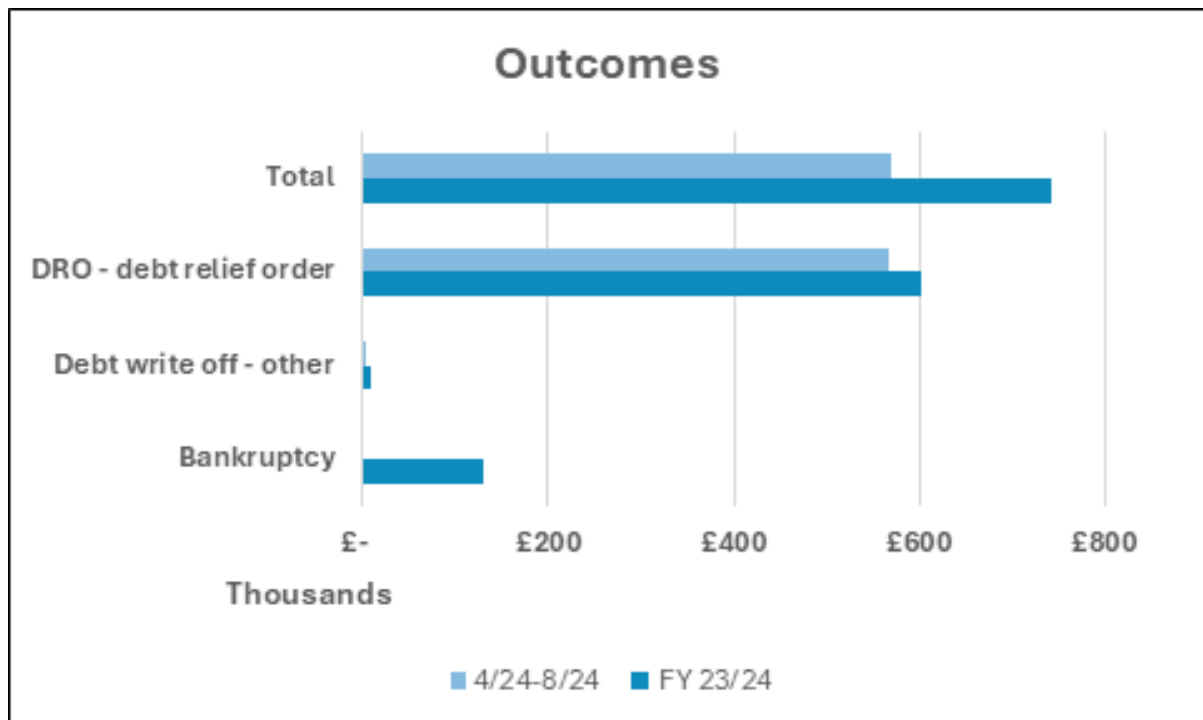
Our money and debt team have had an incredibly busy year. We are still seeing clients who are feeling the impact of the cost-of-living crisis and the debt and budgeting that is associated with this. A large percentage of our debt clients have priority debt particularly with rent arrears, council tax and fuel debt.

These are all shown in our chart showing “top 10 debt issues “



There have been significant changes that the government implemented with Debt Relief Orders in the last three months, which has made this a favourable option for clients who meet the criteria. The debt team have seen a huge rise in the number of clients looking to explore this option as they feel there is no other way out of their situation. Again, this is evident in the statistics shown in the graph. Almost £600k of debt has been written off compared to £424,458 this time last year.

We envisage that this will continue to keep us busy, especially as many organisations no longer process Debt Relief Orders.



The team have been very present in the community attending events and working with external organisations. Examples of this are the relationships we have with Essex and Suffolk Water in helping mutual clients with budgeting and maximizing income, and more recently our work with Newtide Homes and helping clients with their rent arrears. Going forward it is important that this partnership working continues as it offers a streamlined approach to helping clients who need money and debt advice.

An example of this was a client who was referred via our relationship with Newtide homes due to rent arrears and they had struggled to engage. Court papers had been served due to debt escalating and again non engagement. We were able to visit the client with the housing officer and very quickly realised that the rent arrears were just one part of a larger debt problem. The client had various priority and nonpriority debts that were not organised and they were getting regular visits from enforcement officers which was making their mental health worse.

We were able to action breathing space straight away as the court date was only weeks away and work with the client, support worker and Newtide to get all the documents we needed.

Due to the recent changes in DROs (Debt Relief Order) we were able to include all debts into a new DRO and got £37,458 of debt written off with a successful application. This was life changing for the client who had buried their head in the sand for many years. We were also able to help the client with a budget going forward and enable them to organise their finances, so this did not happen again.

**Beckie Chapman - Money Adviser**

## **DEBT CASE STUDY**

A single client aged 26 with long-term health problems, living in privately rented accommodation was recently seen by the Debt Adviser. The client had no dependents, and their Income was dependent upon Universal Credit (UC) and Personal Independent Payment (PIP).

The client approached Citizens Advice for help, with debts totaling approximately £8,000 including council tax arrears of around £3,000. This had already been passed to Enforcement Agents.

Their financial problems started around 2-3 years ago when their partner left the household. Things became worse when the client had to give up work due to health problems.

The client has struggled to manage on UC and PIP. As the client is under 35, the housing element is based on Local Housing Allowance rate for shared accommodation and is much less than the actual rent. However, the client has managed to maintain rent payments. The Client was not aware of the Discretionary Housing Payment (DHP) scheme so was advised to apply and is now awaiting a decision. DHP is run by the council who can provide extra help to people to meet their housing costs.

The council tax payments have been unaffordable since their partner left despite the client being entitled to the 25% single adult discount council tax reduction. However, there was an issue with the council, who were not applying the discount to the account as the client's father was using the client's address as 'care of.' The client's father lives on a non-residential caravan site and is not allowed to have post delivered there and does not have to pay council tax.

The client was placed in Breathing Space to give time for various issues to be resolved. The client had been making payments to the Enforcement Agent as they were scared not to do so. Breathing Space allowed them to stop these and free up income for essential expenditure.

Whilst in Breathing Space, we helped the client resolve the single adult discount issue, and this was put in place from the date that the partner had moved out. The Client has now applied successfully for the council tax reduction so going forwards payments should be affordable.

The client was advised to apply to Essex & Suffolk Water's low-income scheme and to Anglian Water for an extra care assessment. This has resulted in ongoing bills being reduced by 50%.

The client still has outstanding debts for council tax and water as well as non-priority debts of around £6,000 and a DRO (Debt Relief Order) will be applied for to clear these. Going forward the client will have no arrears to deal with and although it may still be a struggle, they should be able to keep up with ongoing charges from now onwards.

**Rachel Gowen - Debt & Benefits Adviser Lowestoft**

## **COMMUNICATIONS, COMMUNITY ENGAGEMENT, FUNDRAISING and VOLUNTEERS**

I joined Citizens Advice East Suffolk (CAES) in August 2023 to take up the newly created post of Communications, Community Engagement and Fundraising Coordinator. This is a full-time post based predominantly in our Leiston office, but I also travel around East Suffolk to attend networking events, partnership meetings and business events to raise the profile of CAES and to raise awareness of our work to potential donors as well as clients.

As well as raising CAES' profile, my role is also to raise funds. I research funding opportunities from grant making trusts and foundations (making applications where appropriate), as well as identifying private donors and businesses. We make funding applications to all Town and Parish Councils in East Suffolk to request funding and build relationships. Our funding applications are mainly to cover the cost of projects as well as all the core costs associated with running our charity. I also work closely with the Publicity Group coordinating all printing to ensure all our offices and outreaches have adequate supplies of up-to-date publicity materials.

Volunteers are at the heart of the service that we provide. As well as giving advice, volunteers continue to support us in other roles - as Trustees, undertaking research and campaigns, and providing general administration. Whatever their role and wherever they carry it out, we thank all our volunteers for their dedication, skills and energy. We couldn't do what we do without our wonderful team of volunteers.

We would be delighted to hear from anyone interested in becoming a volunteer. There are many ways you can help us, depending on your skills and experience, and the amount of time you have to give. Our volunteer roles include:

- Adviceline Operator
- Adviser – Face to Face
- Receptionist
- Administrator
- Researcher
- Trustee

CAES is a charity, and a company limited by guarantee, which requires us to have a Board of Trustees who oversee both the day-to-day running of the organisation via the Chief Executive as well as governance, finance and long-term business strategy. Becoming a Trustee offers a rewarding and impactful experience, with the opportunity to contribute to the success of CAES. Trustees bring diverse skills, experiences and expertise and enhance the Board's effectiveness, helping to drive innovation, strategic planning and problem solving. Please contact Chiara Saunders on [csaunders@caes.org.uk](mailto:csaunders@caes.org.uk) to find out more.

I have had a fantastic first year with CAES. I have learnt so much and love being a part of this wonderful charity. I am building a very full address book from networking and community engagement events and look forward to building on my first year of networking and bid writing.

**Sally Blake – Communications, Community Engagement and Fundraising  
Coordinator**

## MY JOURNEY FROM TRAINEE TO ADVISER

In May 2022 I sold most of my lawn care business to the staff and needed a new challenge, if not a new career. These thoughts promptly ended as they re-employed me after being let down by a staff member. By the summer of 2023 they wisely decided they really didn't need me, and my search started again. I knew I wanted to do something completely different, and although running your own business can be extremely challenging it didn't push me in other ways. Learning new skills and working in a team were particularly important to me, as most of the last twenty odd years I've worked alone, either in my office or on customers' lawns.

One day, whilst trawling through the jobs on Indeed looking for inspiration, I saw an advert for a Generalist Advisor at Ipswich Citizens Advice. I had always been vaguely aware of the work CA do, as my mum was a volunteer and then manager at the Framlingham and Leiston CAB offices in the 80's and 90's. The job was full-time, three days a week and wouldn't have fitted with my other work commitments, but it did send me to CAES the website and the Join Us button.

When I read the summary of what it means to be a volunteer advisor, I knew that it was what I wanted to do. The application was filled in, then a phone call and early in the new year a meeting with Chiara and other potential volunteers at the Leiston office. In the first week of February, I went in for my first observation day.

I realised on my way in that I hadn't had first day nerves for a new job since 1996 when I started at Girdlestone Pumps in Woodbridge. A warm welcome helped me quickly settle in, and a few hours of listening to phone calls and sitting in on face-to-face meetings immediately gave me an idea of the diversity of issues and people who are using CA. I also had the pleasure of my first proper look at the Learning Assessment Record and Skillbook training portal I would need to complete.

I think it's fair to say that most of us newbie volunteers do find the training a little daunting. It can feel a bit of a slog at times but the rewards of becoming useful in the office, and the amount of help available to us, makes it very worthwhile.

Becoming a volunteer at Citizens Advice is the best thing I have done for a long while, although I do still find it really hard saying the word "citizen" when answering the phone, without sounding like I'm slightly inebriated.

**Tim Woolnough - Adviser**

## WELCOME TO WOODBRIDGE

We have held an Outreach session in Woodbridge Library for many years. Before Covid, we also held a session at Framfield Surgery. We were always aware, however, that this was only reaching a few of those who needed our services.

One of the early aims of the merged CAES was to identify a suitable location for a Woodbridge office. A few months of searching, a few more of legalities and we were thrilled to move into a dedicated office at 7 Cumberland Street.

The site had previously been Caterpillar Nursery and had been empty for some years. The layout works well as a CA office, but we needed to remove the primary colours! Thank you to local contractors Chapel Properties for donating the skills of a painter to neutralise and refresh the walls at short notice so we could meet our target opening date.

We opened quietly just after Easter, with a louder fanfare in May (with thanks to the Town Council and Honey & Harvey for a delicious cake). Since then, we have seen clients from far beyond Woodbridge. As we always suspected, residents from surrounding villages need our support and as word spreads, we are seeing people from Sutton, Hollesley, Kesgrave, Waldringfield, Grundisburgh and further afield. Cumberland Street is proving a popular spot for those needing advice.

It's clear that having a dedicated office supports the work that we already do at our Outreach sessions, particularly those in Framlingham and Wickham Market. Appointments in Woodbridge can be arranged to deal with issues that are more time-consuming than can be dealt with at a drop-in surgery.

We are central, just off the Thoroughfare, and convenient for referrals from colleagues at the Job Centre or the East Suffolk Council Customer Services Team at the Library.

We are open three days a week (Wednesday, Thursday and Friday) between 10am – 2pm for face-to-face appointments. If you drop-in we will try to see you, but if not, we can usually make an appointment within a few days.

And if you live near Woodbridge and are interested in joining us, please come in and say hello. We are always looking for more volunteer advisers to join our team.

**Caroline Gidney - Office Manager Woodbridge**

## **OUTREACH – A VITAL SERVICE TO THE COMMUNITY**

CAES now offers 9 Outreach drop-in centres, their locations can be seen on the front cover.

### ***Yorkshire Building Society***

I go into the Yorkshire Building Society branch once a week on Wednesday morning from 9:30am - 12:30pm. I have three one-hour appointment slots which are booked in advance by the branch. If there are still appointments available, I will backfill them with clients from our task list. The enquiries I get from clients are very varied. They range from benefits, consumer, family and many others. Having one-hour appointments allows me time to talk to the client and help them either during the meeting or gather the information required so that I can get back to them with the advice a few days later. An example of this is that I had a client who wanted help completing a Pension Credit form, fortunately I was able to do this with them during the appointment slot. I have a good relationship with the staff at the Lowestoft branch, they are all very welcoming and friendly when I go there.

### ***Kessingland***

Every first Monday of the month either Jonathan or I attend a social group hosted at the Marram Green community centre which is a new initiative to support the local community. We are there from 10am - 12pm providing face-to-face drop-ins. We sit with the clients in the main area but there is also a separate private room available for clients who prefer this. Although this is a relatively new outreach, clients have been very keen to see us every time we are there. Clients come to see us regarding a broad variety of enquiries, however the main areas I have seen come up are benefits, housing and consumer.

### **Sara Mesquita - General Adviser for Lowestoft**

#### ***Bungay Outreach***

Clients are seen in a tiny office which forms part of the Community Hub, Number 28. The Outreach is open every Tuesday morning from 10am to 12 pm and invariably there are clients waiting for the Hub to open. I often see between 6 to 7 clients during a session, so it is quite full on.

Clients have a massive variety of issues: if I can't deal with the issue immediately, I follow up the case in the afternoon. Clients really appreciate the fact that I am there every week, and I do have some regulars. I have even been given 6 eggs!

The Hub is a friendly welcoming space, and the Outreach service has been very well received in Bungay.

### **Isobel Jefford - General Adviser for Bungay**



## TRAINING

Training for new volunteers is an important part of our work. We want everyone to get the training they need for their role, whether this is as a general adviser or in reception, IT, fundraising or something else. And we'd like them to feel they've joined a supportive group of staff and volunteers who will help them enjoy being part of the team.

The volunteer adviser training is rigorous, and it's not hard to see why: we cover a huge range of advice areas and, at the same time, every one of our clients is different. Advising is not just about finding the 'right' advice, it's also about thinking through what will work for the client given their circumstances – their financial situation, family circumstances, health issues, internet capability, literacy levels and so on. Interpersonal skills and a good understanding of how CA works are critical.

Trainee advisers have a mix of formal E-learning (using Skillbook) and practical sessions in offices. The Skillbook modules cover everything you need to know to be an adviser, BUT there are over 100 modules to work through! The idea is not that you remember everything, but that you gain sufficient understanding of advice areas and how CA works to ask clients the right questions and find the advice they need. Most people take 6-12 months to complete the Skillbook training – a considerable commitment.

It's not all E-learning. The 'best' aspects of the training programme from the point of view of current trainees are the overall summary sessions Chiara holds on specific topics ('how to think about benefits' for example) and the practical experience trainees have of sitting beside experienced advisers to observe and discuss how they work. Gradually trainees take on more adviser tasks so that when they go on the rota, and with the support of Session Supervisors, it's not like being dropped in the deep end. Or it might be, but at least they have arm bands.

I've recently moved from volunteer advising to take on a training support role. I'm enormously enjoying working with a group of trainee advisers who have a wealth of skills and life experience to bring to the role. Many are fitting in the training with part-time jobs, caring responsibilities or full-time education. It makes me realise, more than ever, just what an extraordinary group of people Citizens Advice brings together.

So yes, adviser training can be lengthy, intensive and feel over-the-top at times, but I think it is one of the standards that has helped build the reputation of Citizens Advice as an organisation. And it is one of the reasons we can be confident in stating that we do exactly what we say: provide trusted, quality assured, and independent advice to communities throughout East Suffolk.

So...a warm welcome to our current trainees and many congratulations to those now on the rota. You made it! And finally, a big thank you to everyone in CAES who supports the training in some way – that means all of us.

**Sarah Ladbury - Training Officer**

## PROJECTS

Projects are an integral part of the work we do as a charity. These projects go beyond the general advice service that we provide to the population of East Suffolk, they exist to provide advice in a specialist area, target groups who are less likely to engage in our general advice services or to work more closely in partnership with our stakeholders to provide a more holistic service. In the 2023/24 financial year we advised 2,862 people under our projects, amounting to 34% of clients we saw overall.

Some of these clients will have initially engaged with us through our general advice service, either via the phone, through email or by dropping in to one of our offices or outreaches, they then will have been referred to one of our advisers working under a project, for example for specialist debt advice or for assistance with applying for hardship funds. However, many of the clients we engage through projects would not have accessed our service otherwise.

Using the Probation project as an example, this project involves Probation Officers at the Lowestoft probation office referring clients to us for finance, benefits and debt advice. Many of the clients we see under this project have complex issues with high levels of unmanageable debt and a lack of understanding of the benefits system. However, over 50% of the clients we have worked with under the probation contract have never sought advice for their issues and many admit that they never would have had it not been for the referral by the probation service. This project has allowed us to engage a vulnerable group that needs support but often fails to proactively seek it out.

The Solutions project achieves something similar. Working alongside eight GP surgeries in the Lowestoft area we provide a social prescribing service to tackle the social and personal issues that impact patient physical and mental health. Again, many of these clients would not consider engaging Citizens Advice without the suggestion of their GP, but when they do, they find that much can be achieved. This holistic approach is a positive example of how when we work closely with our external stakeholders we can achieve the best results for our clients.

Another example of how our projects allow us to build relationships with stakeholders for the benefit of our clients is through our Local Welfare Assistance (LWAS) Project working alongside Suffolk County Council. Acting as a Gateway Partner we can assist individuals with their LWAS applications to simplify the process and ensure that they get their hardship payments as quickly as possible. As an extension of this, we will provide everyone seeking an LWAS payment with income maximisation and debt advice to try and identify the causes of financial hardship and offer solutions to provide greater financial security. We hope that this allows Suffolk County Council the reassurance that LWAS payments are being used to extend a base level of financial stability and adequately lift households out of hardship.

We hope to continue with the successful projects that we have in place and look forward to the establishment of further projects which allow us to extend our reach, build on our specialisms and develop stronger relationships with our stakeholders for the benefit of the people of East Suffolk.

**Jonathan Mason-Gordon - Projects Lead**

## **EQUALITY, DIVERSION AND INCLUSION & RESEARCH AND CAMPAIGNS**

Equality, diversion and inclusion forms a cornerstone of CAES, and it permeates all that we do, from the advice we give, the accessibility of our service and the staff and volunteers who work for us. It is important that clients, volunteers and advisers are treated as individuals and their specific needs are addressed. As a charity and a small company limited by guarantee, with limited resources, this can be a challenge, but it remains a key element of our identity and is embedded in our training, our business plan and our advice model.

The service we provide is confidential, free, impartial and non-judgmental. We do not exclude anyone who approaches us for advice – we make this clear in the way we treat our clients and the posters we have on display in our offices state that our service is open to all. Our offices are accessible, and we have invested in outreaches to reach residents in communities that might struggle to reach our main offices. Where possible we attend local events to spread access to our services wider.

We now provide an advice service by phone, email and face to face (both drop in and by appointment) to provide equitable access to people resident in our communities. Not all our clients can speak to us during office hours and therefore they find our email service very useful. Equally we have clients who cannot easily leave home but who can use our phone and email advice services.

We aim, through our advice and partnership work, to help develop a more inclusive society where everyone's rights are protected, and everyone's voice is heard. We advocate for equality, justice, and equity in all our initiatives, and we address this specifically through our Research and Campaigns work. We raise awareness of inequality within our community and campaign to address needs that we identify to build resilient communities.

We are an inclusive employer, and our staff and volunteers are from a wide variety of backgrounds, some with lived experience and others with accessibility needs that we support with the help of Access to Work. CAES is clear that respect and fairness is demonstrated across the organisation and our policies are put into action. We encourage our staff and volunteers to share their ideas, and we value the contribution they make to our organisation and its development.

**Chiara Saunders - Chief Executive**

## **PRINCIPLES**

- **CONFIDENTIAL**
- **FREE**
- **INDEPENDENT**
- **IMPARTIAL**

## KEEPING IN TOUCH WITH US

Citizens Advice East Suffolk (CAES) has been building its social media presence and has relaunched its website.

Our website, [www.caes.org.uk](http://www.caes.org.uk), provides information on:

- our services
- how to contact us
- where we are and when we are open

It is possible to email advice queries to us through the webform on the site.



The website also includes self-help pages, what opportunities are available within CAES and how to support us.

We also write articles for publication in the local free press and recent articles can be accessed through our website. If you have a publication that would benefit from these articles, please do contact us.

If you would like to follow CAES you can find us on

**X:** @CAEastSuffolk

**Facebook:** Citizens Advice East Suffolk

**Linked In:** <https://www.linkedin.com/company/citizens-advice-east-suffolk>

## **STAFF, VOLUNTEERS, TRUSTEES and TRAINEES**

### **STAFF**

Chief Executive: Chiara Saunders  
Executive Manager Quality & Training: Emily Coles  
Finance & Operations: Darren Lane  
Bookkeeper: Janet McLeod  
Office Manager Leiston: Kate Wilkin  
Office Managers Felixstowe: Amanda Dixon & Deborah Mann  
Office Manager Lowestoft: Emily Coles  
Office Manager Beccles: Darren Lane  
Office Manager Woodbridge: Caroline Gidney  
Quality Control: Tonia Sutton  
Session Supervisors: Caroline Gidney, Kate Wilkin, Joy Collicott, Jane London, Tina Winney,  
Rachel Gowen, Shelley Culley, Jonathan Mason-Gordon, Sara Mesquita  
Money Advisers: Beckie Chapman, Jeremy Wagg, Carla Petersen, Rachel Gowen, Sue Garrett  
Benefits Adviser: Julie Hills  
Guidance Tutor: Emily Coles  
Energy Adviser: Gillian West  
Outreach Development Project Worker: Sarah Zins  
Financial Capability: Ivana Thake  
Advisers Allocated to Projects: Tina Winney, Carrol Summons, Shelley Culley, Dee Kenny,  
Edith McKenna, Sara Mesquita, Deborah Mann, Jonathan Mason-Gordon, Isobel Jefford,  
Sharon Buxton.  
General Adviser: Julie Hayes  
Trainee Advisers: Isabel Teixeira, Izzy Petrie  
Communications, Community Engagement & Fundraising: Sally Blake  
Social Prescriber: Kayleigh Nunn  
Research and Campaigns: Shelley Culley  
Charitable Grants: James Howard  
Admin Support: Kelly Larter, Carole Cecil, Lynne Damerell  
Staff who left CAES since 1<sup>st</sup> April 2024: Dee Kenny, Clare Ludwig

### **TRUSTEE BOARD**

#### **ELECTED MEMBERS**

Nick Mayo (Chairman)  
Ed Day (Treasurer)  
Susan Robinson (Deputy Chair-resigned July 2024)  
Craig Fiddaman (Secretary resigned July 2024)  
David Verney  
Simon Quantrill

Richard McLeod (Secretary from July 2024)

Phil Davey (joined June 2023)  
Lydia Keeble (joined March 2024)  
Rob Wilkerson (joined July 2024)

#### **NOMINATED REPRESENTATIVES**

Malcom Pitchers (ESC) Steve Wiles (SCC)

We are always looking for new Trustees who could help us to develop and improve CAES. No special skills required but people with accountancy, personnel and fundraising skills would be extremely welcome. Please contact Chiara Saunders on [csaunders@caes.org.uk](mailto:csaunders@caes.org.uk) or one of our current trustees to find out more.

## VOLUNTEERS & VOLUNTEER ADVISERS as of March 2024

|                   |                   |                    |
|-------------------|-------------------|--------------------|
| Alison Moor       | Graham Thornton   | Robert Athroll     |
| Amanda Churchill  | Gillian West      | Ros Russell        |
| Andrew House      | Isobel Jefford    | Sally Harrison     |
| Andrew Lindqvist  | Jane London       | Sarah Ladbury      |
| Andrew Peacock    | Janet Perry       | Sarah Wells        |
| Ann Colville      | Jenny Hanid       | Sarah Zins         |
| Ann Smith         | Jeremy Hawksley   | Sharon Buxton      |
| Annette Villis    | Jeremy Wagg       | Sheila Townsend    |
| Antonia Field     | John Maxwell      | Steve Mecrow       |
| Barbara Rose      | Judy Gillis       | Susina Wheatley    |
| Belinda Clabburn  | Judy Humphreys    | Tim Rowan Robinson |
| Brian Watts       | Julie Nunn        | Veronica Posford   |
| Belinda Hoste     | Linda Rodwell     | Wendy Taylor       |
| Caroline Makin    | Liz Rastrick      | Yvonne Power       |
| Carol Lockwood    | Louise Brearey    |                    |
| Catherine Melia   | Lyn Chamberlain   |                    |
| Christine Coulson | Lynne Dobney      |                    |
| Claire Pagan      | Maddy Rhodes      |                    |
| David Davies      | Marcia Barker     |                    |
| David Lindars     | Mary Hennessey    |                    |
| David Mackie      | Nathalie Moir     |                    |
| Derek Jacobs      | Peter Loosemore   |                    |
| Elaine Coventry   | Phil Holmes       |                    |
| Eunice Mendoca    | Rob McCulloch     |                    |
| Geoff Bingley     | Robert Laithwaite |                    |

## TRAINEE ADVISERS

|                   |                   |                 |
|-------------------|-------------------|-----------------|
| Aisling Bowman    | Clare Riseborough | Diana Turner    |
| Nicky Dallen      | Sue Smith         | Reaya Blackwell |
| Alex Dolbey       | Sarah Vickers     | Lily Dimmock    |
| Eileen Gibson     | Gerard van Tonder | Emma Villar     |
| Julie Jordan      | Tim Woolnough     | Kat Adams       |
| Margaret Lindgard | Jan Wright        | Phil Dean       |
| Annabel Outlaw    |                   |                 |
| Anthony Mills     |                   |                 |
| Alina Gwizdala    |                   |                 |
| ElaineTownshend   |                   |                 |

## ADVISERS & TRAINEES WHO LEFT

|                   |              |
|-------------------|--------------|
| Ann Bagert        | Jeff Harris  |
| Ann Lambert       | Mary Piddick |
| Wendy Dawson      |              |
| Stephanie Goulter |              |

## MAIN OFFICES (by appointment)

**Beccles** 12 New Market, Beccles, NR34 9HB

Open to the public: Monday, Wednesday, Friday 10am - 2pm

**Felixstowe** 2-6 Orwell Road, Felixstowe, IP11 7HD

Open to the public: Monday- Friday 10am -1pm

**Leiston** 14 Colonial House, Station Road, Leiston, IP16 4JD

Open to the public: Monday Tuesday, Thursday 10am - 2pm

**Lowestoft** St Margaret's House, Gordon Road, Lowestoft, NR32 1JQ

Open to the public: Tuesday and Thursday 10am - 2pm

**Woodbridge** 7 Cumberland Street, Woodbridge, IP12 4AH

Open to the public: Wednesday, Thursday, Friday 10am – 2pm

## OUTREACHES (drop in to see us)

| Location  | Day                                   | Time              |
|---|---------------------------------------|-------------------|
| <b>Alderton and Aldeburgh</b><br>Local GP surgeries                           | (by appointment)                      |                   |
| <b>Bungay</b><br>28 Wingfield Street,<br>NR35 1EZ                             | Every Tuesday                         | 10 am -12 noon    |
| <b>Felixstowe</b><br>The Oaks Family Hub, Grange<br>Road, IP11 2LA            | 1 <sup>st</sup> Wednesday every month | 1 pm - 4 pm       |
| <b>Framlingham Library</b><br>The Old Court House, Bridge<br>Street, IP13 9AJ | Every Friday                          | 10 am – 12 noon   |
| <b>Halesworth Library</b><br>Bridge Street, IP19 8AD                          | Tuesday Fortnightly                   | 10 am - 12 noon   |
| <b>Kesgrave Community Centre</b><br>Twelve Acre Approach,<br>IP5 1JF          | 3 <sup>rd</sup> Tuesday every month   | 9 am – 12 noon    |
| <b>Kessingland</b><br>Marram Green, NR33 7AH                                  | 1 <sup>st</sup> Monday every month    | 10 am -12 noon    |
| <b>Saxmundham Library</b><br>Street Farm Road, IP17 1AL                       | Every Wednesday                       | 10 am – 12 noon   |
| <b>Southwold</b><br>Stella Peskett Millenium Hall,<br>Mights Road, IP18 6BE   | Mondays fortnightly                   | 10 am - 12 noon   |
| <b>Wickham Market</b><br>Resource Centre, Chapel Lane,<br>IP13 0SB            | Every Tuesday                         | 1.30 pm - 3.30 pm |

To contact us or for more information:

Visit our Website at [caes.org.uk](http://caes.org.uk)

Email us at [advice@caes.org.uk](mailto:advice@caes.org.uk)

Call us on 0808 278 7866

**Our thanks to Leiston Press for their help in preparing the Annual  
Report**

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Company Registration No. 5866861  
Company Registered in England, Registered Office St Margaret's House, Gordon  
Road, Lowestoft, Suffolk NR32 1JQ  
Authorised and Regulated by the Financial Conduct Authority  
FRN: 6177682**