

Sudbury and District Citizens Advice

Chairman's AGM Address for year 2021 - 2022

Looking back over the last two years, it is interesting to note the major changes in outlook that we were expecting. In 20/21 we were expecting the end of the pandemic, business as usual to return and a major spike in unemployment issues together with a surge in debt and benefits. None of that happened as anticipated. The pandemic continued, employment remained buoyant in the face of the "great resignation" and people were not chased for their debts.

At the time of the 21/22 AGM, we were beginning to experience resource and staffing issues, common across the country, which we thought would be difficult to solve. And the pandemic was still raging. Debt cases had not risen, and universal credit questions were in decline. We expected that the funding environment would not tighten in 23/24. Again, that forecast was wide of the mark. We were more successful in building and maintaining the team, which is now the strongest we have had in my memory. With the end of the pandemic (if you can call it that) debt cases have grown very quickly, while our own funding outlook tightened faster than we expected.

Our Impact report, which will be available on our website and distributed to Councillors, shows that we helped 1,910 people with 8,956 problems and gained income for them of £395,375 during the year. The key observation is that clients' problems are becoming more complex; the issues per client are now averaging 4.5 and the activities (emails phone calls etc.) per client are 3.2; these are up 7% and 33% respectively. The work to service a client is increasing, even before we see an increase in clients.

The value of our service to society as estimated through a Treasury approved model per £1 invested in our services....

- £2.72 totalling £802,000 in savings to government and public services (fiscal benefits). By helping stop problems occurring or escalating, we reduce pressure on public services like health, housing, or out-of-work benefits.
- £16.39 totalling £4.8m in wider economic and social benefits (public value). Solving problems improves lives. This means better wellbeing, participation and productivity for the people we help
- £8.94 totalling £2.65m in value to people we help (financial outcomes following advice). As part of advice, we can increase people's income, through debts written off, taking up benefits and solving consumer problems.

I am pleased to say that our recent survey shows we are being effective in helping our clients – based on their feedback.

- 87% of clients using our service found it very easy or easy to access the service.
- 84% heard about us from a relative, already knew about us or were referred by another agency.
- 88% said the advice they received resolved completely or in part their problem.
- 85% said they felt better able to cope with their problem after receiving advice.

- 95% said they were very happy or happy with the service they received.
- 90%, an increase of 10% on 2020 - 2021, said the advice helped them feel less stressed or worried.

This year we are heading into a cost-of-living crisis which is accelerating demand combined with a much tighter national funding environment, although it is important to note that the local funding support that is our core has been strongly maintained. We have fixed the staffing issues that we thought might be difficult but are facing the rising demand with a budget deficit of £55,000 for the current year. It is important to note that we have adequate reserves to cover this deficit but will need to balance the books in 23/24; we have plans in place to address that challenge.

In the current year and for 23/24 the priority is to focus on serving increasing demand more efficiently and correcting the funding imbalance.

The cost-of-living crisis, triggered largely by the Ukraine war, is the most serious economic shock our service has had to face in the memory of those of us in Sudbury and District can recall. Its full impact is not yet clear. However, we are seeing leading indicators in our statistics and the work for our latest business plan has provided important insights. That is why we have decided to make a presentation after the formal business of the meeting on what we are experiencing and the outlook as we see it. We hope this will help to inform local communities and leadership on exactly how the conditions are beginning to impact. I hope you will all stay for a cup of tea and listen to that presentation.

This organisation is nothing without its leadership both at the executive level and at the Board and of course our wonderful volunteers and advisers.

Last year I said that “the advice we provide is totally dependent on our team of dedicated volunteer advisors, led by our outstanding core team under the guidance of Colleen Sweeney, our Chief Officer..... Their combined work has been the bedrock of our performance. On behalf of the trustees, they all have our greatest respect and sincere thanks”. This year I cannot do better than repeat it. The operating conditions have not been easy; we have needed to be responsive and agile.

At the Board level, we have lost the services of Janice Bowdery, who resigned during the summer and Margaret Maybury who is not offering herself for re-election at this meeting after 3 years. We thank them both for the wisdom and contribution around the Board table. We have welcomed three new Trustees: Sarah Bartlett, Martin Royal, and Riham Aboushousha. In line with our portfolio approach, they are respectively filling the roles of Treasurer, Fundraising and Information Assurance and HR and Policies. I trust you will vote for them unanimously. We will be recruiting further trustees in the coming months and invite applicants who feel they can contribute to our leadership and direction.

We are extremely grateful to our many supporters for their funding and especially the District, Town and Parish Councils, Suffolk County Council, the Clinical Commissioning Group and the National Lottery. We appreciate their confidence in what we do and their continued support as we move from the pandemic into the cost-of-living crisis. We are committed to working with

them on reach and engagement with our community and in alliance with other Citizens Advice organisations and social service agencies across Suffolk.