

# Sudbury and District Citizens Advice

## Chairman's AGM Address for year 2022 - 2023

I have had the honour to be Chairman of Sudbury and District Citizens Advice for 3.5 years and this is my fourth AGM, just 2 of which have been in-person events. In preparing my comments for this meeting, I looked back on my previous addresses and reflected on the experience.

We are now definitively in the post-Covid era, albeit that the virus is now endemic. Our clients, staff and volunteers are still experiencing the illness – many for the second or third time – but mostly without the worst implications.

That means that we have returned to some kind of 'normal' – but it is a 'new normal'. We are operating differently in many respects:

- Our office is once again a lively hub of activity and it is good to see the warm and professional interactions that colleagues have while they are working together.
- However, our adviser and staff team have adopted hybrid working for the long term, based on the learnings that we gained from the pandemic and the systems skills that have been introduced.
- Face to face advice has resumed on a by-appointment basis and we are typically seeing in the range 20%-25% of clients each month on this basis; we will not return to a 'drop-in' model.
- The client base is changing in terms of the range and complexity of the issues they present with; the workload that is involved has increased steadily in terms of emails and phone calls made on their behalf.
- The growth in complexity has been significantly driven by people seeking debt advice, reflecting both the cost-of-living crisis and the fact that people were not chased for debt during the pandemic.
- Finally, we are seeing year on year increases in the proportion of clients with long-term health conditions, a reflection of the national story of long-covid and general debilitation.

The work of our wonderful team of staff and volunteers in responding to this 'new normal' can be best summarised in the following points:

- Successfully recruited and trained the volunteers and staff to maintain our capacity to the highest quality
- Serviced the increased demand and work complexity without backlog
- Achieved fantastic client feedback on our service through the client survey
- Proactively reached into the community across the district.
- Passed all the national accreditation tests for quality and compliance.

In addition, we narrowed the financial deficit that we were forecasting this time last year from £55,000 to £24,000.

I hope you will agree that this list demonstrates a significant achievement.

We exist for our clients, so please allow me to give you specific details of the recent client survey, also available in our 22/23 Impact report, which can be downloaded from our new website.

- 90% of clients, an increase of 3% on last year, using our service found it very easy or easy to access the service.
- 89% heard about us from a relative, already knew about us or were referred by another agency.
- 83% said they felt better able to cope with their problem after receiving advice.
- 86% said the advice they received resolved completely or in part their problem.
- 86% said the advice helped them feel less stressed or worried.
- 98%, an increase of 3% on last year, said they were very happy or happy with the service they received.

Another way to appreciate the contribution of our team to our district is to recognise the direct economic impact for the people we help. We returned £1,061m to clients, an increase of 130% vs last year. The biggest increases within this number were £746,000 in income benefits, an increase of 88%, and £230,000 in debts written off, an increase of nearly 10 times!

It is important to also note our value to wider society. We use a Treasury approved model to calculate the financial value of our advice and the positive outcomes it contributes to individuals and society. This shows in 2022 - 23 that for every £1 invested in Sudbury & District Citizens Advice we generated at least:

- £3.75 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. That equates to £772,000.
- £23.85 in wider economic and social benefits (public value). By solving problems and improving lives, we improve wellbeing, participation and productivity for the people we help. That equates to £4.9m

This time last year we were heading into the cost-of-living crisis and anticipating a hockey stick effect in the demand for our services. That has not yet occurred in the same way that has been experienced in other parts of the country but we remain alive to the risk and are watching our statistics to ensure we monitor demand trends.

We were also facing into a substantial budget deficit of £55,000 which as I noted earlier we were able to reduce to £24,000. This year we have been looking at a much more substantial budget deficit in excess of £100,000. The economic environment has tightened considerably and the Board has put in place a fundraising programme to engage more extensively with local foundations, councils and business. Our new website is the first part of this programme and I urge you to take a look and give us feedback. We estimate that we have 18 months of headroom in our reserves, which is not a lot of time to change our model. If you feel able to help with cash, resources or connections, please let us know.

Notwithstanding this challenging outlook, it is important to recognise the contributions of our many supporters for their funding and especially the District, Town and Parish Councils, Suffolk County Council, and the National Lottery. Babergh District Council with which we work closely

on a day-to-day basis are superb supporters and have helped to fill the gap left by the loss of health service funding right across the county.

Two years ago 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”. I repeated it last year and can do no better on this occasion.

At the Board level, we lost the services of Murat Kirac in May this year due to work pressures; we thank him for his service including a brief spell as Treasurer. We have welcomed two new Trustees, Matt Martin and Piers Roberts who will assume portfolio roles at the board table for legal matters and fundraising. I trust you will vote for them unanimously.

It is a constant task to maintain a balanced Board which can provide the challenge we need. We are open to recruiting further trustees in the coming months and invite applicants who feel they can contribute to our leadership and direction.

I am grateful to the Trustees for their confidence in my chairmanship which has been a responsibility I have embraced with pleasure because of the value we provide in the community. However, I have warned the Board that I do not expect to be delivering this address this time next year and will be working towards that goal, confident that we are in good shape from a governance and quality point of view. We just need to fix the funding.

Do please stay after a cup of tea to hear a little about our experience in the cost-of-living crisis for just 30 minutes with time for Q&A with the team.