



2024 – 2025

**1<sup>st</sup> July 2024** – Citizens Advice Ipswich marked **50 years** of delivering advice and support to the community.

We marked this milestone with an event to celebrate the team and the achievements made through the year, at our Away Day.

We also held a celebratory AGM in Ipswich Town Hall where the inaugural public meeting was also held 19 November 1973 to agree that Ipswich should establish its very own Citizens Advice Bureau.

Each event gave time to reflect on the changes we have seen and to look forward to how we need to ensure that we continue to meet the demands being placed upon us.



It was a very special year of celebrations, that also included a humbling invitation to the King's Garden Party at Buckingham Palace.





## What happened in 2024 – 2025?

Citizens Advice Ipswich provides free, confidential, impartial and independent advice and information for the benefit of the local community to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

The cost-of-living squeeze has continued to affect households across the country; those areas of deprivation have been particularly impacted. This has resulted in increased pressures on our services as we are a main gateway for accessing Charitable Support. Many of our statutory colleagues have continued to work remotely with reduced or no face-to-face services open for clients.

There are financial pressures on VCFSE colleagues across the area, many of whom are having to reduce or close their services, resulting in more clients seeking support from us.

In addition to the continuing provision of quality assured advice services to the local community, the primary objectives for the year were to increase capacity of the team to meet the additional needs and continue maintain the partnership with key stakeholders.

## Public Benefit

The principal activity of Citizens Advice Ipswich remained the provision of free, confidential, independent and impartial advice, information and counsel for members for the public. This is provided Monday to Friday through the central office, Tower House, 17 Tower Street, Ipswich, IP1 3BE.

In addition to generalist advice, the following specialist advisory services were provided:

- Specialist Debt
- Specialist Welfare Benefits Advice
- Social Prescribing services
  - Connect for Health (Delivering services in partnership with GP surgeries across Ipswich)
  - Long Covid Clinic
  - REACT team
- Energy Advice
- Income Maximisation (Addressing Fuel and Food Poverty)

We are Gateway partners for and administer several charitable support options:

- Gateway Partners for charitable support from LWAS,
- Glasspool Trust administrator
- Food Bank referrals
- Fuel Vouchers
- Local Grant giving Trusts

## Community Impact

Citizens Advice Ipswich has the knowledge, skills and experience to make an impact where clients experience greatest need: most significantly in terms of preventing homelessness, maximising benefits and managing debts, including priority debts such as council tax and rent arrears outcomes. This generates tangible savings for statutory services in terms of lower costs incurred in a range of areas including temporary accommodation, debt enforcement, social care support and primary health

care. The charity strives to empower people to help them solve the problems they face and to help them own the solutions to them.

Citizens Advice Impact tools help us to evaluate the difference we make to local communities. These include a New Economy and HM Treasury approved methodology and draws together evidence of the impact of all our activities. The benefits to the community can be expressed in money terms as:

- Fiscal savings
- Public value
- Benefits to individuals
- Improved emotional wellbeing

We recognise and are proud of the impact that **volunteering** has on the local community members who generously donate their time and skills to support delivery of our services.

## Achievements and Performance

Citizens Advice Ipswich reached 50 years of delivering service in July 2024. The AGM in November 2024 was held in Ipswich Town Hall the same venue that the initial public meeting to form Ipswich's own Citizens Advice office was held back in 1973.

In the reporting period the business undertook a year three Leadership Self-Assessment evaluated by National Citizens Advice. This assessment looks deeply into eight different areas of the business and evaluates performance against a set criteria measuring quality standards. **Citizens Advice Ipswich achieved the highest outcomes, making eight consecutive years of top marks when externally examined.**

Citizens Advice Ipswich remains one of the busiest local citizens advice offices in Suffolk, approximately one third of the clients using citizens advice in Suffolk used the Ipswich local office. This is reflected in key statistics; our client management system known as Casebook records clients and client issues in the following way: -

- Unique clients – individual clients were counted once only during the period.
- Client Issues – client enquiries may include more than issue e.g. employment rights and tax credits or clients may return in the period with new enquiries
- Client Contacts – contact with clients by phone, letter, email or in person.

The data generated by the system shows that during 2024 – 20225 reporting period Citizens Advice Ipswich supported 9,032 clients presenting with 31,846 issues (2023/2024: 9,998 client contacts with 39,744 issues)

We are aware that we are unable to meet the full demand we are experiencing, we are continually reviewing our procedures and looking at ways to be more efficient, ensuring that we continue to meet vulnerable client needs.

## Combating Fuel Poverty

During 2024 to 2025 we worked to address fuel poverty through several different ways, all generalist advisers are being upskilled to be able to deliver basic energy saving advice. We have dedicated energy advisers (trained up NEA/City & Guilds Level 3 Award in Energy Awareness. We have been active in administering the **Fuel Voucher Scheme** which extends across Suffolk.

Our energy specialist works in partnership with **Cadent Energy** undertaking casework with vulnerable clients needing support to reduce their outgoings and energy costs alongside increasing their income to be able to better heat their homes. The demands for income maximisation are high with the assistance of Health Inequalities funding we were able to increase the capacity of this team.



An award from the **Food Sustainability Fund** enabled us to expand our reach to work with the Ipswich Top Up Shops offering advice and support directly to those most in need.

A further project commencing in February 2025 funded through SCC **Ipswich PDP** offers outreach support at the Top Up food shops across the town.

## Digital Inclusion

From the start of the pandemic Citizens Advice Ipswich recognised that digital inclusion, already an issue in Ipswich would be a greater challenge for clients needing to access services that had to a greater or lesser extent moved to remote delivery.

Continued funding from **Suffolk County Council** under the hardship fund enabled us to support clients accessing Local Welfare Assistance (LWAS) providing much needed financial support for many households.

The increase in demands for face-to-face services has promoted a greater focus on gathering data to understand the extent to which our services are being sought due to digital exclusion.

**The National Lottery** fund our specialist Welfare Benefits team. Advice on welfare benefits continued to be in high demand we approached in the past year, with many queries around eligibility for claiming benefits (878 clients). The reduction in other town centre charities resulted in additional demand, a grant from **Suffolk County Council** to assist with capacity has been welcomed.

**Charitable Support:** We have continued to support local charitable trusts as an agent in the administration of grants payable to individual clients. The grants have a range of different criteria that advisers consider in line with client circumstances.

As a gateway to grants and support for many in need, we referred 746 clients to the local food bank and assisted with accessing a range of other essential grants.

**Housing advice** considerably increased, largely due to the changes in rental legislation and an increase in ‘no fault’ evictions, this has driven to the provision of a dedicated Housing and Employment specialist caseworker to work with some of the more complex situations.

**Money Advice:** During 2024-25 the Money Advice team continued to support clients and have written off £526,592 worth of debt. The team supported 486 clients (down from 557 the previous year). The team undertook 24 Debt Relief Orders and 3 bankruptcies. It has been a challenging year, with increasingly vulnerable clients presenting and needing a great deal of support to resolve their money issues and get cases through to a conclusion. The team saw a notable increase in rent arrears, both with private rented properties and social housing.

There has been an increase in demands for **Income Maximisation**, driven by the impacts of the higher cost of living especially on working families on limited incomes. We have a specialist resource to review income and expenditure and seek areas to maximise household resources.

Outcomes	
Income gain	£2,573,568
Re-imbursements, services, loans	£122,745
Debts written off	£534,672
Repayments rescheduled	£19,750
Other	£281,270

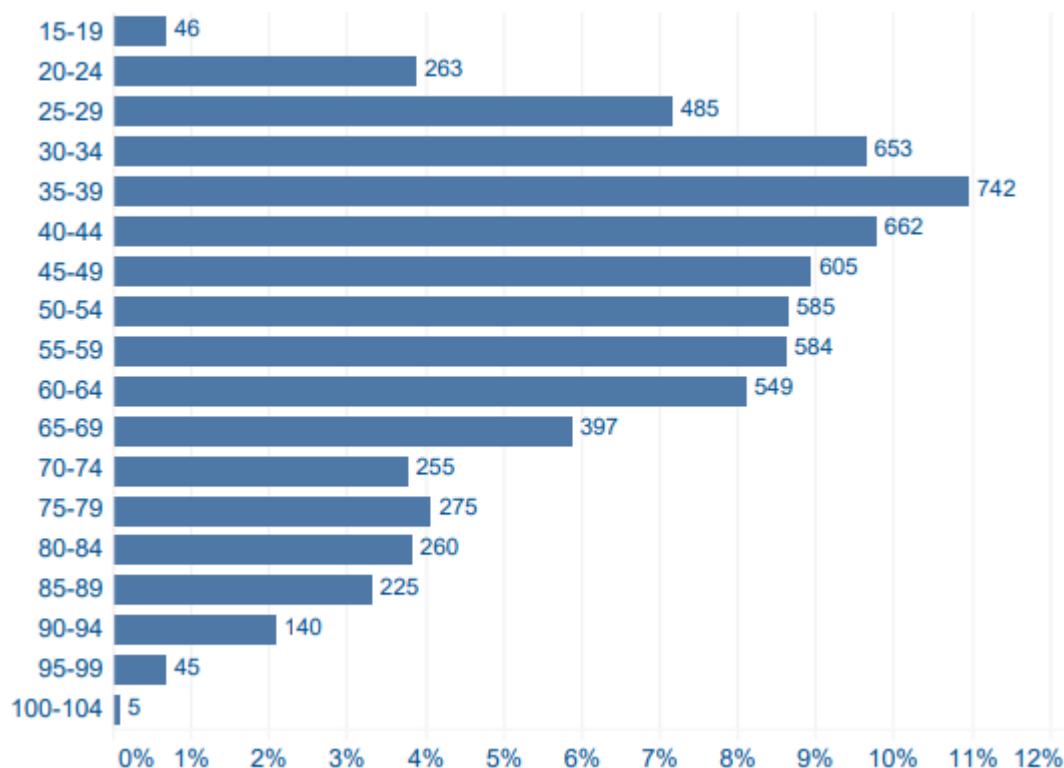
The amazing team through the combined efforts of applying for welfare benefits, supporting charitable grants, reducing expenditure and maximising Income gained **£2,753,568** for our clients that went back into the local economy.



## Demographics

There was a noticeable increase in demands from younger working age households, many with children seeking advice and support.

### Age



Clients numbers		
Alexandra	547	79%
Westgate	505	
Bridge	433	
Gipping	391	
Whitehouse	331	
Stoke Park	327	
Whitton	312	
Priory Heath	302	
Gainsborough	299	
Sprites	246	
Holywells	228	
St Johns	222	
St Margarets	210	
Rushmere	178	
Castle Hill	161	
Bixley	121	
East Suffolk	681	11.2%
Babergh	295	4.85%
Mid Suffolk	291	4.78%

Clients from across the area use our services, the majority are from the Ipswich Borough, although the Ipswich footprint extends outside of the existing boundary.



## Partnership Working:

The advice and support services we deliver have expanded over the years, working in partnership with many different funders we are able to offer a far wider range of support.

Money Advice and Pensions Service	Specialist accredited debt advice
St Giles Trust	Delivering in partnership specialist debt advice to the probation service.
Suffolk and Northeast Essex Foundation Trust Integrated Care Board	Social Prescribing projects: - Connect for Health: (working with Primary care across Ipswich) REACT (Reactive Emergency Assessment Community Team): provide care and support to patients within their own home, avoiding the need for them to come into hospital. Long Covid Support: Supporting the Long Covid clinic based in Ipswich Hospital
The National Lottery	Specialist Welfare Benefits Advice including tribunal representation.
Cadent Energy	Offering energy casework, to maximise household income for vulnerable clients.
Yorkshire Building Society	Working in partnership to provide advice and support for YBS customers

These projects and partnerships bring not just much needed additional finances into the charity but also offer added value to the services we provide for the community enabling access to specialist services within the same organisation.

There is a greater understanding of the impact that Quality Assured Advice and Support has on improving individual Health and Wellbeing. We aim to enable clients to address the social economic issues that cause stress and anxiety, and support with advice on Housing, Employment. Money worries, Relationships, Consumer matters and more.

## Customer Satisfaction

What our customers think about our services is important to us, we are always looking to improve our services to ensure that we are accessible to everyone in the community that needs support.

We hold the advice Quality Standard; this denotes that we meet National standards for the advice that we provide. To continually monitor and ensure that we retain this standard we undertake significant ongoing training to the team, we undertake checking of the casework they undertake, and we are externally checked every month to ensure standards do not slip.

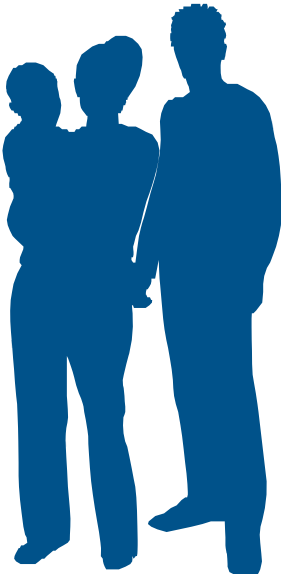




We know that we have struggled to meet the demands we are seeing, which has generated frustration among clients. We have implemented performance improvement measures and strengthen our team to assist with addressing these problems.

We also know that due to the complexity of the issues clients are facing we are often working with them for longer.

Here is a sample of the work our team undertakes

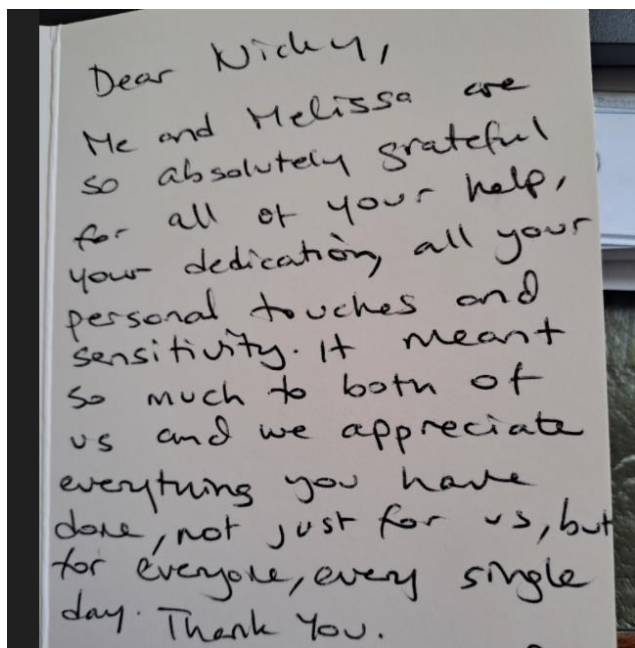
Complex Issues	
Summary	<p>Client seeking money advice due to Penalty Charge Notices received whilst driving partner's vehicle.</p> <p>Client thought they would be liable and not partner, but second appointment booked with both after explaining partner would be liable as vehicle registered in their name.</p>
Issue(s) to be addressed	<p>During second appointment, the complexities at home became apparent with 3 adults and 3 children living in a 3-bedroom property. Grown up child previously subject to DV and now living with clients, 2 youngest children undiagnosed autistic and require additional support and care from clients. One client and grown-up child have HMH diagnoses.</p> <p>When discussed potential DLA, PIP and housing for grown up child and their child, clients stated it was too much for them to attend GP appointments, and for grown up child to re-register for Gateway to Home Choice.</p> <p>One client had also considered becoming full time Carer for one of the children, but stated they had no idea of how to investigate this or apply.</p>
	<p>Discussed with clients that we could potentially assist with Benefit Checks, assisting with completing PIP and Carers Allowance applications, assisting grown up child with GTHC re-registration or at least being able to signpost them to organisations that could assist.</p> <p>We also discussed social prescribing.</p>
	<p>Clients stated they already feel like a weight has been removed from them, as their home life is so stressful, and they do not know where to turn or what assistance is available. They were not aware help would be available.</p> <p>They have been given PIP claim helpline number to request 2 x PIP applications, at which point we can book appointments for completion.</p> <p>A Benefits check will be completed, and clients will investigate whether there is assistance from the GP surgery through Social Prescribers. This is in addition to debt advice.</p>

### Dental Treatment

Summary	<p>Client was referred by GP surgery for help with mental health. Client was already working with Suffolk Wellbeing and voiced that this had helped him feel less suicidal.</p> <p>The reason why client's mental health was low was due to issues with his teeth. Client only had 6 bottom teeth which were worn down.</p> <p>Client explained that due to being autistic and sensory issues and did not like being touched. When client was in employment, previously paid for private dentists to put him to sleep during dental appointments.</p> <p>Client was no longer in employment; he was claiming Universal Credit and PIP.</p>
Issue(s) to be addressed	<p>Client couldn't eat due to the lack of teeth he had and was therefore underweight.</p> <p>Client had severe social anxiety because of this, so did not leave the house.</p> <p>Client wanted funding for dental implants. When previous fitted with dentures, they caused vomiting due to sensory issues.</p>
Action(s) taken	<p>Examined potential funding options but nothing sufficient to cover the whole cost of dental implants.</p> <p>This would also be time consuming for the client as he would need to get dentist quotes prior to getting a grant which he would have found too overwhelming.</p> <p>As client's dental situation was negatively impacting his mental and physical health it was discussed and agreed with manager that medical intervention was required.</p> <p>Consent agreed to contact GP surgery to request they refer to the Oral Team at Ipswich Hospital for dental treatment. This would be free treatment via NHS so funding would not be required.</p>
Result / Outcome	<p>Following contact to client's GP surgery requesting that clients was referred to the hospital for dental treatment, client was offered an appointment with the Oral Team.</p>

These are a sample of the broad range of issues and situation that we are presented with that the advisers work to resolve. We support on average **180 clients a week**

The feedback from our clients is humbling, we know from what they say to our advisers, the cards and gifts that they give us how big a difference our support means.



"God Bless you, I'll sleep well tonight!"

"Thank you from the bottom of my heart. So, appreciate all your help"

Clients often make donations they bring in flowers, chocolates, biscuits by way of appreciation, I know this makes the team feel valued.



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We continue to make improvements to the premises at Tower House, embracing the heritage of the beautiful building making it a better place to visit and work in.



We thank all our partners, funders, staff, volunteers and clients for their ongoing support



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