

2023/2024

Annual Report



Celebrating 85 years of empowering our community

This annual report highlights our key achievements and financial performance over the past year. As we mark 85 years of service, we reflect on our ongoing commitment to providing free, impartial advice to those in need and celebrate the impact we've made in empowering individuals and strengthening our community.



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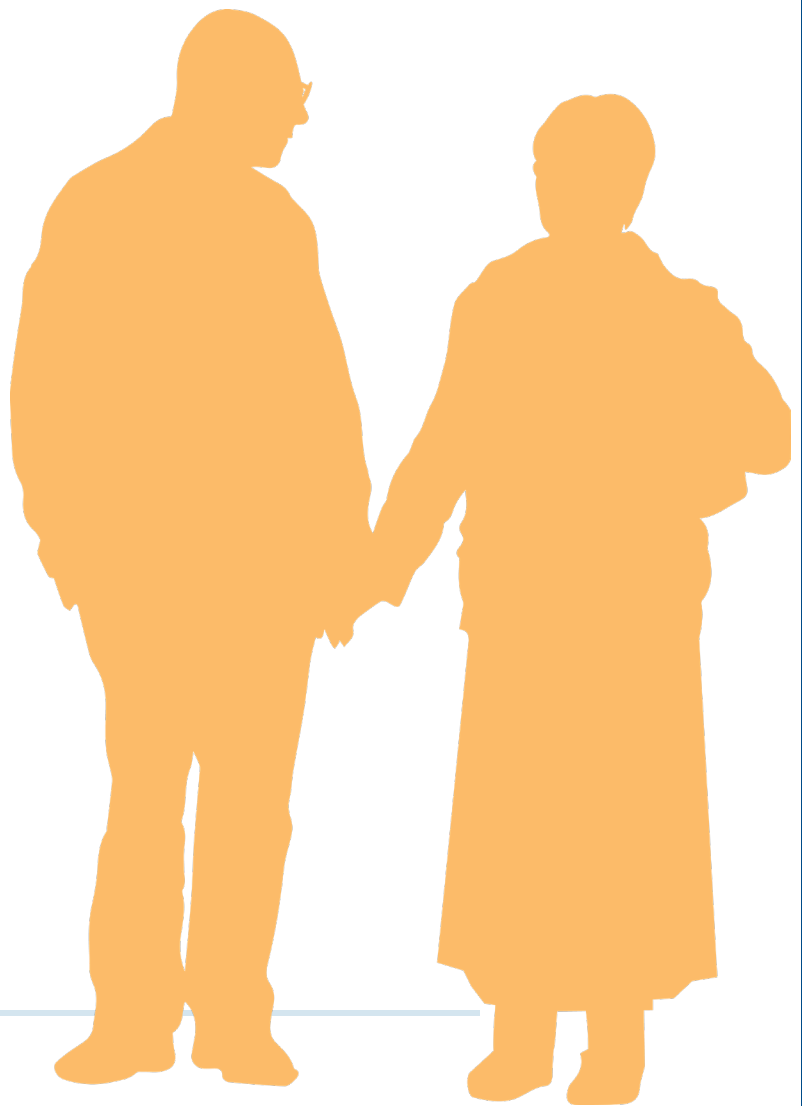
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Making a difference one client at a time

We are proud to have helped thousands of people this year, from providing financial advice to resolving complex debt issues. Our ongoing commitment to empowering individuals is reflected in both our growing outreach efforts and the positive feedback we receive. Here's a quick look at our impact last year:

9,461 people helped



Over £6.8 million income generated for our clients

50,928 advice issues dealt with



10 new volunteers recruited and trained

90% of people would recommend our service



New outreach locations and pop-up events set up for Face to Face

3,846 Local Adviceline Calls answered



£6 million debts dealt with £1.5million debt written off services

Message from the Chair

It has been a privilege to continue serving as Chair of the Board for Citizens Advice Flintshire. This year has brought its share of challenges and successes as we remained steadfast in our mission to provide free, confidential, and impartial advice to those who need it most in our community.

The impact page of this report highlights the incredible progress we have made over the past year. These achievements are a testament to the tireless efforts of our staff, volunteers, and partners, who consistently go above and beyond to ensure our services are accessible and impactful.

I want to take this opportunity to highlight the strides we have made in collaborating with other Citizens Advice services across North Wales. Strengthening these partnerships has positioned us to pursue regional bids and work collectively to serve our communities better. This collaboration reflects our shared commitment to innovation and efficiency, ensuring we deliver the best possible outcomes for the people of North Wales. This year has not been without its challenges. Many clients have presented with complex needs, requiring more intensive and tailored support.

Despite these pressures, we have remained resolute in adapting and innovating, finding new ways to meet demand and deliver high-quality advice to those who depend on us. The Board has been deeply engaged in providing strategic oversight, ensuring financial sustainability, and aligning with our core mission. Over the past year, we have made significant progress in strengthening our compliance with the Citizens Advice Membership Scheme,

developing a clear plan to address key areas of improvement. In April, we welcomed Martin as our new Treasurer following Lucie's retirement after many years of dedicated service. We are delighted to have Martin on board, and I would like to extend my heartfelt thanks to Lucie for her exceptional contribution and unwavering commitment to our organisation.

As we look to the future, our priorities include further strengthening our partnerships with other Citizens Advice services in North Wales, diversifying our funding streams, and enhancing the quality of our service delivery.

I would like to extend my deepest gratitude to our incredible staff and volunteers for their dedication, resilience, and passion. I also wish to thank our funders and supporters for their invaluable generosity, as well as my fellow board members for their unwavering commitment to our mission. Together, we have achieved so much, and I am confident that we will continue to rise to meet the evolving needs of our community in the year ahead. Thank you for your ongoing support of Citizens Advice Flintshire.

Laura Clays, Chair of the Board



Message from the CEO

This year has seen continued high demand for information and advice services and sadly has seen deprivation become more common and embedded in our communities. To try and meet this demand, we continued to expand the access channels into our service, alongside our physical presence including outreaches in local Food Banks and Community hubs - to reach more Flintshire clients. However, we also understand the importance of partnership working to tackle these issues prevalent in our community, and in addition to advice and providing people with fuel and food vouchers - we worked with Flintshire County Council and FLVC to deliver biannual "Advisers Network Forums" which brings together frontline workers from all sectors to share best practices and information.

Our event in May 2023 was attended by over 100 people and we had a guest speaker from the Welsh Government to share their approach to the 'Cost of Living Crisis'. A key element of the day was providing practical advice and information on food poverty and the local services available. We had speakers from the Flintshire Foodbank, Community Fridges, and 'Well Fed' - a charity whose role is to reduce poverty by providing fresh meals to individuals in need and working with charities or other organisations working to prevent or relieve poverty locally. Further, as part of a national organisation, Citizens Advice has been able to gather information on the 9 million clients who accessed our national service, to paint a picture of poverty across England, Wales, and Scotland. It was found that poverty is increasingly widespread in our communities and many people are trapped in a situation where they are unable to make ends meet because their basic expenditure is higher than their income. Citizens Advice refers to

this as a 'negative budget' and published a report called the "National Red Index" which provided some alarming statistics. 5 million people, including 1.5 million children, are in a household with a negative budget and another 2.35 million people are living on empty - which means that they're only just making ends meet. In response to this report, we met with one of our local politicians and shared this data, as well as how we think they could make changes to policy.

This year, as a service, we faced organisational challenges including recruitment and training as well as retention of staff. Further, the increased cost of living pay rises and energy prices challenge us as an organisation, since we no longer see funding uplifts and inflationary increases in our charitable income. The trustees grappled with this whilst the advisers, support staff and managers continued to focus on client services.

So the climate we are working in is really difficult for clients, partner agencies, and our organisation. Fortunately, we have dedicated and committed people throughout our organisation who are passionate and committed to continue to advise and to campaign to improve their lives. For that, I am extremely grateful and planning ahead, to continue for another year of helping people in Flintshire.

Salli Edwards, Chief Executive



Over the last 12 months

The past year has been our busiest yet, driven by the ongoing Cost of Living Crisis and the increasing number of Flintshire households facing poverty.

In response, we expanded and diversified our services, improved efficiency, updated IT equipment, and ensured our advisers had the resources to support as many clients as possible.

Increased Demand for Financial Crisis Support

We saw a significant rise in clients seeking help due to financial hardship, including requests for food and fuel vouchers, Discretionary Assistance Fund emergency payments, and other charitable support.

This mirrors the national position identified in the national Citizens Advice Red Index research highlighted in the CEO's report. For access to urgent advice, visit: <https://flintshirecab.org.uk/>

Digital Advice Services

Our digital channels, email, WhatsApp, Messenger, and SMS, all continue to be popular due to their convenience. The digital channels help remove barriers to accessing advice services, as clients can use them to access services from any location.

In 2023/2024, 1,308 clients contacted CAF through our digital messaging channels, with 1,909 unique enquiries. We dealt with a further 816 enquiries handled by email. We regularly review our digital tools to ensure they're efficient and user-friendly.

This year, we also updated our website to include easy access for BSL users and made it fully bilingual in Welsh and English.

A new Lottery-funded project allowed us to respond to community requests for outreach sessions. This year, we attended multiple locations, including Caerwys, Sandycroft, Holywell, Sealand, Broughton, Leeswood, Mynydd Isa and Queensferry. We also delivered talks to various groups, including carers, dementia support, and over-50s groups. Notably, we participated in an emergency community meeting in Broughton following the floods in October, which over 100 local people attended. The project is currently succeeding due to its flexibility and responsiveness to service demand.

Volunteer Recruitment

We recruited ten new volunteers, though this was lower than we had hoped for. Like many organisations, we face challenges in volunteer recruitment due to a range of reasons, mostly changing lifestyles, such as people working longer and family childcare responsibilities. To address this, we are exploring short-term volunteering opportunities to attract those unable to commit to longer roles and to offer a glimpse into volunteering.



Holywell Office

We reopened our Holywell office in the Summer of 2023 but closed it in December after two volunteers found employment. However, our weekly advice sessions at Holywell Library have been very popular, and we will continue these until we can staff the office drop-in again.

Adviser Network Forums

In partnership with Flintshire County Council (FCC) and Flintshire Local Voluntary Council (FLVC), we held two Adviser Network Forums in May and November 2023. Each event attracted over 100 staff and volunteers from various organisations across the County, providing opportunities to share best practices and network. Speakers included representatives from The Bevan Foundation, Shelter Cymru, Women's Aid, and others.

Our Services

We are proud to have helped thousands of people this year, from providing benefit advice to resolving complex debt issues. Our ongoing commitment to empowering individuals is reflected in both our growing outreach efforts and the positive feedback we receive.

Outreach and Community Partnerships

With additional funding, we expanded our outreach efforts, partnering with Flintshire Foodbank to provide advice at Buckley, Flint, and Mold Foodbanks. Our regular outreaches continued at Flint Library, KIM Inspire, and Wrexham's Heddfan Ward. We also maintained our presence at Rivertown Church in Shotton, where we are the most frequently used organisation.



Our projects

Here's a quick look at what our projects achieved in the last 12 months.

Core Service

The Core Service consists of a small team of Advice Supervisors supporting around 30 dedicated volunteers who provide information and advice on a wide range of topics. Clients can access the service through various channels, including face-to-face drop-ins, Advicelink telephones, and digital platforms such as WhatsApp, SMS, Messenger, and email.



In recent years, the digital aspect of the service has grown significantly, improving accessibility for those who may face barriers to traditional methods of support. This expansion has allowed us to respond more efficiently to the increasing demand for our services, enabling us to assist more clients than ever before. In 2023/2024, the Core Service handled 2,854 client contacts, with 1,086 of these via digital channels, demonstrating the growing importance of technology in reaching and supporting our community.

The team's adaptability and commitment ensure that we continue to meet the evolving needs of Flintshire's residents, offering vital support when it's needed most.

Flintshire Local Advice Gateway

The FLAG project, funded by Flintshire County Council (FCC) acts as a referral hub connecting people with essential advice services in Flintshire. By handling referrals from various organisations, the FLAG team conducts initial telephone assessments to understand clients' needs and schedule follow-up appointments for more in-depth advice. They provide assisted information, benefits checks, and help with accessing emergency financial assistance in more urgent cases.

Through this project this year, we responded to 642 referrals and dealt with 2,212 issues. Our main areas of support were helping people with benefits and debt advice. We also compiled the 'Advice Provider Handbook,' ensuring that organisations in Flintshire have up-to-date information on available services for the people of Flintshire.

Energy Projects

Rising energy costs and the cost of living crisis meant that we established several energy-related projects, including the Warmer Wales 2 Project, generously funded by The Moondance Foundation and other partners through Citizens Advice.

The primary aim of the Warmer Wales 2 project is to support individuals and families who are struggling with fuel poverty, living in cold homes, or facing health conditions exacerbated by energy issues.

Through the Warmer Wales 2 project, our dedicated Energy advisers offer energy advice appointments to provide advice on fuel options, tariffs, energy grants, and energy efficiency improvements.

Our team also assists with managing fuel debts and maximising income to alleviate financial strain.

Our other energy projects provide practical advice on heating homes efficiently, navigating supplier complaints, and applying for government schemes.

By offering comprehensive support, we aim to empower individuals and families to navigate the challenges of fuel poverty and cold homes.



Debt Support Projects

Our specialist debt team supports clients facing financial hardship, focusing on early intervention and holistic advice. We provide tailored advice, including benefit uptake and budgeting support to help our clients regain financial stability.

Through our partnership with Flintshire County Council (FCC), we assist clients with council Tax, and housing arrears, and provide support to those at risk of homelessness. We also accept direct referrals enabling us to intervene at an even earlier stage.

Through funding from the Welsh Government, we are able to also work with vulnerable client groups, such as young people and individuals facing domestic abuse. This funding allows us to provide targeted advice to those who might otherwise struggle to access support.

The introduction of the Financial Conduct Authority Consumer Duty in July 2023 reinforced the importance of delivering good outcomes for clients; due to the rising living costs, our early intervention, budgeting support and collaborative working with partner organisations proved to be more important than ever.



Last year, our debt team supported with 5,623 debt issues, handling a total of £6 million in debt. We also successfully wrote off £1.5 million of that debt, providing much-needed financial relief to those in need.

Extra Mile Project

In its final year, the Extra Mile Project focused on improving access to advice services for individuals with poor mental health.

The project's caseworkers focused on providing face-to-face advice services at locations where people were receiving support with their mental health, including the Heddfan Psychiatric Unit at Wrexham Maelor Hospital, the KIM Hub, and the Flint Library and Wellbeing Hub. Advice and casework services were also available from our offices or by telephone, tailored to the individual's needs.

Our digital advice offerings, including advice by WhatsApp, SMS, and Messenger, were first introduced under the Extra Mile project. Whilst continuing to deliver these services, a key focus in the final year was integrating delivery of the channels into the core service ensuring they remain available in 2024/25 and beyond.

The project also allowed us to enhance the training provided to staff and volunteers. Our people accessed various courses including Mental Health First Aid training, Mental Health Communication Skills, Wellbeing and Resilience training during 2023 / 2024.

Our Extra Mile Project was funded by the National Lottery for the first three years of its existence and we were very fortunate that the Henry Smith Foundation agreed to continue funding the casework elements of the Extra Mile project, allowing CAF to continue this vital advice service.

Welfare Rights

The most common type of advice query we receive at CAF is helping Flintshire clients navigate the complex benefits system. Last year alone, we helped to generate an extra £6,832,160 worth of benefit income back into the local economy.

To help us achieve this, the Welfare Rights team supports clients with more complex benefits issues, and the team also actively advocates for individuals challenging unfair decisions - all the way from the initial stages - through to the Upper Tier Tribunal, including tribunal representation. Last year, 47% of our benefit concerns for Flintshire clients were focused on disability benefits - including Personal Independence Payment, Employment and Support Allowance, the disability elements of Universal Credit, Attendance Allowance, and Disability Living Allowance. We also dealt with a high number of issues relating to Universal Credit, benefit deductions, and benefit overpayments.

For 2024 onwards, we envisage an even higher number of Universal Credit queries due to the DWP's managed migration plans to move those clients in receipt of 'legacy' benefits (Child Tax Credit, Working Tax Credit, Income Related Employment and Support Allowance, Income-Based Jobseekers Allowance, Income Support and Housing Benefit) over to the Universal Credit benefit system. This 'managed migration' process began in January 2024.

As part of this process, the DWP is assessing clients' Universal Credit entitlement and, where applicable, adding a 'transitional protection' element to ensure they're not financially worse off when compared to their previous legacy benefit entitlement. We anticipate assisting many more Flintshire clients going forward, verifying these calculations to ensure they are not adversely impacted by the managed migration process.

Our Welfare Rights team also feeds into our social policy work at Citizens Advice Flintshire to help campaign for change. We bring attention to any benefit trends and themes that impact Flintshire clients in the hope that change can positively impact future benefit claimants. Towards the end of this financial year, we identified one of the trending issues heading into 2024-2025 concerning the impact of how the Housing Element is calculated as part of Universal Credit. Therefore, in 2024-2025, due to this being a leap year, Universal Credit's calculation method could result in a one-week rent shortfall for many clients who pay their rent weekly.

This may cause significant financial hardship for Flintshire residents and may lead to rent arrears. Therefore, we will continue to raise awareness of this issue at a local and national level as we head into our next financial year.



Employment & Discrimination

We have a dedicated Employment and Discrimination team that addresses the growing demand for assistance in this area. Our team of advisers provides expert support for individuals facing employment issues and discrimination in the workplace and the wider community.

The team aims to deliver legal advice at an early stage that allows increased knowledge, awareness, and capability to help in resolving client's issues. This service works in partnership with local Citizens Advice offices and other organisations across Wales. It ensures that clients receive comprehensive advice tailored to their specific employment and discrimination needs. The team will consider the client's wider specific requirements, including the client's general well-being.

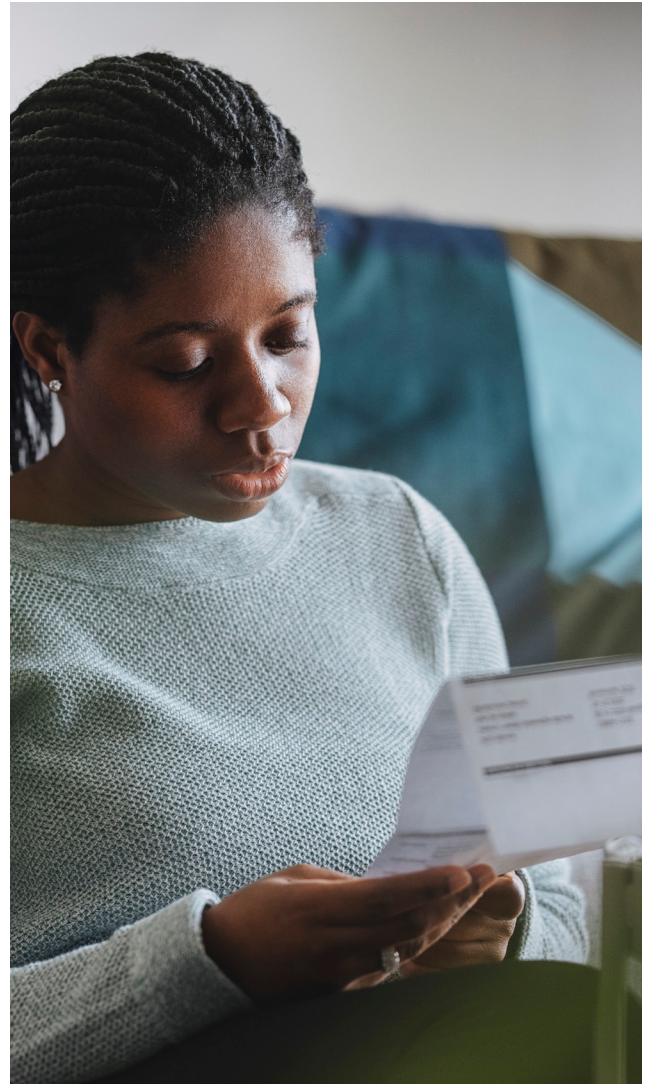
Together, these initiatives hope to improve the overall financial stability of our clients through early intervention and assisting clients to remain employed. This is achieved through legal advice and support to improve the client's awareness and capability in addition to offering a holistic approach through other dedicated advice areas.

Growing Enquiry Areas

In the past year, the most significant increase in enquiries was in financial services and capability, which saw a rise of 108%. The top two issues within this category were 'Life Events Guidance', (which will include reaching retirement age, or having a baby) and 'Credit Reference Agencies'.

Another notable increase occurred in Utilities and Communications, primarily concerning energy, which accounted for 83% of these issues.

The most pressing concern has been Prepayment Meter (PPM) Fuel Vouchers.



During 2023/2024, we issued 543 fuel vouchers valued at £29,662, compared to 390 vouchers valued at £15,454 the previous year. This represents a 39% increase in the number of vouchers issued and a 92% increase in the total value of the vouchers.

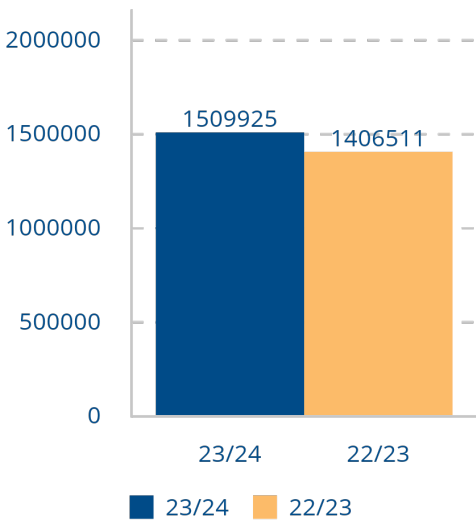
Clients with credit meters (paying by direct debit or quarterly bills) are also reaching out due to soaring energy bills. The ongoing high energy prices have made it nearly impossible for many to find affordable deals, a previously effective strategy for saving money.

Financial review

In the financial year 2023-2024, Citizens Advice Flintshire continued to adapt to the evolving economic landscape, ensuring our services remain accessible and impactful for those in need. This review provides an overview of our financial performance and highlights our commitment to sustainability in supporting our mission.

Income Overview

In the financial year 2023-2024, our total service income was £1,509,925, representing a 7.4% increase from the previous year's £1,406,511.



Flintshire County Council (FCC) Core Contribution: Remained at £204,142, representing 14% of our total income for the year. This is our 'foundation funding,' enabling us to bring in other funding for advice in Flintshire. In practice, this means that for every £1 of core funding, we generate a further £7.40 in other funding.

Other Funding: Accounted for 86% of our income, demonstrating our success in securing external contributions.

Sources of Other Financial Contributions

We continued to diversify our funding sources, ensuring we could expand our services and projects:

Welsh Government Contracts:

Single Advice Fund (SAF) Community Focus, SAF Debt, SAF Partnership, SAF Remote, and Claim What's Yours.

Flintshire County Council Projects:

Flintshire Local Advice Gateway, Welfare Rights Service, Community Support Hub, FCC and Housing Support Grant (HSG) Debt.

Citizens Advice Programmes:

Basic Income Pilot, Energy Advice Programme, Warmer Wales 2.

Other Contributions:

EU Citizens' Rights, Lottery-funded Extra Mile project, Cost of Living grants, WCVA, Town & County Councils.

Our total expenditure aligned with our commitment to service delivery and operational efficiency.

Key areas of spending included;

Operational costs:

Supporting our core services, including staff, infrastructure, and essential resources.

Programme-specific costs:

Ensuring the continued success of the various projects funded by external grants and contracts.

A copy of our full annual accounts is available on request.

Our client stories

Eric contacted us as he was struggling financially due to increased travel costs to the hospital following his cancer diagnosis.

His wife Joan also has health issues and requires care. We completed a benefit check which showed that Eric and Joan are entitled to £115, per week in Pension Credit. This will mean they are also passported to full Council Tax Reduction, worth a further £1,500 per year.

Qualifying for these means-tested benefits means that Eric is also eligible for help from the Healthcare Travel Costs Scheme. In total, they are more than £7,500 per year better off, which is no doubt a huge relief for the couple at this difficult time.



Sammy came to us for help after resigning from work during her maternity leave. She was still owed Statutory Maternity Pay (SMP) by her employer and her attempts to have this paid were being ignored.

On investigating her unpaid wages, we also found out that she was owed money for accrued holiday pay during her maternity leave. We negotiated with the employer and ACAS Early Conciliation scheme. Eventually, Sammy was paid over £1,700 in unpaid wages that she was owed.

She said "I've been paid everything that is said on the payslip. Thank you for your help, you've been amazing."



Thank you!

We are extremely grateful to all our donors and supporters for their invaluable contributions, which enable us to provide free, confidential, and impartial advice to people across Flintshire. Your generosity has a real and lasting impact, helping individuals and families through some of the toughest challenges they face and giving them the tools to move forward. With heartfelt thanks, we acknowledge:

Flintshire County Council: We are deeply grateful for your core funding, which is vital to everything we do. It enables us to provide life-changing support to those in need across Flintshire. Without it, many would have nowhere to turn. We hope you continue this invaluable support, which transforms lives and strengthens our community.

Welsh Government: Your continued commitment to advice services has allowed us to deliver essential support locally, regionally, and nationally, providing life-changing guidance to those facing hardship.

Citizens Advice: Being part of the Citizens Advice network provides us with a vital framework for quality, collaboration, and oversight, helping us maintain the highest standards in delivering advice and support.

The National Lottery: Your funding has been key to initiatives such as our community outreach project, taking our services to people in the community who may not be able to access advice. Thank you for supporting the Extra Mile project, which has helped people with mental health challenges access the advice they need to improve their circumstances.

The Moondance Foundation: Your support for the Warmer Wales 2 project has been vital in tackling fuel poverty, and helping people to live in safer, warmer homes by managing their energy costs.

Northop and Pen y Ffordd Community Councils: Your funding for volunteer expenses and training has strengthened our ability to serve the community effectively.

WCVA (Welsh Council for Voluntary Actions): Your contributions to volunteer recruitment and training have been instrumental in attracting and equipping the dedicated individuals who power our services.

Individual Donors: Every donation from our community means the world to us. Your kindness directly supports those in need, helping to make lives better across Flintshire.

Without the support of our donors and funders, many people in our community would have nowhere to turn during times of crisis. Your contributions don't just fund services, they change lives, help people avoid homelessness, access vital benefits, manage debt, and regain control of their circumstances.

On behalf of everyone at Citizens Advice Flintshire and the thousands of people whose lives have been made better because of your support, thank you.



Contact Us

At Citizens Advice Flintshire, we are committed to providing free, confidential, and impartial advice to everyone in our community. If you have any questions or need assistance, please feel free to contact us through any of the following methods:

Free local telephone number: **0808 278 7923**

You can get information and help over the phone by calling our free local telephone number. The Assessors can provide information to help you with your enquiry.

Alternatively, we have the National Advicelink phone number: **0800 7022 020**

Advicelink is available 9 am to 5 pm, Monday to Friday. It's usually busiest at the beginning and end of the day. It's not available on public holidays.

Our email information service can be used to get help and information about general enquiries: <https://flintshirecab.org.uk/email/>

BSL Service (British Sign Language): We are dedicated to providing an accessible service for those who use British Sign Language (BSL). If you are a BSL user, please visit our BSL service page for more information on how to access our services:

<https://flintshirecab.org.uk/bsl-service/>

We are committed to making our services accessible to all.

Follow us on social media:

