



# **Citizen's Advice York**

## **Annual Review 2023-2024**



[citizensadviceyork.org.uk](https://citizensadviceyork.org.uk)



# Welcome from our Chair of Trustees



- As Chair of the Trustee Board I want to reiterate my appreciation of the commitment and hard work of all

the colleagues and supporters who enable Citizens Advice York [CAY] to do so well in pursuing its core aims:

- to provide the advice and support people in York need for the problems they face
- to improve the policies and practices that affect people's lives

Our volunteers, our excellent Chief Officer, our trustees, our paid staff, and all our corporate and individual friends and supporters, as well as the various partners with whom we work, have all played vital and valued roles.

We are focussed on the complex and painful problems caused by inflation, by steep rises in energy costs, and by wider cost of living and equality issues. As demand for our services has grown we have made every effort to ensure that people in York can turn to CAY for free informed, impartial and independent advice, whatever their circumstances and problems, whenever they need us.

## Providing advice and support for the people of York

As our accounts show we were also able to improve our financial resilience.

The advice we provide can make a huge difference to people's lives, especially in these times of serious need, difficulty and uncertainty. The overall quality of our work, audited by the national Citizens Advice organisation, remained good throughout the year as we deal with ongoing client difficulties in accessing our services, which remains a challenge for us.

As in past years, we continue to review and develop the links and partnerships which ensure that CAY provides appropriate and effective services and advocacy for the varied needs of people in York.

CAY takes pride in the quality of our work and it's good to report that the national Citizens Advice organisation, which audits our work on a regular basis, rated us green for many client outcomes following an intensive audit early in the year.

## Connecting with partners

Our involvement with the North Yorkshire Law Centre adds to our ability to connect people with legal support, and our work with York Against Cancer and the health service connects us with potential clients via clinics and surgeries. Our outreach work is an important part of our partnership with the Council and with various constituent wards and parishes in York enabling us to reach and support people in their localities.

## 2023-24 Financial Performance

CAY is an independent local charity, entirely reliant on funding its work through grants or fees for specific services and projects, together with the

money we raise through various fundraising activities and donations.

All our funders are under real and increasing financial pressure and this means funding continues to be very tight both for our core General Advice Service and for our many and varied projects.

**Joanna de Groot** | Chair of Trustees



\* Names marked with an asterisk are pseudonyms. Identifying details have also been changed.

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# Chief Executive Report



**Citizens Advice York (CAY) is a local, independent charity affiliated with the national organisation Citizens Advice. We**

**are here for everyone, whoever they are and whatever the problem. People come to us in times of need. The main issues we help with relate to debt, benefits, housing, employment, consumer rights, legal advice, and immigration.**

The Cost of Living Crisis really exploded in York this year and we saw 100% more clients year on year. We also completed more than 30% more actions on their behalf making the lives of the residents of York better in their time of crisis. We made income gains for our clients of £1,950,211, mainly in previously unclaimed benefit gains but also in grants. We helped clients write off £1,706,020 in debts and we helped them reschedule £19,583. The massive disparity in these two figures is due to the issue of negative budgets. 93% of our debt clients now present with a negative budget of more than £34 per month. This means that every month they fall further into debt. Therefore, they have no spare income to make debt repayments and the debt has to be written off, with a six year impact on the ability to get credit.

We have followed national trends in advice issues across most areas, bar one. It is a positive for the people of York that we have seen far less recourse to self disconnection of prepayment meters. This was largely due to the fact we had access to three fuel vouchers per year, unfortunately, as City Of York Council

has to cut back on services this (along with supermarket vouchers) has been reduced to one per year. This may alter the situation come winter when most people were relying on the vouchers to keep warm and heat food.

However, all of this good work has put our service under tremendous strain. I am very proud of the efforts and goodwill of all the team to make this huge achievement happen.

Recruiting and retaining staff has been an issue as we ourselves are not immune to the cost of living crisis and, like many other charities, we found ourselves in competition with both retail and the hospitality sector to retain our staff when sometimes up to twice the salary was being offered.

First Response courses. These courses equip people to be competent in navigating our public website so they can be the first response to advice needs and help at a first stage level, they have a direct route to a fully qualified advisor should the client need it - they are trained to know when this might be!

This year has seen the launch of three schemes to help this issue. We began to train Aviva Corporate volunteers to be our new Financial Capability Advisors. This has been a gap in our service since the last funding from Money Savings Expert ended. They are making a difference to our debt clients by coaching them in good financial practices and building a relationship to ensure they have ongoing support once their formal debt advice is completed and their debt relief orders, debt management plans or bankruptcies are in place.

We were also fortunate to win funding from the Armed Forces Covenant to train and employ both service leavers and family members as Advisors, this “home grown” approach means that we have a sustainable service and the trainees gain a career they can easily move around the country with, ensuring their own financial stability.

For the first time, CAY started to deliver Advice First Response courses. These courses equip people to be competent in navigating our public website so they can be the first response to advice needs and help at a first stage level, they have a direct route to a fully qualified advisor should the client need it - they are trained to know when this might be!

However, we are still under resourced for the level of service the people of York expect from us, we are struggling to sustain the vastly increased number of clients on a largely static budget. Last year we brought in £444,000 and our expenditure was £472,770.

You can help us by donating, becoming a Friend Of CAY or volunteering with us. You can help us to help others make a big difference to their lives, often when they are at their most desperate. You can read the stories of people we have helped in this review. We would like to help everyone in need in York live a better life.

**Fiona McCulloch** | Chief Executive

## Our year at a glance 2023-24:



We helped **7,302** people with **16,941** issues, and we completed **29,643** actions on their behalf



We helped people gain **£1,950,211** in income



Our clients had **£1,725,603** in debts managed or written off



We had a **100%** increase in clients needing charitable support year on year





# Our Advice Service

**The general advice service is the backbone of Citizens Advice York's advice-giving process.**

This advice is provided by a team of dedicated volunteer advisers who give comprehensive, and sometimes, complicated advice in a way that can be clearly understood by our clients.

Of the almost 16,000 enquiries dealt with in 2023 – 2024, around 10,000 were dealt with by our volunteer advisers.

The demand for our services is relentless and we constantly adapt to deal with this.

The range of enquiries covers every aspect of daily life, benefits, debt, housing, immigration & asylum to name but a few, we can honestly say that we are able to advise on almost everything – and if we cannot - we know someone who can!

These advisers dealt with over 11,000 individual activities so their experience and knowledge

are vital to the service. Many of our 'older' volunteers have adapted to our new ways of delivering advice whether it be by telephone, webchat, email advice or good old-fashioned face to face advice.

As a direct result of this our advisers were responsible for over £850,000 of income gain for our clients.

Of course it's not all about the advisers, there are other roles for volunteers, and they carry these out with similar commitment whether it be as a receptionist (the first face a client may see), or by working in the background carrying out admin tasks. They are all appreciated for the work they do.

I know it gets said every year but without them there would be no Citizens Advice in York.

**Richard Porter |**  
Senior Operations Manager



# Money and Debt Advice

I've been a full-time debt worker with CAY and DRO Intermediary for over 5 years. I am also a member of the Money Institute of Money Advisors.

Over these past 12 months CAY has continued to support and advise clients regarding their debt options and assisted many with acts of insolvency where no other options were possible. We have seen a huge increase in clients with deficit budgets who simply do not have enough money to afford essential expenditure, never mind offering payments to their creditors.

Over the past 12 months, the debt team has assisted clients wipe off over £1.7 million in debts thus allowing clients to have a fresh start which helps financially but also eases stress and anxiety for many.

Many clients come to their initial appointment scared and worried about their financial future but after speaking to us, they tell us that they feel that a load has been lifted from them and much happier again.

**Natalie Wilby** | Debt Team Manager



## How debt advice helped Russell\*

Russell had debt issues he was struggling to work through. He has had advice previously but said he was left to try and manage on her own by Stepchange. Russell admits he finds things hard to deal with and admits to burying his head in the sand but would really like to try to sort things once and for all. Russell had moved to York a few years ago for a fresh start after an abusive relationship and says he has mental health issues because of the debts he can't pay off. He has had bailiffs around before but says he has so few possessions apart from the basics of life that they advised they could not recover anything from him. Russell has tried to maintain payments to them but finds this difficult. He struggles to think about his debt, but knows roughly that it's about £8000 and confirmed none of the debts were fraudulent. I discussed a debt relief order with him and explained the process, cost and implications, such as no credit for 6 years, which he can't get at present anyway. Russell decided that a debt relief order would give him the fresh start he craved. Russell actually had around £13,500 of debts when all debts were taken into account and the accrued interest was taken into account, this was especially high on the bailiffs payments. He successfully gained his Debt Relief Order and he has started a new debt free life, his mental health issues are ameliorated and he has lowered his medication.

# Outreach: Advice in the Community

Our Outreach programme currently comprises 19 different projects. It allows us to take our services to local communities and reach even more York residents, many of whom would struggle to reach us otherwise, and they offer in-depth casework to clients that need it. Outreach is delivered by a team of experienced Advisers who get to know the projects and clients and work closely with partner agencies. The outreach programme has developed significantly now delivering a flexible offer of phone, e-mail or face-to-face advice to many clients in order to maximise accessibility for as many clients as possible.

Our Outreach programme currently comprises of **19 different projects** allowing us to take our services to local communities and reach even more York residents

**As well as geographically based projects in wards and parishes, we also have specialist projects supporting particular groups, including:**

- People with a range of health issues (with GP surgeries)
- Yorkshire Building Society customers
- People who have had severe head injuries or strokes
- People from the gypsy and traveller community (with York Travellers Trust)
- Refugee and asylum seekers (with Refugee Action York)
- Foodbank users
- Migrant Drop In





# Specialist Outreach Advisor - York against Cancer Project

My passion for helping people was inspired from my Dad. He works in the public sector in Egypt, helping local people solve problems and making a real difference to their lives and the local community. I would often help him with his work and loved it.

I studied law at the University of Alexandria in Egypt so I could help people too.

On moving to the UK, I studied two law courses with the University of Law and passed the Solicitors' Qualifying Exam. In June 2023 I started working as a volunteer with Citizens' Advice York. My fellow colleagues were incredibly welcoming and friendly. It was an easy decision when I was offered a paid role as an Outreach Advisor. I knew I would be working alongside brilliant colleagues and doing something I grew up doing, helping people in the local community to find their way forward, whoever they are and whatever the problem.

I work with the charities, York Against Cancer and Macmillan Cancer Support, advising cancer patients on their entitlements to benefits, their employment rights and much more. It is highly rewarding to be able to help people facing incredibly difficult life circumstances. Like many people, I have been personally affected by cancer in my close family, so this is an area close to my heart.

I am currently studying for a qualification in Immigration (OISC level 2). Once I have

passed the exam, I will become an immigration advisor for Citizens' Advice York and will be able to assist local people on complex immigration cases. I am very much looking forward to helping people in another area close to my heart, having been through the UK immigration process myself.

**Ahmed Elsanadidy** | Outreach Advisor - York against Cancer Project

## How we helped Kirsten\*

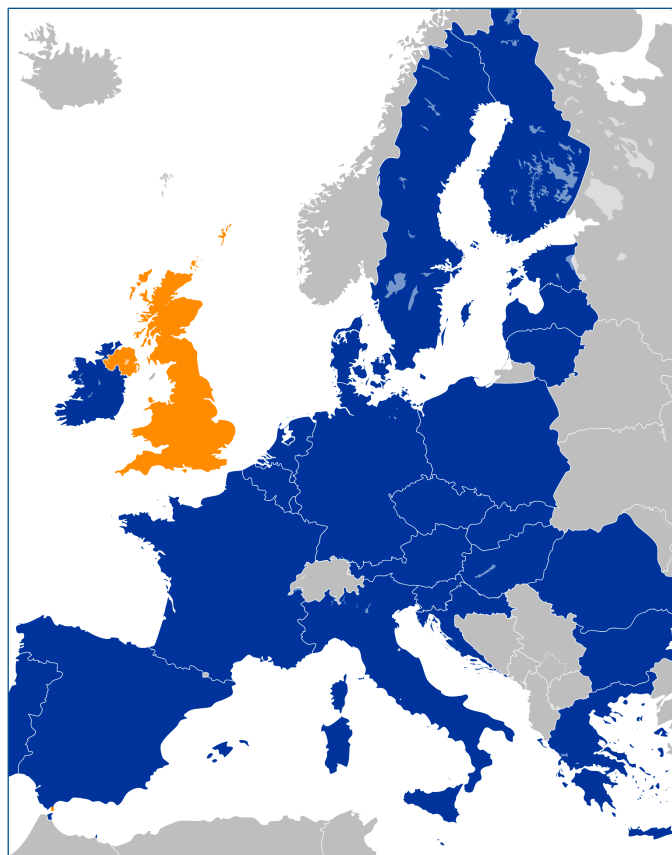
Kirsten was referred into the York Against Cancer Service with liver cancer, she had just turned 60 and attended with her husband. I initially conducted a benefits review with them and found that they were eligible for £41 pound per week if they claimed universal credit as a couple. They did so and also claimed Council Tax Support. We also began a Personal Independence Payment (PIP) claim for Kirsten as her cancer and the operation she had had for this was affecting her ability to conduct normal daily life. Kirsten's liver cancer was, unfortunately then diagnosed as having metastasised and was now inoperable. This meant that Kirsten's PIP would now be fast tracked, we arranged for this to happen and she received a full PIP award of £184.30 per week, with a backdated lump sum of £1,105.80. This meant that Kirsten and her husband were able to be free from any financial worries at this very sad time and enjoy their last days together.

# Immigration

In 2023-24 we helped 157 clients with issues relating to immigration. All our full Advisers are qualified to give advice at OISC (Office of the Immigration Services Commissioner) level 1, and we have access to the Citizens Advice Adviser Immigration Helpline (an internal 2nd-tier service qualified to OISC level 3).

In addition to our core service, we also offer weekly immigration advice appointments with a specialist Immigration Adviser.

We supported people with a wide range of issues, but this year's top immigration issues included immigration status for family members, and citizenship enquiries. Many of these queries were from EU nationals seeking to further consolidate their and their family's status in the UK following the Post-Brexit EU Settlement process.



We helped **157** clients with issues relating to immigration



The top three immigration enquiries were;

- Family and Dependants queries
- Nationality and Citizenship queries
- Immigration procedures queries

## **CAY's Refugee Outreach service,**

CAY's Refugee Outreach service, now funded by – and run in partnership with – Refugee Action York (RAY), has operated for several years. It operates on a referral-only basis, with all appointment bookings made and organised by RAY. Clients are refugees, asylum seekers and other foreign nationals referred by RAY with a range of advice needs.

The service revolves around a close partnership approach between CAY and RAY. Between us, the two organisations offer a joined-up holistic service to clients – CAY delivering the specialist advice and assistance at the appointment, and then often liaising with RAY who can support the client with follow-on actions to help progress the advice received.

In the year to 31st March 2023, this project helped 28 clients from around the world, spanning 15 nationalities, with a range of issues. The most common enquiry areas once being benefits, followed by immigration. We helped clients attain a collective annualised income gain / related financial outcome of £9,552 – largely through help with benefits issues such as identifying or claiming previously unclaimed benefits.

The nature of the project has allowed for very focussed support, with multiple clients coming back for further appointments with the same adviser to follow up on issues as they progress. This project's model makes it easier for us to focus a lot more on quality of service.

**Adam Shepherd** | Refugee Project Advisor

## **How we helped Fazia\***

Fazia came for help as she was suffering with back and leg chronic pain due to sciatic trauma. This has also affected her mood as she cannot do what she needs to do to function normally in daily life. Using Language Line for Farsi translation we called the PIP helpline, who agreed to send Fazia a PIP application form.

However, the form did not arrive. I phoned the DWP helpline and the first time the response was that the application had been blocked and they would transfer me to a caseworker. It transpired that the case was blocked because a residency check was needed before a PIP application could be progressed, but it appeared that no letter requesting residency status had been sent so the application was in limbo. DWP agreed that they would send out a letter "3009" which would request evidence of residential status, and an envelope so that the response could be returned directly to the team that undertook residency checks. If satisfied they would automatically send a PIP form. Fazia has a valid residency permit which showed she has refugee permission with leave to remain and work was permitted. (thus should not need to meet rules about time in the UK)

She also had a Home Office letter on her phone confirming her status and that she was eligible for benefits. I arranged for a paper copy of this to be obtained.

.The PIP form arrived and was filled in, again with the help of a translator. By my estimation Fazia would have a case for standard rate on both Daily Living and Mobility which would mean an award of £405.40 per month. Fazia was awarded her PIP claim following a mandatory reconsideration, the difference to her finances means that "she can live a life again"

# Specialist Outreach Advisor - Tang Hall Advice Outreach



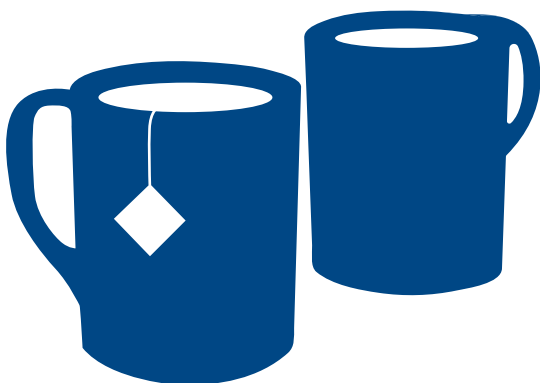
## 10 years at Tang Hall

Funded by the Tang Hall Big Local, which aimed at improving the lives of residents through support, wellbeing

and the sharing of knowledge along with the promotion of community involvement, the Tang Hall Advice Outreach became a key part of the project.

As an independent organisation offering advice covering all aspects of life, we were well placed to advise individuals how to maximise their incomes through benefit entitlements, plus understanding their rights and responsibilities regarding employment, housing, consumer, immigration and legal issues. We also assisted with the management of debts and provided solutions that enabled clients to understand they had options and a way forward.

Empowering individuals to feel they were able to actually take charge of their own lives, often led them to newfound confidence and belief in themselves, enough to join in with community led activities.



Results for the project are impressive over the 10 year period, unfortunately only the past 7yrs are available to include in our current reports due to the change of our operating and case recording systems. Still, the following figures over the 7yr period from 2017 give a good indication of the performance achieved :

- ✓ We saw 1356 unique clients – with many going on to have multiple appointments  
7322 issues were advised upon.
- ✓ An incredible income gain for clients of £1,323,715 (by advising mainly on previously unclaimed benefits)
- ✓ Debts written off £417,608
- ✓ 53% of clients seen sadly had long term health conditions or disabilities
- ✓ The youngest client was aged 20 . . . . . the oldest 104!!!
- ✓ 59% of clients were seen face to face (quite an achievement when you bear in mind the pandemic and all its contact restrictions)
- ✓ Our funders considered our contribution to the project to be of immense importance to its undoubted success. Our clients were just happy we were there to help them.

**Cheryl Fisher |**  
Head Injury and Stroke Project

## How we helped Daisy\*

Daisy, 23, came to us as she had been assisted to move to York from Cornwall after surviving a severely abusive relationship, she brought her 7 year old daughter with her. They are living in temporary council accommodation. Daisy had debt issues, for which the debt team helped her obtain a debt relief order, freeing up around £120 per week in extra income. This means that Daisy and her daughter can now eat three meals per day. Due to the nature of her relationship, she had been moved around a lot and she hadn't been able to see a dentist since she was 13. This, combined with her lifestyle choices, had resulted in poor oral hygiene with many rotten and broken teeth. She was in permanent pain and could only eat soft foods. She had gone on the waiting list for a dentist, but there was over 1000 people ahead of her. She was desperate for help. We advised Daisy to get an NHS Dental Referral via her GP, the GP initially refused to help, but following a letter of support from us, he agreed to make the referral.

3 months later Daisy let us know that she had been treated by a dentist who had removed all of her teeth and had fitted dentures, Daisy was "beyond happy" with the outcome.

N.B although Daisy was delighted with the result, as a society, we have to ask ourselves are we happy that a good result for a 23-year-old woman is to have all of her natural teeth removed and live with dentures for the rest of her life?



# Yorlaw



Yorlaw provides legal advice, but not representation, to CAY clients. It is also part of LawWorks, the pro bono agency for the Law Society and the Bar Association.

Clients are usually referred to Yorlaw through the General Advice Service. Casework can be provided in a limited number of cases.

In 2023-2024, 194 clients were processed by both remote working and in person appointments. Two in-house CAY volunteer solicitors delivered the service. Some cases – especially where the client is a litigant in person in court – are complex and require many hours of work to deal with the absence of Legal Aid for family law work continues to be a serious problem for many clients. Our McKenzie Friend service has helped clients deal with remote hearings at court.

**Jo Trythall | Yorlaw Coordinator**

## What type of cases does Yorlaw work on?



Yorlaw helps a wide range of clients with family law problems including divorce, agreeing where children should live and arrangements for them to see separated parents, tracing missing parents, making urgent applications to court for the recovery of children, and domestic violence, as well as general advice on home ownership and financial settlements on divorce. Yorlaw refers complex cases to local solicitors whenever legal aid can be obtained.



# How Yorlaw helped Raphael\*

Raphael came to us for assistance as he had a court order to see his granddaughter, Elspeth, aged 9. She had lived with Raphael and his wife, Maggie, in the past. The court order, that Elspeth spends weekends with them, had been working well until Elspeth's mother had moved to Whitby as she could no longer afford to live in York.

Elspeth's mother is not preventing Raphael from seeing Elspeth but takes the view that it is up to Raphael to make all arrangements for picking up and collection. This causes Raphael practical difficulties as he does not drive and public transport to Whitby takes a huge amount of time. Raphael would like Elspeth's mother to help more with transport. Raphael and Maggie are both suffering from poor mental health because of the situation, and we recommended they see their GP about this as it's affecting their lives so badly.

We explained to Raphael that if he cannot reach an agreement with Elspeth's mother she may need to go back to court, we discussed that Raphael cannot be sure that the Judge would make an order that would allow them the same amount of contact. We discussed a mediation session (MIAM) and Raphael said that they would return if this did not work.

The mediation did not work and Raphael returned, Elspeth's mother had applied to the court for a variation of the original order, but the reduction in time with Elspeth she was asking for was too much. Raphael said they would agree to a reduction in time spent with their granddaughter, but not by this much. As the main barrier to contact is distance, we advised that the court was likely to make adjustments to the original order because of the new living arrangements.

Raphael and Maggie would like 50:50 share of care of Elspeth as they have had so much to do with her upbringing.

Yorlaw attended York Family Court with Raphael as McKenzie Friend. After making statements and some negotiation, it was agreed that Elspeth will spend every other weekend with Raphael and Maggie, with transport shared 50:50, They will share the school holidays 50:50, as Elspeth gets older she should have a say in these arrangements and the Judge hoped that all parties could be flexible as the order was for Elspeth's benefit and not the adults involved.

They recited that they will not specify any future change but hope that as Elspeth grows and needs change the parties will be flexible to those needs. They said that there should be no negative adult conversations with Elspeth and that they should both support this change positively.

All parties were happy with the new arrangements and agreed that no disparaging remarks should ever be made to Elspeth about either her grandparents or her mother.



# Volunteering



I was asked to reflect on being a volunteer adviser at Citizens Advice York for the last 18 months. Three thoughts instantly came to mind:

professional, humbling, and rewarding.

The professionalism of Citizens Advice was demonstrated to me by the training required to be signed off as an adviser. This consisted of a programme of online courses covering the wide range of issues Citizens Advice encounters including housing, employment and consumer rights, benefits, debt, immigration, and family relationships. There were also courses in the key skills required to interact with clients in interviews, emails and telephone calls. I then had my own interviews with clients observed and case notes carefully monitored against strict standards. Respecting clients, confidentiality, and giving accurate, useful advice were all to the fore.

My second thought is the humility I have experienced in having to go out of my comfort zone as a retired manager and overseas diplomat. Being an adviser has required an acceptance of the need to constantly learn about both the wide range of issues clients encounter along with the appropriate advice required. It has also been humbling to listen to clients describe, quite often, distressful situations - putting one's own problems into perspective.

My final thought is of the rewarding motivation to be found whenever you can offer someone constructive advice free of any charge that helps them with their situation. From my experience, Citizens Advice York is an invaluable force for good for the local community...and with a lot to be gained from being a volunteer adviser.

**Tim Conway** | Volunteer Advisor



# How we helped Davey\*

Davey lives with his father and sister in a two-bedroom house, he pays £150 per week for board and lodging. He cannot read or write and has multiple health conditions including metal plates for multiple broken bones, food aspiration issues, has been placed in an induced coma due to blood loss from a bad head wound. He is in remission from cancer but lost all his teeth due to chemotherapy and is in constant pain from the broken bones, he said he couldn't remember how they were broken.

Davey says he has no mobile phone or email as his father manages his affairs for him. His social prescriber is trying to get him a phone.

'When I asked, "can I just check that you are single and have no children?" Davey responded 'Correct. You know the best thing I have ever achieved... was not bringing another human being into my world, I was very affected by this.

Davey has never worked and was unsure of his benefits – in part, due to lack of literacy. However I looked at his bank statement which showed he was getting the high rate of Personal Independence Payment for mobility and daily living and Employment Support Allowance which also had an enhanced disability amount, in total around £1400 per month. This was reduced as he'd taken out a DWP benefits loan to buy new clothes as he'd lost a lot of weight during chemotherapy.

Davey's sister waited outside for him but kept interrupting to say that his "money was private" Davey asked her to leave and disclosed that his father and sister manage his money for him and this "wasn't right". I reminded him that he was here for a benefits check and he further disclosed that he didn't care as it was "all taken off him" He said he

did want to talk about ID documents taken out in his name which he'd never seen or wanted. He cannot drive and does not travel abroad. He said he wanted independence from his family and not be assaulted in his home. His religion prevents him considering taking his own life.

We applied for ACTS funding to buy Davey a phone, his benefits were correct. Davey seemed to feel his situation was hopeless, we knew we could help. To remove conflict of interest we referred his father and sister to another Citizens Advice Office as Davey was the only family member who had limited access to transport and communication devices.

We took the rare decision to break confidentiality and refer Davey to adult social services, we felt his life was in danger. Davey will work with them to get the independent life he wants and a safe, secure place in the world.



# My Growth At Citizens Advice

I began my journey here at Citizens Advice York following a serious accident I was involved in. While I was unable to work at the time, Citizens Advice York gave me the opportunity to work at my own discretion via the National Traineeship Scheme, as I gradually improved and started to feel myself again.

My commitment and hard work were recognised by the other volunteers and members of staff, as I then transitioned into further opportunities and even offered different paid job roles along the way. Citizens Advice York helped me develop my confidence and belief in myself to gradually work

my way up the ladder to now becoming Finance Manager, Social Media Manager, and Debt Team Administrator.

Each of these new responsibilities have helped me learn more than I could ever imagine about not only the job roles I am now involved in, and the responsibilities given to me, but also about myself and what I am truly capable of if I put my all into something.

**Lewis McCann |**  
Finance Manager

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## Research and Campaigns



Citizens Advice, as well as providing advice to our clients, has a second equally important aim. We use the knowledge and understanding we gain

about systemic problems that our clients are facing to press policy makers, politicians, and organisations for changes both at a local and national level. Late last year we met the MPs for both York Central and Outer York to discuss our evidence about what are the major issues our clients face. In particular we have collected and presented evidence about the rising numbers of clients struggling to make ends meet and also the difficulties faced by our clients who live in privately rented accommodation. Over the coming months the evidence and insight we gather from clients about their experiences of

claiming benefits should enable us to make a useful contribution to the new Government's promised review of Universal Credit.

**Sue Royston |**  
Research and Campaigns Manager



# Our Team

Our team is currently composed of **14** paid staff, **24** volunteers and **7** trustees. These figures show just how valuable volunteers are to the charity, as there is almost twice the number of volunteers than there are paid staff!

## The current team at Citizens Advice:

### Staff:

Fiona McCulloch (CEO)  
Christa Brown  
Cheryl Fisher  
Katharine Myers  
Lewis McCann  
Richard Porter  
Maria Sharp  
Adam Shepherd  
Natalie Wilby  
Dale Mills  
Yashgin Zare  
Alice Foster  
Jessica Allbright  
Sue Royston  
Jean Rathbone

### Trustees:

Joanna de Groot (Chair)  
Vicky Ling  
John Nodder  
Mike Galloway  
Julia Atwater  
Sara Boulton  
Lauren Peel

### Volunteers:

Jane Mair  
Peter Baughan  
Jean Benson  
Ellen Bradbury  
Connie Cullen  
Anthony Day  
Alison Holt  
Sally Howard  
Vanessa Lindsay Smith  
Fiona Mallon  
Adam Middleton  
Dominic Peel  
Dave Roberts  
Lewis Smith  
John Steele  
Janet Cooper  
Jo Trythall  
Tim Conway  
Bob Wilson  
Susanne Stratton  
Matt Forman  
Suzanne Clare  
Peter Kirk  
Milena Gresswell





# Our Volunteers

Volunteers are at the heart of our service. In 2023-24, their support valued a total of **£812,897**. Volunteers are involved in everything from advising clients to helping with strategic decisions. We are very grateful for all their dedication and hard work, without which our services would not be possible.

## Volunteers work in every part of CAY. Roles include:

- Research and campaigns
- Reception work
- Fundraising
- Admin support
- Advisers
- Telephone Assessors

**Would you like to join our team  
as a volunteer?**

Find out more by visiting  
**[citizensadviceyork.org.uk/volunteer](https://citizensadviceyork.org.uk/volunteer)**  
or by **scanning the QR code** below.



# Our Funding

## Where our money comes from

In 2023-24 our income was **£460,371**, up from **£444,591** last year. Our largest single funder continues to be City of York Council, who are generous and consistent supporters, providing us with a core grant of **£158,433** towards the cost of our General Advice Service and CAY debt service. We have had substantial funding from the ICB and from private funders. We received a number of larger donations and continue to receive support from our corporate and individual Friends.

## What we spend it on

Our expenditure in 2023-24 was **£486,021**. All our spending is on charitable activities, divided between our General Advice Service and our other projects.

Our biggest expenditure continues to be staff salaries. Most of our paid staff are in client-facing advisor and specialist advice roles. We provide a comprehensive training programme so that Advisers are fully qualified after 18 months. We have a leadership, finance, fundraising, and administration team as well, all of whom are part-time. We spend money on outreach premises to ensure that we are accessible to all, at a community level.

# Thank you to our Friends, Supporters, and Funders

We want to continue to offer free, impartial advice and support to everyone, but each year we face a constant battle to maintain our funding levels. We are extremely grateful to everyone who has supported us financially over the past year. These include City of York Council, local Wards and Parish Councils, charitable and many other organisations and Friends of CAY, both Corporate Friends and Friends who are private individuals, and those who've given one off donations.

**Thank you all so much for your support.  
Our work is impossible without you.**



## Looking Forward

As 2022-2023 ended, we were becoming used to vastly increased numbers of people accessing our services due to the cost of living crisis. We have adapted to the pressures and increased work load and have risen to the challenges presented to us through the dedication of staff and volunteers. This ensured continued help for clients when they needed us most during these unprecedented times.

This channel shift towards digital and remote working is now an embedded way of working with many benefits and has proved invaluable in our endeavours to help more people than ever. However, face-to-face advice is an invaluable service to many who cannot manage digital channels and we are pleased that we have been able to return to this way of working. We manage

access to our service and ensure we meet the demands of those who have struggled with digital channels.

The future is likely to be much more uncertain financially for our clients, ourselves, the charity sector, and York as a whole. We will be working hard to ensure we are resilient, relevant, informed and flexible in order to survive and continue to serve those who need us.

The final word from one of our clients:

**"I had, for a long time, been very depressed and worried about where I could go for help. You have all been so good to me to help me through this, that I feel I can live again. I'm only sorry I didn't come sooner"**

# Become a Friend of Citizens Advice York

We strive to work as efficiently as we can but each year we have to raise about £30,000 - £40,000 + to cover the gap we have between the cost of running our core General Advice service and the generous contribution of the City of York Council, which funds the majority of this service.


To help cover this gap with regular income each year we've established Friends of Citizens Advice York. This enables corporate organisations and private individuals to become Friends of CAY, learn more about what we do from our Annual Review, newsletters and AGM and also to contribute towards the cost of the General Advice Service, ensuring that vitally important free, impartial advice and support remains available to everyone.

Our Friends' support has made a huge difference in our ability to keep the General Service operating at the level it does.

We ask Friends to support us by making regular donations. The minimum contribution is £5 a month (or £60 a year) but we hope that some will be happy and able to consider paying a bit more.

All your support will help make a difference to our service delivery.

All Friends receive a copy of our Annual Review and an invitation to our AGM, at which we have a keynote speaker talking about a relevant topic.



Find out how to  
become a Friend  
of Citizens Advice  
York on the  
following page

# How to become a Friend of Citizens Advice York

If you would like to support our work by becoming a Corporate or Individual Friend, you can sign up by one of the following methods:

■ **Complete the corresponding standing order form and return by post to:**

Citizens Advice York, West Offices,  
Station Rise, York, YO1 6GA

■ **Sign up online by scanning the QR code.**

You can then choose to donate regularly.



If you have any questions or would like to know more, please email our CEO at [fiona.mcculloch@cayork.org](mailto:fiona.mcculloch@cayork.org)

## Citizens Advice York – Corporate Friends

I would like to become a Citizens Advice York Corporate Friend

Contact name:

Telephone:

Email address:

Please complete this form and return it to us at the address above or use our account details to set up a standing order online. **Please do not send this form to your bank.**

I would like to make a regular gift  
via Standing Order of:

£

- monthly

£

- annually

Starting from (date):

**Instruction to your bank or building society:**

Name(s) of account holder(s):

Account number:

Branch sort code:

To: York & District Citizens Advice Bureau,  
Sort code: 08-92-99, Account no: 65391055

Please tick if you would like to receive our quarterly Newsletter and an invitation to our Annual General Meeting. We will not share your details with any third-party organisations.

By email

☐

By post

☐

# Citizens Advice York – Individual Friends

I would like to become a Citizens Advice York Individual Friend

Contact name:

Telephone:

Email address:

Postcode:

**Standing order:** Please complete this form and return it to us at the address above or use our account details to set up a standing order online. **Please do not send this form to your bank.**

I would like to make a regular gift via Standing Order of:

£

- monthly

£

- annually

Starting from (date):

Instruction to your bank or building society:

Name(s) of account holder(s):

Account number:

Branch sort code:

To: York & District Citizens Advice Bureau,  
Sort code: 08-92-99, Account no: 65391055

If you are a UK taxpayer you can boost your donation by 25p of Gift Aid for every £1 you donate. Gift Aid can be reclaimed by us from the tax you pay for the current tax year. In order to Gift Aid your donation you **must tick** the box below:

I would like Gift Aid to be added to this donation and all future donations until I notify Citizens Advice York otherwise. I am a UK taxpayer. ☐

Please tick if you would like to receive our quarterly Newsletter and an invitation to our Annual General Meeting. We will not share your details with any third-party organisations.

By email ☐ By post ☐







## **Citizens Advice York**

**West Offices  
Station Rise  
York  
YO1 6GA**

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**Admin line:** 01904 623648

**Email:** [admin.team@cayork.org](mailto:admin.team@cayork.org)

**Website:** [citizensadviceyork.org.uk](https://citizensadviceyork.org.uk)

**Published:** September 2024