

**CITIZENS ADVICE
SOUTH LINCOLNSHIRE**

ANNUAL REVIEW

2024/2025

LOOKING BACK, LOOKING FORWARD

A MESSAGE FROM OUR CHAIR AND CEO



MONICA STARK
CHAIR OF TRUSTEES

What an extraordinary year this has been! Simon Richards, who had been CEO at CASL for five years, left us to take up the same role at Coventry and we wish him well.

Steve Cheetham joined us as CEO in May and was immediately thrust into a turbulent situation, as we received news two weeks later, that we had lost two major contracts worth £270,000 from national Citizens Advice, due to their loss of funding.

We were lucky that we had secured a new contract to provide Consumer Energy Debt Advice (CEDA) and therefore able to transfer most of the people at risk of redundancy to the new roles. Steve led a complete restructure, supported by Stef Atkinson (Head of Internal Operations) and Clare Wadsworth (Trustee Treasurer). We all feel confident that we now have the structure, team and clarity required to move CASL to a new level of performance and ability to meet the needs of clients across South Lincolnshire in the coming years with all the challenges that that presents.

On behalf of the Board of Trustees, I would like to thank Steve for the amazing job that he has done in his first six months in post in guiding us through a significant period of change in his professional, knowledgeable, caring and clear way. I would also like to thank all staff and volunteers for their professionalism and sense of purpose throughout the process.



STEVE CHEETHAM
CHIEF EXECUTIVE OFFICER

I was delighted to join CASL in May 2025, at a time when the need for high-quality advice has never been greater. Over these first months, I have seen the pressures people across South Lincolnshire are facing — from the rising cost of living to increasing housing insecurity, debt, and more.

I am truly humbled by the exceptional dedication of our staff, volunteers, and trustees. It is important to acknowledge their remarkable contribution in what continues to be a demanding environment. I am equally grateful to our many partners and funders, whose support enables us to reach people who might otherwise have nowhere else to turn.

Looking forward, my focus is on equipping CASL to meet future needs with confidence and clarity. Over the coming year we will strengthen access to advice across our communities — ensuring people can reach us more easily.

A priority for the year ahead will be financial stability. Like many charities, we are operating in a challenging funding landscape. I will work closely with partner organisations to demonstrate the value and impact of our work — both for individuals and for the wider system.

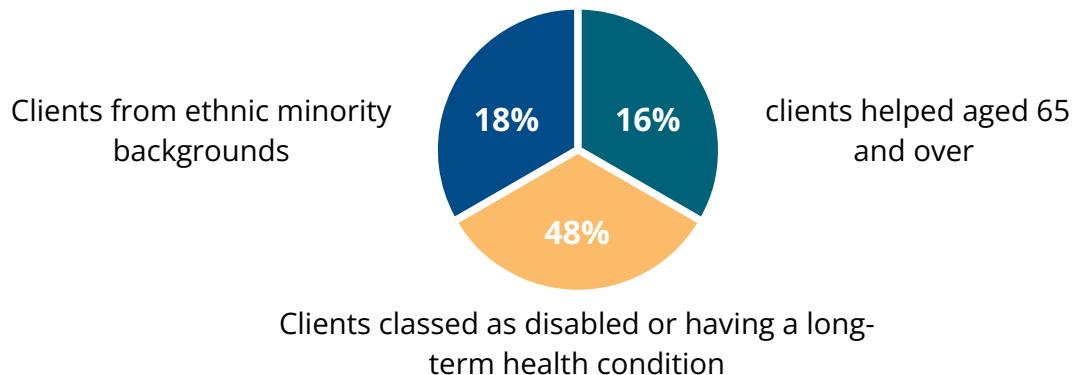
We will strengthen our data insights. By sharing our evidence with partners and policymakers, we can help shape more responsive local services, and ensure that the voices of the people we support are heard.

My vision is for CASL to be a truly accessible and inclusive organisation. I am optimistic about the future. We have an extremely strong foundation, a talented and committed team, and a clear purpose as we build on the achievements of this year and strengthen our service for the future.



MAKING A DIFFERENCE

By responding to the changing needs of our community, we've delivered advice that not only resolves immediate issues, but also builds long-term resilience. The figures below reflect the collective effort of our team to ensure every client receives the support they need to move forward.



14,036 clients helped



Over £7 million of additional income gained for our clients



Almost £1 million of debt dealt with



6,229 debt issues dealt with



7,126 charitable support and food bank issues dealt with

Thank you to the following organisations who have provided funding and donations through the year:

Bourne United Charities
Bishop of Lincoln's Social Justice Fund
Bourne Town Council
Boxes of Hope
Burghley Family Trust
Citizens Advice
Deeping St James United Charities
East Coast Community Foundation
East Midlands Money Advice
Holbeach United Charities
Lincolnshire County Council

Market Deeping Town Council
NHS Integrated Care Board
Shine Lincolnshire
SJP
South Holland District Council
South Kesteven District Council
Spalding Town Husbands
The Burghley Family Trust
The Len Pick Trust
The Trussell Trust

UKSPF Grassroots Fund
Worth Waynflete Foundation

Our grateful thanks to Warners Printers for sponsoring and producing our Annual Reviews.

OUR PROJECTS

Every statistic represents a story of someone who received the right advice at the right time. Across our projects, we've helped clients overcome financial challenges, access benefits, and gain confidence in managing their situations. The outcomes on this page highlight the positive change that local advice services bring to individuals and families.

Stamford and Oundle Foodbank

88 clients were supported with 221 issues at our Outreach in the Stamford and Oundle Foodbank. These clients received our advice whilst in crises. Our advice enabled them financially to gain £87,648.

Grantham Foodbank

Our outreach at Grantham Foodbank helped 81 clients in emergency with a total of 298 issues. Clients financially gained £633,427.

MindSpace

192 clients were provided with support around 335 issues as part of receiving advice at MindSpace in Stamford. This service helped clients improve their wellbeing as the advice helps address the underlying causes of poor mental health. Additionally, the total financial gain for clients was £173,609.

Energy Advice

We were able to help 426 clients experiencing fuel poverty with 1,674 issues around energy advice. This included offering energy savings tips, energy debt support and information about grants and other ways to maximise income. This support enabled a total financial gain of £238,535 for clients.

Homes For Ukraine

Our project supporting guests from Ukraine and their host families helped 78 clients with 132 issues and financially gain £38,747. The majority of these clients returned for further support.

Money Advice

435 clients were helped with 3,480 issues as part of our specialist money advice service. Clients were assisted in navigating money issues and empowered to take action to deal with debt, which adversely affects wellbeing. Clients financially gained £93,829.

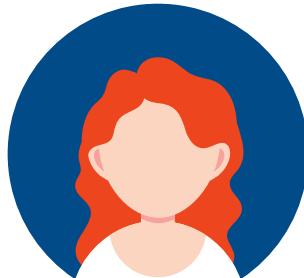
Winter Pressures

From December until March we were able to offer advice to 173 clients in warm community hubs. We helped with 460 issues and clients financially gained £113,206.

Help Through Hardship

406 clients helped with 29,994 issues on the Help Through Hardship project. This enabled clients in emergencies to access crisis support in the form of food vouchers and begin to take steps to try and ensure that they were able to avoid long term hardship. This project helped clients financially gain £3,205,135.

CLIENT STORIES



Elsie* has serious multiple health issues and had been struggling with debt and financial difficulty for some time. Elsie's mental health worsened when she was notified that she owed the DWP £6,000 for benefit overpayment. She came to us for help and our adviser was able to tackle the overpayment issue, identify benefits that she would be entitled to. This included Pension Credit (ongoing payments of £1,198 per month rising to £1,240 from April 2025 and a backdated payment of nearly £10,000). Elsie was very grateful for our support and her mental health significantly improved as our adviser was able to help her navigate what would have been very a stressful financial issue.

Joey* came to us in a very distressed state after losing his long-term partner. The partner had no will and Joey needed assistance with sorting finances and the possibility of downsizing his rented accommodation. Our adviser discussed the 'tell us once' service and made Joey a further appointment to look at his housing situation. They also provided him with details of local bereavement support groups and the Cruse bereavement counselling service. Our advice began to assist Joey to navigate the steps needed to be taken after bereavement and deal with an ongoing issue about housing. It also helped signpost him to other services where he could improve his mental wellbeing.



Annie* came to us having recently moved into a new property. Annie and her family are on a low income and their property needed new carpets and kitchen utilities that they could not afford. We helped Annie apply for a charitable grant for new carpets and kitchen utilities, this enabled Annie to furnish the new property and helped her avoid hardship and ensure that the property was fit to live in. This had a positive impact on the family's overall wellbeing.

Elliot* came to us with no money when the company that employed him went out of business. Elliot also has ill health and is in large arrears with his debt. This has caused Elliot a considerable amount of stress and meant that he has been unable to afford food. Elliot had also had his Universal Credit sanctioned, but had put in a claim for other benefits which he was waiting to hear the outcome of. He was very distressed. Our adviser was able to support Elliot by empowering him to contact his local foodbank so he could access emergency crisis support in the form of a food voucher. Elliot was also encouraged to contact the DWP regarding the reinstatement of his UC and referred for specialist debt advice to help him avoid falling into further hardship. He was invited to contact us in the future should he need any further assistance and our support helped alleviate some of the causes of his poor mental wellbeing.



**Names have been changed to protect confidentiality*

OUR TEAM

CASL are expertly supported by three essential groups, whose experience and unwavering dedication means that we can offer the best service possible. Volunteers, Staff and Trustees all bring something unique to the organisation, but all work as a team to ensure that our clients receive an outstanding service.

132 volunteers (including trainees) volunteered with us over the past year. **52** were based in South Kesteven, **69** were based in South Holland while **11** supported CASL's work remotely. Volunteers offered their valuable time advising clients, helping with administrative tasks and helping gather information about the policies and practices that affect client's lives as part of our Research and Campaigns team. Without our volunteers, we would not be able to help our clients in the way that we do.

Over 40 staff work to support the organisation across various roles, including service delivery at outreaches, specialist debt caseworkers, service support co-ordinators supporting our core service and more. **They provide key operational support and help ensure the organisation runs smoothly.**

Ten trustees also offer CASL vital strategic oversight, which helps us navigate emerging challenges, harness new opportunities and makes sure we continue to move forward.

“

I volunteered for CASL as I wanted to empower people to find the help needed to overcome the difficult situations in life. We all need the occasional helping hand. The first step was to fill in a form (very straight forward) and then attend a short interview. This is just to give you an idea of the type of enquiries that are dealt with, the training that you will need to complete and a little background information about you.

I have now been training for a few months and thoroughly enjoy learning about the areas that are supported by Citizens Advice. It is going to take a while to complete, but all the staff and volunteers are so friendly and helpful, giving you useful insights into the subjects you learn about. As they tell me, you don't have to remember everything, only where to look/search for the information being requested. I'm looking forward to learning more about the different subject areas as I progress through my training journey.”

Julie, Trainee Volunteer

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RESEARCH AND CAMPAIGNS

The Research and Campaigns team remain firmly committed to tackling unfairness and discrimination whilst also striving to work with our partners to improve the policies and practices that affect the lives of our clients. Our work enables us to address and raise awareness of local issues whilst also contributing to national campaigns.

Local Campaigns

Our involvement across the three national campaigns (Energy Savings Winter, National Energy Savings Winter and Scams Awareness Fortnight) continues. Information relating to the three campaigns has been shared with partners in our newsletters and on our social media pages.



National Campaigns

The Team's involvement in local campaigns during 24/25 was underpinned by three core areas: Access to Justice, Digital Exclusion and Gambling Harms.

Our Access to Justice work made steady progress. We formed a working group to look at the long-term aim of establishing a legal clinic within Lincolnshire and continue to pursue opportunities for partnership to create a robust set of options for clients who need legal assistance.

A campaign that we bought to the forefront in 24/25 was Digital Exclusion. The work around this issue raised awareness of overlooked aspects of digital exclusion which create barriers to people accessing community. Articles about Digital Exclusion were regularly featured in our Spotlight and Insight newsletters, the former going out to stakeholders and the latter being more focussed towards local communities.

Finally, our Gambling Harms project concluded after two years. The project sought to raise awareness of gambling-related behaviours and promoted ways in which people could stay safe if their gambling was negatively affecting them. Content shared in our Spotlight newsletter provided an overview of different gambling-related behaviours (e.g. trying to recoup losses) and highlighted types of games that may promote gambling, but not necessarily be thought of as gambling in the traditional sense (e.g. loot boxes in video games). Finally, the project concluded with research about how gambling influenced how people felt. The results of this were published in Spotlight.

OUR SERVICES

Adviceline

Call 0808 278 7996 to speak to a trained Adviser. Adviseline is the quickest way to access advice and support.

Stamford

33 Ryhall Road, Stamford, PE9 1UF

Thursday
10.00 to 12.00 drop-in. 13.00 to 15.00
pre-booked appointments

Bourne

Wake House, 41 North Street, Bourne, PE10 9AE

Monday, Wednesday and Thursday.
09.30 to 11.30 drop-in Afternoon (PM)
pre-booked appointments

Holbeach

Holbeach Methodist Church, Albert Street, Holbeach, PE12 7DP

Tuesday
09.30 to 11.30 drop-in. Afternoon (PM)
pre-booked appointments

Deeping St James

38 Church Street, Deeping St James, PE6 8HD

Fortnightly on Thursday mornings
Pre-booked appointments, contact
Adviceline on 0808 278 7996

Market Deeping

Deepings Community Centre, 2 Douglas Road, Market Deeping, PE6 8PA

Wednesday 09.30 to 11.30 am drop-in.
Afternoon (PM) pre-booked
appointments

Grantham

70a Castlegate, Grantham, NG31 6SH

Monday
10.00 to 12.00 drop-in. 13.00 to 15.00
pre-booked appointments

MindSpace Stamford

6 Red Lion Street, PE9 1PA

Tuesdays and Wednesdays.
There is also a drop-in on the last Monday
of the month

The times are 12.30 to 13.30 & 19.00 to
20:00

Long Sutton

Market House, 9 Market Street, Long Sutton, PE12 9DD

Thursday
Drop-in 9.30-11.30 drop-in
Afternoon (PM) pre-booked
appointments

Spalding

Council Offices, Priory Road, Spalding PE11 2XE

Tuesday
Drop-in 9.30-11.30 drop-in
Afternoon (PM) pre-booked
appointments