

## ESAN Annual General Meeting and Members’ Meeting

### Wednesday 25 October 2023 at Age UK and online on Teams

### 1.30pm – 4.08pm

#### Draft Minutes for approval

#### Attendees: AGM/Members’ Meeting

Prof Cosmo Graham, ESAN Chair; Chris Downs, ESAN Treasurer; Zoe McLeod, Sustainability First; David Southgate, Marcus Soma and John Kamoto, Age UK; David Woakes, Auriga Services; Danielle Butler, National Energy Action and ESAN Trustee; Frankie Galvin, Fair By Design; Helen Webb, Christians Against Poverty; Graham Smith, Consumer Council for Northern Ireland

Vanessa Goodchild-Bradley, ESAN Coordinator

#### Attendees: Members’ Meeting only

Matt Copeland, NEA; Laura Davies, Financial Ombudsman; Meg Van Rooyen and Jasmin Dhaliwal, Money Advice Trust; Sally West, Age UK; Rachel Strong, UREGNI; Maud Gozlan and Ellie Gaddes, Independent Age

Apologies were received from: Karen Smith, Centre for Sustainable Energy; Martin Coppack, Fair By Design; Tim Dodsworth, ESAN Trustee; Natalie Ogden, Ombudsman Services; Andrew White, Consumer Council for Water; Dion Tickner, NEA;

## Section A: Annual General Meeting

### A1. Welcome and introductions

A.1.1 Professor Cosmo Graham welcomed everyone to the meeting and all those present (in person and online) introduced themselves.

### A2. Minutes of 2022 AGM and matters arising

A2.1 The Minutes of the AGM held on 14 October 2022 were approved. There were no matters arising.

### A3. Trustees update

A3.1 Trustees joining since 2022 AGM:

John Kamoto, Age UK

Dr Danielle Butler, NEA

There were currently a total of 5 Trustees.

### A4. Election of officers

A4.1 Re-election of Trustees

The Chair explained that according to ESAN’s constitution, each year, the longest serving Trustees were proposed for re-election, this being Chris Downs (CD) and Cosmo Graham (CG).

The Chair proposed the re-election of CD as Trustee, this was seconded by DS and unanimously **agreed** by members present. DS proposed the re-election of Cosmo Graham as Trustee, this was seconded by DS and unanimously **agreed** by members present.

A 4. 2 Appointment of Chair

Every 2 years, the ESAN constitution required the appointment of the Chair to be agreed at the AGM. DS proposed the appointment of CG, this was seconded by FG and unanimously **agreed** by members present.

### A5. Annual Report and Accounts

Including subscriptions 2024-25 (Annex 3) and proposal to increase subscription rate.

A5.1 The Treasurer presented the Annual Report and Accounts (ARA) 2022-2023, which had been circulated before the meeting.

A5.2 The Chair gave a summary of his foreword to the ARA. 2022-23 had been another successful year, with high participation by members in the quarterly meetings, despite their increasing workload. One of the highlights had been the return to in-person meetings and holding some of the members meetings outside London, hosted by Auriga Services in Sutton Coldfield and by the Centre for Sustainable Energy in Bristol.

Membership had been stable this year and the Chair had been working to try to bring Ofgem and FCA back into membership, with positive feedback so far. Trustees were developing ideas for specific events that would be useful for members and also encourage past members to re-join.

The Chair reported that Trustees had some concerns over finances, which the Treasurer would explain under Item 6: Membership and subscriptions.

The Chair asked members to send him any suggestions for other organisations that might be interested in joining ESAN. Trustees were keen to expand the network: jcosmog@gmail.com

**Action: Members to send suggestions for prospective new ESAN members to Cosmo Graham.**

A5.3 Since the 2022 AGM, ESAN had not arranged any online events. Trustees welcome suggestions for one-off events and were very keen to arrange these if members would find these useful. Members had previously discussed possible CPD events on issues such as environmental sustainability, which could be attractive to regulators. This had also come up in recent conversations with Ofgem and FCA: jcosmog@gmail.com

**Action: Members to send suggestions for online and one-off events to Cosmo Graham.**

The Chair said that he would put forward a suggestion for a conference event to take place later in 2024. The last big ESAN event was pre-Covid, in 2018. The Chair said that 2024 would be a good time to discuss topical issues of concern to members and their partner organisations. ESAN could also invite other interested parties, e.g. businesses and politicians. Trustees would present ideas for this event to members early in 2024 and ask for their feedback on topics, invitees and potential funding sources. Members would then decide on whether to go ahead with such an event.

A5.4 The Chair recorded his thanks to all ESAN Trustees, to CD for his important work as Treasurer and to members for re-appointing him as Chair of ESAN. CG explained that this would be his fifth year of being Chair, that this was an opportune time to look at succession planning and he asked anyone interested in chairing ESAN in the future to get in touch and he would be very happy to talk through the role.

**Action: Any member interested in taking on the role of ESAN chair to contact Cosmo Graham to discuss.**

A5.5 The meeting discussed member engagement with the network.

Q: The regulators have not been engaging this year – are they members but not attending?

A: Ofcom and Ofwat are members but have not attended any recent meetings. We are talking to Ofgem and FCA and they have provided positive feedback on ESAN but are not yet committed to re-joining. Often, it is difficult for them to make the case internally to quantify the benefits of membership. One of the reasons for proposing CPD/training events is to encourage Ofgem and FCA to re-join.

A5.6 The meeting discussed some of the benefits and opportunities that ESAN offered to members. Points raised during the discussion included:

* It is one of very few forums for charities and regulators.
* It is a forum not controlled by the regulators.

Q: Is there anything members can do to help raise the benefits of ESAN membership? It provides opportunities for charities to talk to regulators, including raising any concerns or misgivings. For example, charities had go to the media to force the Payments Regulator to look at misgivings that many organisations had regarding mandatory authorisation of push payments. Would it be helpful to position ESAN as a forum to discuss these kinds of issues?

A: This was one of the original aims of ESAN. We need to present this to regulators in a positive way.

Professor Graham said he would think of a way to put across the points made by members on the opportunities to discuss and resolve concerns, in his conversations with regulators.

A5.7 Summary of annual accounts and proposal to raise subscription rates:

The Treasurer gave a brief overview of the accounts. CD explained the loss of subscription income over the past few years. Inflation had affected costs and also subscription rates had been static for quite a few years. CD had included a proposal in the meeting papers to raise subscription rates by 10% from April 2024. There might also be a need to raise rates again in 2025/6. Trustees had discussed the proposal and agreed that subscription rates should rise by 10% from April 2024, with the possibility of a further rise in subsequent years.

CD emphasised that ESAN was not facing a finance crisis and there was money in the bank. However, there was an in-year deficit and a need to keep on top of the finances and make necessary adjustments now.

Members considered the proposal and made the following comments:

* We are aware of increased costs due to inflation, and it makes sense financially.
* It could be tricky if we are trying to encourage more people to join ESAN, but it is safer to increase rates now and hope all current members stay.
* The proposal is understandable and fair.

CD said ESAN can look again at the need for any further increases if the network expands in the meantime, particularly if we can bring the regulators back into membership.

CD tabled the proposal to raise subscription rates by 10% from April 2024 and this was seconded by CG.

**Agreed**: The proposal was agreed unanimously by the meeting.

A5.8 Approval of the Annual Report and Accounts

**Approved**: Members confirmed their approval of the Annual Report and Accounts for publication and submission to the Charity Commission.

**Action: Network Co-ordinator to submit the approved ARA to the Charity Commission and share the final copy with ESAN members.**

### A6. Membership update

A5.1 Members noted the new members who had joined ESAN over the course of the year: Independent Age had joined ESAN in July 2023.

A7. Any Other Business

None

***Break***

## Part B: ESAN Members’ meeting

### B1. Welcome and introductions

B1.1 The ESAN Coordinator welcomed everyone to the meeting. All those present introduced themselves.

### B2. Minutes of the ESAN members’ meeting held on 3 July 2023

B2.1 Members approved the minutes of the meeting held on 24 April 2023. There were no matters arising.

B3. Presentation: Matt Copeland, Head of Policy and Public Affairs, NEA:

NEA priorities and issues with regards to the energy crisis, prices, markets and debt

B3.1 Matt explained NEA’s work, which encompassed energy advice, debt advice, practical work on insulation and upgrading, technical trials, inclusion and training. NEA were running a campaign on helping people this winter, as well as ongoing work on an affordable transition to net zero and making sure the energy market works fairly.

B3.2 The current context was wholesale price volatility in energy markets. Last winter (2022/23) saw a rise in bills but this was cushioned by billions of pounds of government support in the form of the price cap and grants to householders. Matt said that this winter would not be too bad for well off households, however, for worse off households it will be harder than last winter. This was because there would be no support from government, so monthly household energy costs would be much higher.

B3.3 On debt, there were lots of households who could not pay their bills last year and the most vulnerable were on repayment plans, which meant that they would still be repaying debt from last year at the same time as paying increased costs this year. NEA say there are 6.3 million households currently in fuel poverty and the price cap is expected to rise again in January. NEA have asked government for a targeted EPG for vulnerable households to make their energy bills affordable. NEA is also calling for the standard credit premium to be reduced, so people do not pay more and to eliminate standard charges for prepayment meters, to reduce self-disconnections. NEA think that quick wins are also needed on energy efficiency.

B3.4 Matt explained the changes in energy prices over the last year, including the higher rates paid by pre-pay and standard credit customers. The Energy Price Guarantee (EPG) was due to end in March 2024 and prices were expected to rise again from January 2024. NEA saw fuel poverty as an ongoing issue and underlined the need for a social tariff.

3.5 There had been a lot of focus on energy debt and prepay meters this year and it had become clear that suppliers were not sticking to the rules, particularly on forced installations. Subsequently, Ofgem clarified the rules on which customers should never be put on a pre-pay meter and NEA expected fewer forced installations in future.

Matt explained the implications for energy debt, with more households expected to stay or move into debt. Debt levels had reached the highest ever levels at £2.6bn, with 1.5 million households not able to keep up with payments.

NEA had submitted a call to government to help households this autumn by providing a help-to-repay scheme, funded by the Treasury. This would either clear or help customers to repay energy debt. This was important, as Ofgem’s response to debt levels had been to put up prices as the regulator had a duty to raise the price cap in line with costs. However, this was exacerbating debt and only the Treasury can solve this situation.

Ofgem had two consultations, one on helping suppliers and one on how debt costs are allocated.

B3.6 On energy markets, NEA priorities were to address high standing charges, which had a disproportionate impact on lower income households and led to longer self-disconnection.

Matt encouraged ESAN members to submit evidence to the Ofgem consultation on standing charges.

There were also regional price variations, with energy costs per customer higher in rural areas, due to the different costs for energy suppliers and third parties to provide services in different areas.  NEA wanted to see if Ofgem could do anything about this unfairness as soon as possible.

NEA emphasised the need for an enduring solution on energy debt and for the Ofgem response to not be to increase the price cap.

***Questions and discussion***

Q: What is Dion Tickner’s role at NEA?

A: Dion joined in August and his focus is on energy markets, leading this work with engaging with Ofgem and social tariffs.

Q: Regarding the immediate financial support and also the social tariffs campaign, what is NEA looking to do next, especially coming up to the election and the future of energy markets?

A: NEA think that for this winter, it is too late to get a social tariff this year, so we are looking for a targeted EPG. After this, we are looking for a social tariff. Long term, we want to see reforms to the retail market, but this is dependent on REMA (Review of Electricity Market Arrangements) and is a long way off. We need a social tariff as soon as possible to ensure ongoing support. It is a challenge to get the Labour party to look at the journey to big reforms. We don’t want to be in limbo for years, so we need government to consult on social tariffs. If a consultation has been done already, it will be easier for the next government if decisions have been made. NEA can’t see the current issues going away by next winter.

Q: How can we align our asks, going towards the next election? Does NEA have a broader set of asks?

A: Not yet, we have had conversations with others, and we are thinking about social tariffs. We are aligning over some things

Q: Can ESAN help facilitate these conversations?

A: Yes, this is a good idea.

Q: Are you optimistic that government will introduce a targeted EPG? Age UK are not optimistic. Do you think we should stop calling it a social tariff this year?

A: We think officials know what to do but we are not optimistic about Ministers. Over the winter they may be more focused. The Kings speech timing is not helpful as it may kill momentum. We are not talking about a social tariff this winter; we are calling it a targeted EPG. We need to align with others over the name of this.

Q: Age UK would be happy to align on this. Is there a manifesto document from NEA that includes a social tariff? Would NEA like to align?

A: We have a very draft NEA manifesto document. Once signed off, we will launch this at our conference in December.

Q: What are the priority groups for NEA this winter, are there any changes?

A: Originally, we included benefits but now we are looking at households in benefits to give support. We are aligned with Citizens Advice. There are 6 million people in the benefits system. We know this leaves people out but there is little time now before the winter.

Q: If the Conservatives stay in power, will NEA’s long term strategy change?

A: It depends on where the party goes internally on a consultation on a social tariff. If they adopt this as a policy, we think this needs support. But if they shelve it, we will rethink how to frame it.

Q: Age UK did some research on the impact of a social tariff if it was already in place. We would like to chat with other members about this.

Q: Does NEA know what typical energy consumption is, to show the value of a social tariff?

A: We can either report the new value for typical consumption and the old value, which CA are doing, or just compare the price of the unit rate and standing charge as a graph. This clearly shows an increase in price.

John Komoto (Age UK and ESAN Trustee) had set up an ESAN LinkedIn group, which was a private members group where ESAN members could chat about issues and share resources, which could be useful. It could use polling to show popular ideas.

Q: LinkedIn can have a lot of benefits, but it depends on what it is used for.

A: It is a closed group so it would be to share updates or information about events

B3.7 John shared the LinkedIn group screen to show what the group looked like

**Action: Coordinator to share information about the ESAN LinkedIn group.**

**Agreed:** ESAN members agreed to try using the LinkedIn group for 6 months, to see how useful this was.

### B4. Presentation: David Southgate, Consumer and Financial Services Manager, Age UK: Update on Social Tariff work

B4.1 David shared the Age UK FAQs on social tariffs for energy, water and communications.

Age UK social tariff work targeted people not on benefits, as well as those on benefits, as a

discounted tariff should be available to those in greatest need, which included those not on benefits. David shared an Age UK table showing that including people below various percentages of median household income made it easier to get support to all those in need.

Age UK wanted the government to go beyond benefits as a proxy for need.

B4.2 The cost of providing a 50% discount for the 10 million most vulnerable households would be £10.8bn. Costs could go down, depending on the percentage discount and the underlying cost of the service.

B4.3 Progress on social tariffs this year include joint letters from advice and support charities,

convened by NEA.

The government had committed to consult in the summer but then didn’t, which was very frustrating. In September, 140 organisations called for the government to consult. Age UK had spoken to the Minister for Energy Affordability, and she said the government was still looking at this but did not want to rush. Age UK are concerned this has been kicked into the long grass

B4.4 Next steps for the work included:

* Autumn statement requests (which Age UK has done).
* Collective action in the New Year, before the general election.
* Most importantly, manifesto asks.

Age UK will include social tariffs in its’ manifesto asks. David invited ESAN members to join with Age UK on this and asked members to get in touch with him: David.Southgate@ageuk.org.uk

### B5. Presentation: Sally West, Policy Manager, Age UK: Digital exclusion work

B5.1 Sally explained the campaign that Age UK have launched on digital exclusion. The background and context for the campaign is that many more people are now online, and the pandemic had speeded up the move to digitalisation. There was now an assumption that everyone was online. However, lots of older people in particular were not online.

B5.2 Internet use among older people was increasing, with a big rise over the last 10 years, particularly in the 70+ age group. However, 34% (2 million) of those aged 75+ were not using the internet, as well as 10% (.7m) of those aged 65-74 and 22% (2.7m) of those aged 65+.

Other groups who were not online included disadvantaged and minority groups. Half a million people over 65 are lapsed users, which could be due to constant changes in tech and a belief that it was too much to keep up with. Whilst more people than ever are using digital technology, Age UK think that digital exclusion will continue to be an issue that will not go away over time.

In addition, some people, particularly older age groups, occasionally use the internet, for example to make phone calls, but they do not bank online, often due to a lack of confidence in doing this. Only half of those over 75 use online banking.

B5.3 Sally shared the Lloyds digital skills index, which showed that 69% of those aged 75+ were unable to complete all 8 of the most fundamental tasks to use the internet safely and successfully, compared to less than 10% of people under the age of 55.

The impact of digital exclusion or limited skills included differences in accessing public and private services, such as:

* Local authority schemes (blue badges, parking permits etc)
* Health (GPs, repeat prescriptions)
* Banking (many branches had closed)
* Private companies

It was difficult to find out how to do things if a person was not online. Often, information could not be accessed in person or by telephone.

It also made it difficult for people to feel connected to society and to be independent. For example, utility suppliers encouraged customers to do everything online and it was difficult to get through to suppliers easily by telephone. It was also difficult to buy many things.

B5.4 Age UK work on digital exclusion acknowledged that people need help to get online. Locally and nationally, Age UK was helping people to do this. Many people needed a lot of support and encouragement to start with. It was useful to start with one to one support around an area of interest. A lot of people then need continued support.

Age UK want to support digital skills but sometimes this was not possible, and people needed offline services. For people who could go online, there was a need for user-friendly websites and systems.

B5.5 Age UK had a campaign called Offline and Overlooked. This included:

* A petition for essential services to have offline access
* Publicising facts and figures on digital exclusion
* Talking to local organisations and encouraging suppliers to provide offline support
* Funding to support this work

***Questions and discussion***

Q: Is Age UK working with Ofcom on this?

A: We are on the landline switch-off, but otherwise not.

Q: Local councillors have reported that not being able to pay for parking is a big issue for residents. Local authorities always talk about the cost of providing alternative access. Is there any best practice examples of councils doing this at low cost?

A: Parking comes up a lot. We haven’t looked at best practice. Local authority services come under the public sector equality duty and obligations under the Equality Act. Advisers can ask councils what they are doing to meet these legal duties.

Q: With water companies, there seems to be a push to go online to reduce costs and therefore reduce bills.

A: Under the legislation, companies can’t just use the fact it is cheaper to provide an online service. Michael Gove made a similar point about councils providing parking meters.

Q: If Age UK developed a motion for councillors, we would be very happy to promote this through the LGA.

A: We have talked to the LGA about digital exclusion.

Q: Do you know why different groups are digitally excluded?

A: It is a mix of skills, thinking they are too old, a lack of motivation or confidence. For Age UK, affordability comes later. For younger people, it is often because of not having the equipment. Cost is an issue and whether it’s worth it, if they don’t think they will use it enough to invest in. People also worry about security, particularly if have had experience of being scammed or know someone who has been.

Q: For older people in financial hardship, Independent Age find lots of people are worried about cost. Our research found that amongst people on a low income (below £15k pa) 14% struggle to pay their Broadband and 9% had cancelled Broadband due to cost. We looked at different costs and found that if bills rise, Broadband is often the first thing that people cut (before energy etc).

Q: FOS have lots of complaints on digital exclusion and the need for stronger customer verification. It can affect people in different areas. FOS are encouraging people to talk to banks etc to see what they are doing for people who are not connected.

A: We are looking at what would be a solution, for example, banking hubs, to provide a face to face service. We have had complaints about services requiring customers to have both a computer and a smart phone.

Q: Some financial organisations are switching to paperless and if people want to revert to paper, there is a cost, which we feel forces people off paper.

Sally invited members to get in touch: Sally.West@ageuk.org.uk

Professor Graham said it would be interesting to revisit this topic soon and thanked all presenters for their excellent presentations today.

### B6. Members Meeting 3 July 2023 minutes and matters arising

B6.1 **Approved**: The minutes of the 3 July ESAN members meeting were **approved** with no amendments.

### B7. Chairman’s update

B7.1 Professor Graham provided an update on ESAN news.

B7.2 Professor Graham had attended the recent CCW event on water affordability and had circulated papers from the event to members. Professor Graham also shared research by the Consumer Communications Panel, which carried out work under Ofcom, on social tariffs, with a report to come out soon. Researchers found that a large percentage of people could not even afford a social tariff, and this linked to JRF research published this week on the rise in destitution.

B7.3 Professor Graham said that by next October he would have been ESAN Chair for 5 years and he was very keen to talk to anyone interested in taking on this role: jcosmog@gmail.com.

### B8. Treasurer’s report

B8.1 The Treasurer, Chris Downs, reported on the financial position.

B8.2 The annual report and end of year accounts (ARA) to April 2023 had been presented at the AGM. There was a small deficit at the end of the year.

B8.3 The AGM had approved the ARA and had also approved a 10% increase in subscription rates from April 2024 to enable ESAN to run sustainably in future.

### B9. Member’s updates

B9.1 Members shared updates, which would also be included in the October ESAN newsletter.

B9.2 Independent Age (IA): Maud Gozlan and Ellie Gaddes provided an update on the IA report published in September ‘A constant struggle – the impact of high household costs on older people facing financial hardship’. This was available online and as paper copies: [Link](https://www.independentage.org/campaigning/household-costs-report)

Financial hardship was defined as anyone with an income below £15k pa. The report was informed by 4 pieces of research:

* YouGov polling of a representative group on how older people cope with bills
* Survey work – on how older people are coping with increased costs
* Focus group – with people not online
* Face to face groups

There were cumulative effects for older people in having to keep up with bills. 23% of those on low incomes can only just afford to pay bills and pensioners were affected by increases in household costs for Council Tax, water and energy. Many did not know about the support available from local councils or suppliers or how to access this.

The research looked at take-up and found that:

* Half of over 65s struggle to pay their Broadband bill. A YouGov representative survey found that 64% of people eligible for a social tariff on Broadband were not on one.
* On water, 17% struggled to pay their bills and 67% of people surveyed were unaware of support such as Water Sure and social tariffs.
* On Council Tax, 18% did not know about Council Tax Reduction.
* On energy, 58% were cutting back a lot on energy use and 85% of older people on lower incomes supported a social tariff.

Ellie and Maud reported that the situation for older people was increasingly difficult and shared quotes from some of the people in the report.

IA have recommendations on each topic and are asking government and suppliers to provide more targeted support, especially for anyone on pension credits. This should ensure:

* No postcode lottery on water.
* Short term government support this winter for energy bills.

Members were invited to contact Independent Age for more information about the report and research: Ellie.Gaddes@independentage.org

B9.3 CCW: Andy White had provided a written update for the meeting. This included the 2022/23 household complaints report. CCW wanted poor performing companies to prioritise customer service through significant and sustained investment in their front-line teams. The update also included the annual Water Mark Assessment of company performance, as well as recent data showing that take-up of water social tariffs had increased by 19% to 1.4m households and the number of households registered for support through the Priority Services Register (PSR) increased by 43% to 2.4 million.

B9.4 Christians Against Poverty: Helen Webb shared findings from CAP polling in August across the UK which found:

* 1 in 10 people are going without energy or gas, missing meals and had debt.
* Implications for peoples mental health – the normal response to polling was a third of CAP clients and this has increased to 50%.

The polling was available on the CAP website: [YouGov Pollling (September 2023 launch) (capuk.org)](https://bynder.capuk.org/m/14fc357cb379480d/original/Polling-YouGov-July-September-launch-2023-Summary.pdf?_gl=1*1bo1gne*_ga*MzI0MjQ4MC4xNzA3MjI1MDg5*_ga_JDHF1MTESF*MTcwNzIyNTA4OC4xLjEuMTcwNzIyNTQwOC40Ni4wLjA.*_gcl_au*MTI5NDkzNTA4My4xNzA3MjI1MDg5)

B9.5 Financial Ombudsman Service: Laura Davies said the FOS focus had been on the new FCA Consumer Duty which came in at the end of July to provide a higher standard of consumer protection. FOS were reviewing complaints in the light of the duty and will share insights on this: [Quarterly complaints data (financial-ombudsman.org.uk)](https://www.financial-ombudsman.org.uk/data-insight/quarterly-complaints-data)

B9.6 Uregni: Rachel Strong said current work included the annual and domestic tracker, looking at experiences and attitudes. This would be available early in 2024 and would provide an insight on debt: [Utility Regulator (uregni.gov.uk)](https://www.uregni.gov.uk/)

B9.7 Money Advice Trust: Meg Van Rooyen introduced her colleague Jasmin Dhaliwal, new policy advisor at MAT, who was coordinating attempts to get the government to do something about a Help to Repay scheme. There was a press release today on the MAT website - 13 organisations had signed up to a letter and there will be an ongoing campaign on energy debt: [Link](https://moneyadvicetrust.org/latest-news/worst-possible-time-to-increase-energy-bills-as-debts-reach-2-6-billion/)

MAT would be responding to the Ofgem consultation on energy debt and think Ofgem should think again on adding energy debt to the price cap.

B9.8 Sustainability First: Zoe McLeod shared an update on SF work on price support and concern that benefits income was being used. SF was looking at customers who consistently miss out on support, with a focus on young people, unpaid carers, and people with disabilities. The aim was to link with other organisations to get their perspective to align asks: [Home (sustainabilityfirst.org.uk)](https://www.sustainabilityfirst.org.uk/)

B9.9 Fair By Design: Frankie Galvin said FBD had worked on the Help to Repay campaign. Other recent news included responding to the Ofgem consultations, attending all party conferences this year, and also working with the Fabian Society on the poverty premium: [Ending the poverty premium – Fair By Design](https://fairbydesign.com/)

### B10. Any Other Business

B10.1 None.

### B11. Dates of future ESAN meetings:

B11.1 2024 ESAN meetings:

1. Wednesday 21 February 2024 1.30pm (hosted by Independent Age)
2. Tuesday 30 April 2024 1.30pm (hosted by Fair By Design)
3. July 2024 (date and host TBC)
4. October 2024 (date and host TBC)

Details of the meetings would be confirmed and shared with members. Professor Graham asked members to suggest speakers and topics for the meetings.

There being no further business, Professor Graham thanked members and speakers for very good presentations and closed the meeting at 4.08pm.

Summary of actions:

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| **Item** | **Action** | **Who** | **Deadline** |
| A5.2 | Members to send suggestions for prospective new ESAN members to Cosmo Graham. | All members | ASAP |
| A5.3 | Members to send suggestions for online and one-off events to Cosmo Graham. | All members | ASAP |
| A5.4 | Any member interested in taking on the role of ESAN chair to contact Cosmo Graham to discuss. | All members | ASAP |
| A5.8 | Co-ordinator to submit approved ARA to the Charity Commission and share final copy with ESAN members. | Coordinator | ASAP |
| B3.7 | Coordinator to share information about the ESAN LinkedIn group.  | Coordinator | ASAP |