# Essential Services Access Network

## Annual Report and Accounts 2024-25



# Esan logo redesigned.jpg

### ESAN is a Registered Charity number 1157865

# Chairman’s Introduction

I am very pleased to be able to introduce the Essential Services Access Network’s Annual Report and Accounts for 2024-25. ESAN has had another successful year in facilitating a dialogue between the voluntary sector, consumer groups, regulators and ombudsmen, as well as debating important issues in its member meetings. I am very grateful to all those who have taken the time to participate in our meetings and contribute their ideas.

There is, however, less good news as our membership has shrunk over the last year with a consequential reduction in our income. The details of this are set out in the Treasurer’s report below. A short summary is that ESAN’s income no longer covers our current expenditure. As trustees, we convened a working group of trustees and members to try and come up with a new strategy, but this was unsuccessful. In the absence of alternative proposals to make the charitable incorporated organisation (CIO) viable, we, as trustees, felt that there was no alternative but to propose that the ESAN charity is wound-up in 2025.

There is, however, good news as Sustainability First has offered to try and run the network on a similar basis. They have put forward a detailed plan to trustees and members and I am confident that they will do an excellent job. Although the CIO will close, the network will continue for the future under the auspices of Sustainability First.

I am pleased that we have held one of our quarterly meetings in Birmingham, whilst two other meetings were hybrid events held in London. My thanks to CCW, Fair By Design and Independent Age, for hosting these meetings.

The policy context for ESAN’s members over the last year has been particularly challenging, due to the cost-of-living crisis and the additional pressure this has created for many of the clients that member organisations are supporting. Looking forward, although there has been a change in government, there are no signs that this will ease in the short term and so it will remain important to develop policies and practical approaches to help people who are vulnerable and disadvantaged.

I would like to thank my fellow trustees for their contributions to ESAN this year. I would like to thank ESAN Treasurer Chris Downs for his hard work throughout the year. I would like to thank Dr Tim Dodsworth for his valuable contributions to the Network this year. I would like to thank our outgoing Trustees: Danielle Butler and John Kamoto, for their hard work and contributions over the year and wish them well for the future.

Lastly, I would like to thank our Network Coordinator, Vanessa Goodchild-Bradley, without whom none of this would be possible.

**Prof Cosmo Graham**

**May 202****5**

# About ESAN

The Essential Services Access Network (ESAN) is an independent, membership funded organisation. ESAN is a Charitable Incorporated Organisation (CIO), registered with the Charity Commission (registered charity number 1157865).

## ESAN Aims and Objectives

ESAN’s objective is to promote social inclusion for the public benefit by helping to prevent people who are in vulnerable circumstances from being socially excluded from essential services. It covers four of the sectors essential to modern life: water, energy, communications, and financial services.

ESAN is particularly concerned with issues such as access, affordability and vulnerability. In every case we want the consumer voice to be stronger and more influential. At its heart and as its name implies, ESAN is a unique network bringing together regulators and ombudsmen on the one hand and consumer and voluntary groups on the other.

Our quarterly meetings and our monthly newsletters facilitate useful connections and relevant information. From time to time, we organise events which extend our work to adjacent sectors such as transport, legal services and health services.

Full membership of ESAN is open to consumer bodies, voluntary organisations and individuals with relevant expertise. ESAN’s full members include: Age UK, Barrow Cadbury Trust/Fair By Design, Centre for Sustainable Energy, Christians Against Poverty, Consumer Council for Water, Consumer Council for Northern Ireland, Different Petal, Independent Age, Money Advice Trust, National Energy Action, StepChange, Vulnerability Registration Service and Zoe McLeod.

ESAN also offers an affiliate membership (non-voting) to regulators and other supervisory bodies including: Ofwat, Ombudsman Services, and the Utility Regulator for Northern Ireland. Newsletter only subscriptions are also available and include Wessex Water.

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# ESAN Trustees

## Prof Cosmo Graham, Chairman and Trustee (appointed April 2019)

Cosmo Graham is an emeritus Professor of Law at the Leicester Law School, University of Leicester. He is an expert in law and policy research into the regulation of essential services, with a focus on the representation of consumer interest, consumers in vulnerable circumstances, and dispute resolution. Previous academic roles in law include Liverpool Polytechnic, University of Sheffield, University of Hull (H K Bevan Professor of Law). Prof Graham was a Member of the European Commission Working Group on vulnerable consumers in the energy sector (2011-16), and a Member of the Competition Commission (1999-2008. He is currently the external reviewer for the Local Government and Social Care Ombudsman and the Independent Customer Service Complaints Reviewer for the Scottish Public Services Ombudsman.

**Chris Downs, Treasurer and Trustee**

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Chris Downs took up the position of Trustee and Treasurer in October 2021. Earlier in his career, Chris worked as an economist in two of the UK’s largest trade associations, and since then in universities. Chris has been a committed educator, concerned with enabling all to access the benefits of higher study, for some 30 years. He has, in the past, taken a particular interest in financial services and pensions.

## Dr Tim Dodsworth, Trustee

Tim Dodsworth was elected as a Trustee in October 2022. Tim is associate professor of contract law at the University of Reading School of Law. His research focuses on the intersection between contractual values and vulnerability. Tim has written on the topic of underlying contractual values, vulnerability in essential services, consumer expectations and fairness standards. The most recent research project is based on identifying resilience obligations through relational contract theory in essential services contracts which could enable sustainable protection of vulnerable individuals through contractual obligations.

## ESAN Network Coordinator

****Vanessa Goodchild-Bradley writes the monthly members’ newsletter and manages the members quarterly meetings and special events as well as the ESAN website. Vanessa has a background in higher education, governance and policy development. Her policy experience spans sustainable development, climate change, flood risk management and transport. She has worked with local authorities, national agencies and government to develop and promote innovative policy and practice and shape legislation.

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# Review of the Year

Over the course of the year covered by this report (April 2024 to April 2025), ESAN held four separate meetings for our members. Our meetings were mainly hybrid events, hosted by members in London and Birmingham. We have covered a wide range of topics and have had some excellent presentations and roundtable discussions. These took place within the context of the cost of a change of government, global instability and the ongoing cost of living pressures and energy and water price rises. The meetings were popular and well attended.

The members’ newsletter continues to be a success, both with our members and newsletter subscribers. Our editor, Vanessa Goodchild-Bradley, keeps us up to date with sectoral developments in the provision of essential services to vulnerable consumers as well as within the wider political context. Members contribute updates on their work, publications, news and events.

Our Chairman, Cosmo Graham, had another busy year promoting ESAN and our members. ESAN continues to use its’ newsletters, meetings, and website to keep members informed of developments in this important area.

## Members meetings

### 30 April 2024, hosted by Fair By Design and online

The meeting included a presentation from Camila Azevedo, Fair By Design, and

Ben Cooper, The Fabian Society, on their joint project and report: *Cost Cutters: A plan to tackle the poverty premium and make markets work for low-income families.*

A presentation from Helen Webb, CAP, shared *Insights into the current realities of UK poverty from CAP's latest polling and academic research.*

Members also took part in a discussion on *The Future of ESAN* and the plans to set up a working group of trustees and members to ensure that ESAN was still offering members what they wanted and to re-engage with regulators who had left.

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### 17 July 2024, online

The meeting focus was *Progress with the ban on forced prepayment meter installations.*

This included a presentation from Angus McMillan and Natasha Gilmour of Citizens Advice Extra Help Unit in Scotland on *Insights into affordability and prepayment meters.* Jacqui Gehrmann from Ofgem provided The regulator’s perspective.Members discussed the impact of prepayment meters and energy debt, and challenges in identifying and supporting vulnerable customers.

Andy White from CCW provided an update on the*Guaranteed Standards Review* and *Consultation and Call for Input on a review of the WaterSure support scheme.*

The Chair updated members on the Future of ESAN working group.

### 17 October 2024, hosted by CCW and online

The Annual General Meeting approved the 2023-24 Annual Report and Accounts, the re-election of Professor Graham and Chris Downs as Trustees, the re-election of Professor Graham as ESAN Chairman and Chris Downs as Treasurer.

The AGM received a proposal from Trustees to wind up the charitable side of ESAN, due to an ongoing budget deficit.

The members’ part of the meeting included a presentation from Maeve McSparron and Mabel Stevenson from the Utility Regulator for Northern Ireland (Uregni) on their *Research on consumer lived experiences of energy hardship.* There was also a presentation from Andy White, Consumer Council for Water (CCW), to update members on the *Guaranteed Standards Scheme, WaterSure and the Ofwat Price Review.* Lastly, a presentation from Juliette Flach, Christians Against Poverty (CAP) on *Deficit Budgets: The cost to stay alive.*

### 19 February 2025, hosted by Independent Age and online

This meeting included presentations from Ellie Gaddes, Independent Age on *Looking for a lifeline: modelling a single social tariff for water bills* and from Frankie Galvin, Fair By Design on *Give Me Some Credit: The reality of life without a safety net.*

The Chairman shared the decision by ESAN Trustees to wind up the charitable side of ESAN and the steps involved in doing this in accordance with the ESAN constitution and Charity Commission rules. The Chair asked members for any proposals on maintaining the ESAN network for the future.

# Governance

ESAN has in place a comprehensive but proportionate system of management and controls, which is kept under regular review.

At the Annual General Meeting on 17 October 2024, members unanimously agreed the continuing appointment of the following network officers for a further year:

* Prof Cosmo Graham, Chairman
* Chris Downs, Treasurer and Trustee

Two Trustees stepped down at the AGM:

* Dr Danielle Butler
* John Kamoto

A new Trustee was appointed:

* Dion Tickner

ESAN also has the following Trustees:

* Dr Tim Dodsworth

The Trustees met 4 times over the course of the year covered by this report (June 2024, September 2024, January 2025 and April 2025) to review governance matters, plan future meetings and consider the future of the network. Issues discussed included engagement with regulators; setting up a Future of ESAN working group; members survey; the financial sustainability of the network; a proposal to wind up the ESAN charity and options to ensure the continuation of the ESAN network.

One of our Trustees, Dion Ticker, resigned in December 2024.

# Financial Summary

## Summary of accounts

ESAN’s activities are funded by membership subscriptions. The 2023 AGM, held in October of that year, agreed that subscription fees would be increased in 2024-25 by an average of just over 10%. Despite the increase in subscription rates, income in the year was only marginally higher than in the previous year, £12,054.60. Expenditure was 3.7% higher than in 2023-24, at £16,582.20 so that a slightly larger deficit of £4,527.60 was recorded in the income and expenditure account.

As in 2023-24, the deficit recorded was equivalent to more than a quarter of ESAN’s expenditure.

An income and expenditure account for 2024-25, and a statement of ESAN’s financial position at 5th April 2025 are provided below.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Income & Expenditure account** |  | 2024-25 |  | 2023-24 |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Subscriptions |  |  | £12,054.60 |  | £11,952.92 |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| TOTAL INCOME |  |  |  | £12,054.60 |  | £11,952.92 |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Fees to ESAN administrator |  | £16,118.04 |  | £15,538.98 |
| Meeting & event costs |  |  | £185.02 |  | £170.93 |
| Website & email costs |  |  | £201.75 |  | £352.25 |
| Office costs |  |  |  | £0.00 |  | £0.00 |
| Trustee expenses |  |  | £77.39 |  | £235.95 |
|  |  |  |  |  |  |  |
| TOTAL EXPENDITURE |  |  |  | £16,582.20 |  | £16,298.11 |
|  |  |  |  |  |  |  |
|  |  |  |  |  |
| SURPLUS (DEFICIT) FOR THE YEAR |  |  |  | (£4,527.60) |  | (£4,345.19) |
|  |  |  |  |  |  |  |

|  |  |
| --- | --- |
| **Statement of financial position at 5th April 2025** |  |
| Assets |  |  |  |  |  |
| Bank current account (Co-operative) at 5 April '25 | £16,084.82 |
| Fixed assets |  |  |  |  | £0.00 |
|  |  |  |  |  |  |
|  |  |  |  |  | £16,084.82 |
|  |  |  |  |  |  |
| Accumulated fund |  |  |  |  |
| Brought forward |  |  | £20,612.42 |  |
| Deficit for the year |  |  | -£4,527.60 | £16,084.82 |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| Liabilities |  |  |  |  |  |
| Accounts payable |  |  | £0.00 |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| TOTAL NET ASSETS |  |  |  | £16,084.82 |
|  |  |  |  |  |  |