

Annual Report 2015-16



Teignbridge

Our Mission

We provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities. Our goal is to help people find a way forward, whatever problems they face, and to campaign for change on the issues affecting people's lives.

We're an independent charity and part of the Citizens Advice network. We serve a population of 125,000 across Teignbridge, and work in partnership with our neighbours within Citizens Advice Devon to coordinate services across the county.

Every local Citizens Advice is an independent registered charity. Without funding and volunteers we could not continue to provide our services.

We value diversity, promote equality and challenge discrimination.

Chair's Report

During this year we have seen significant changes in both the Trustee Board & the bureau management. We said farewell to our manager, Ken Pickering who served us well for nearly 5 years. We owe Ken a great deal, not least, the move to our Market Street premises which was largely inspired by his forward thinking. We should not forget what an immense contribution he made, leaving us with an outstanding legacy.

Happily we are now joined by Chris Calvert as our Chief Officer. Following his success with introducing digital channels with Citizens Advice Devon he brings new leadership qualities & fresh ideas to continue our progress. Welcome Chris.

Changes at board level resulted in Roger Randall taking the role of Treasurer and we are fortunate to welcome back Linda Randall who was manager of our Dawlish office for many years. All our trustees have extensive Citizens Advice knowledge which we are sure will lead to a greater understanding for our future development.

Our Chair Jo Wymer retired after a long & successful term in office. Jo was always the "first among equals" and she always put our clients' needs before any other considerations. Together with Tom Wymer we lost a powerful partnership. We wish them both a happy retirement. I am delighted to have been elected as her successor, a position I am honoured to accept. Having been a part of Citizens Advice Teignbridge for 12 years and served on the board for 8 years I hope the experience and skills I bring will allow me to continue the success story we started so many years ago.

As with so many businesses we are faced with financial restraints and we are mindful of the need to be continually vigilant to ensure we operate within our means. With change comes both challenge and opportunity and we look forward to another excellent year. We will continue to train new volunteers to provide that most valuable resource. In addition we shall seek alternative income streams to enhance the service in every way possible.

I take this opportunity of thanking all our team; both paid & unpaid, most sincerely for the outstanding effort they have given us. Without them this service simply would not exist.

Finally I thank our funders: Devon County Council, Teignbridge District Council, & all those Town & Parish councils whose continued generosity makes it possible for us to continue to provide free advice to the people of Teignbridge.

With best wishes,
Andrew Wilson
Chair

Chief Executive's Report

It's doubtful we will ever have an uneventful year, or even an uneventful day, at Citizens Advice, but 2015–16 may well stand out for all the changes it has brought. We saw a new manager, a new chair and more, but it was our clients who showed us the most compelling evidence that the world is changing all around us, and the need for advice services is at least as great as it ever has been.

7,844 people directly accessed our services this year, up from 6,017 last year. Our advisers report that the problems these clients bring to us – to share, to work on together, and if possible, to solve – are more involved and challenging to untangle than before.

One thing I think we are in the business of is helping people navigate complex systems. In amongst the familiar challenges of work, family and everything else, our clients, who come from all walks of life, often find themselves having to deal with some kind of unexpected crisis. An elderly man who worked all his life but doesn't read very well finds he cannot manage the household bills when his wife passes away. A young mother juggling multiple part-time jobs struggles to make ends meet because of the extra costs she incurs when her child develops an illness. A couple separate when the debt one of them has got into becomes an immediate and overwhelming problem for both.

There are steps that can be taken to improve all of those situations, and helping someone approach what seems insurmountable with a combination of expertise and empathy is where our advisers do their best work.

Talking of complex systems, this year we have continued to deal with the ongoing experience of welfare reform, which has had its most acute effects for people with disabilities and long-term health conditions, especially those with barriers to work because of their health. Debt has shifted from the consumer credit we used to see to household bills and core expenditure, so our debt team is kept continuously busy. We see evidence of increased hardship for those in work, many of whom are precariously employed.

Increasing demand for advice comes at a time when funding is static or in decline. Our own funding profile is somewhat unusual for a local Citizens Advice, being heavily dependent on special projects to supplement our core funds. My predecessor Ken Pickering, who retired in September 2015, left many positive legacies, and three worth highlighting are the excellent premises in Newton Abbot, a welcome turnaround in our quality of advice, and an annual income greatly increased in a few short years.

Our challenge now is to maintain the level of funding we need to deliver at this level, when the effect of changes in the public sector filters through to us in such a way that we can find ourselves waiting until the last few days of the financial year to find out whether a particular project will be able to continue, despite meeting all its targets. Ken's talent for getting us where we are now is mirrored by the contribution of our outgoing chair Jo Wymer, who led the board with wisdom and enthusiasm. I am indebted to both of them, and to the whole team here, for the support they have provided me in this new role.

It will not be straightforward in the next few years to balance the complex interests of clients, volunteers, funders and partners, given the environment we operate in. I am confident we are as well placed as any

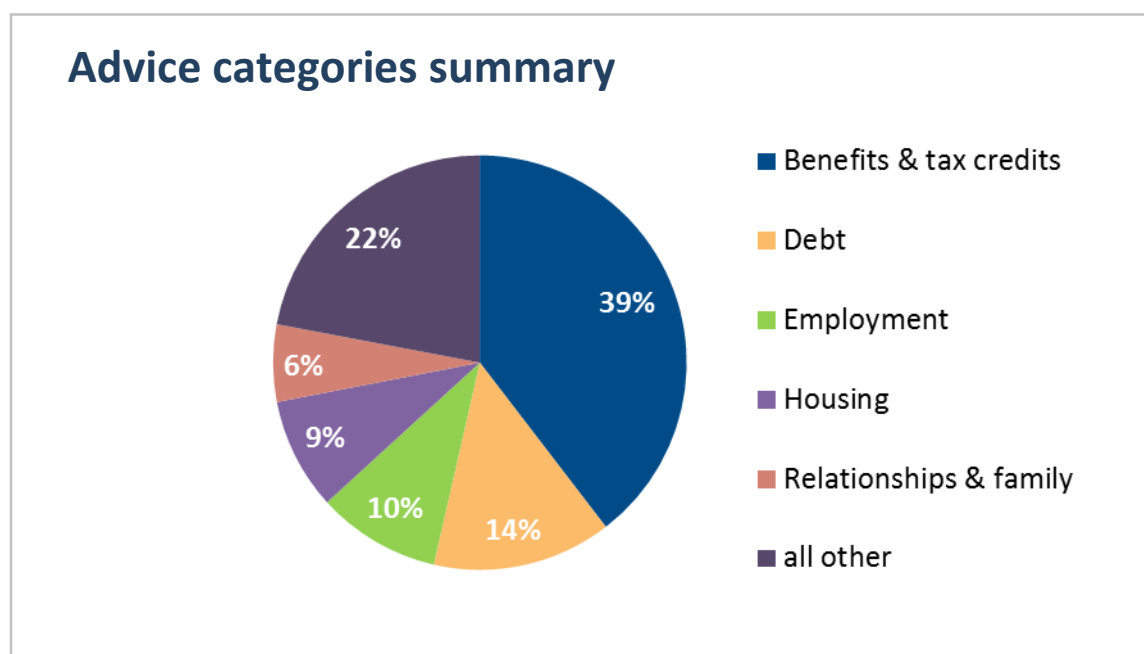
local charity to do this because of the many and varied people who make our work possible.

We have friends, supporters and funders outside our walls, for whom we are hugely grateful. We have a board well equipped to ensure effective governance and efficiency in making sure we deliver every bit of public benefit that we can. Our paid staff do excellent professional work and it is clear that the job satisfaction they get from helping out clients is crucial to why they work here. I will reserve final words for our volunteers. I'm proud to work alongside people whose dedication to their community takes the particular form that brings them to Citizens Advice. As long as there are people with the goodwill, skill and commitment of our volunteers, and as long as we as an organisation have the resources we need to give our volunteers the support to advise effectively, we will continue to offer something of great value to the community.

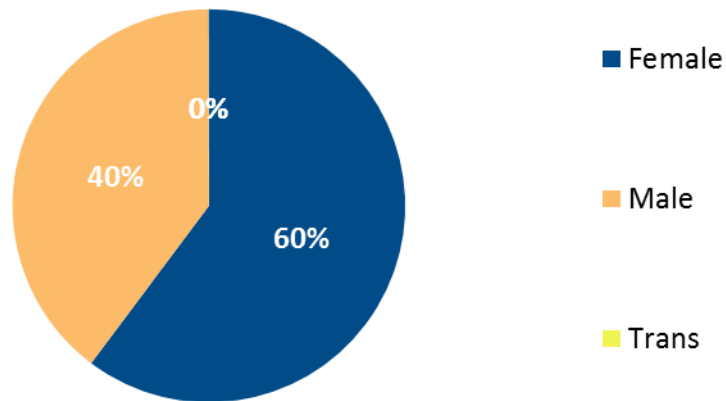
Chris Calvert
Chief Executive

Our Clients

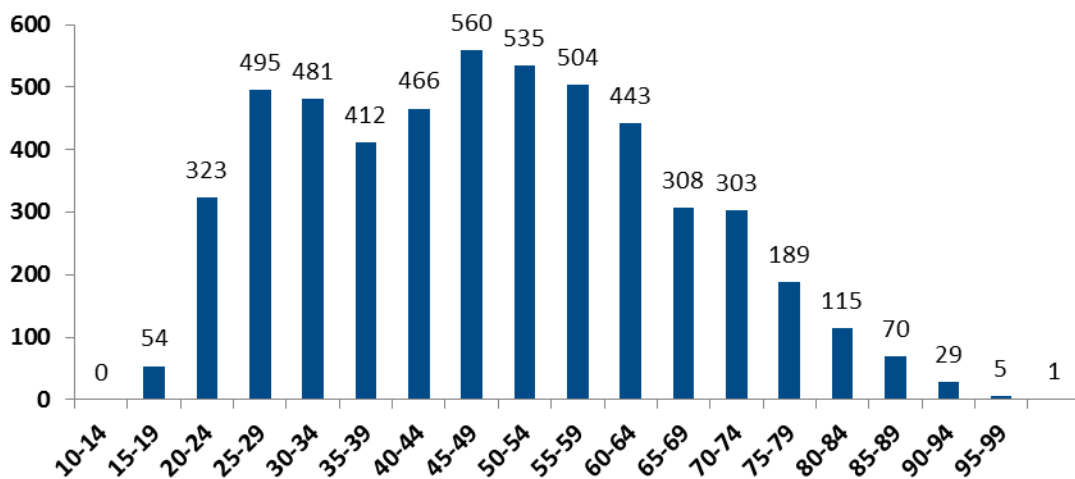
Key Statistics	2015–16	2014–15
Clients	7,844	6,017
Advice Issue Codes	18,019	14,263
Client Contacts	15,932	12,840
Enquiries	8,434	5,866



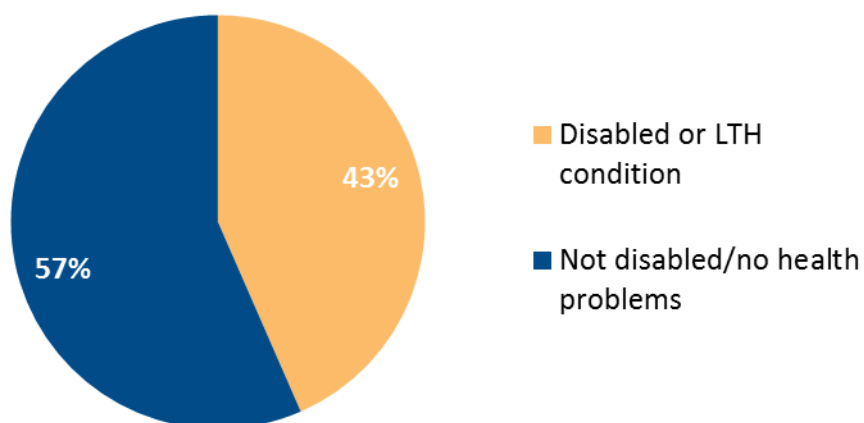
Gender of Clients



Age range of clients



Disability / Long term health (LTH)



The Value of Our Advice



50%

of clients showed a significant improvement in their wellbeing

In these challenging financial times, it is important that we are able to demonstrate the value of our work so resources can be confidently channelled to the most effective areas of support. Social Return on Investment (SROI) provides us with a very useful tool for doing this. This year, working with a leading independent SROI practitioner and supported by Big Lottery funding we were able to look at the impact of our advice for clients.

Over a six month period we interviewed a sample of clients, to explore how the issue had affected their life before Citizens Advice intervention, if anything had changed since, what outcomes had occurred and how much of this was down to our services. Clients were also asked to complete a well-being scale at the recruitment stage and when they were interviewed, including how many times the client had visited a doctor in the last 3 months.



For every
£1 invested,
we produced
a value of
£64.33



34%

reported a decrease in visits to a doctor after Citizens Advice intervention

Evidence from the interviews suggested that the problems which clients sought advice for were having a significant effect on their life with most clients reporting a negative effect on their health, their financial situation, their home life, their relationships with family and friends and their general well-being and quality of life.

We looked at the value of outcome for the clients, the community, the state and other stakeholders. The impact of advice is clearly significant. Citizens Advice often produced several outcomes for each client, helping various stakeholders to gain and save money. The report states:

“Their intervention and preventative work alone make significant savings for the state.”

We are uniquely positioned to produce a significant SROI because of the outcomes we can help effect, and our ability to maintain low running costs.

This research has important policy implications, especially in a period marked by cuts to third sector services. Through funding these services, the state saves money and this should be considered when allocating funding and protecting services.

A Client's View

*You offer such amazing help and support,
I think the work you do is incredible.*



Case Study

John contacted Citizens Advice to request help with income maximisation.

He has extensive physical health problems arising from two industrial accidents. He has recently developed more physical problems, which further contribute to his Post Traumatic Stress Disorder and Depression. Client described requiring motivating to move around, problems with falling, difficulty getting to toilet. His wife helps him a lot and regularly checks on him throughout the day between work shifts.

Following a benefit review, John received help completing an Employment Support Allowance (ESA) claim, as he had been incorrectly advised of his ineligibility, and assistance with a Disabled Living Allowance (DLA) application for an increase in the care component of this benefit

John's financial position greatly improved, with him receiving ESA backdated to September 2014, and DLA at the middle care rate.

John described the mental and physical impact of the issue and the positive affect of Citizens Advice intervention. He stated that without help he would have had a complete mental and physical breakdown. John reported an improved relationship with family, reduction in stress and a reduction in mental health problems. He also reported needing to see his GP less frequently after the intervention.

Financial Gains

In 2015-16 we achieved total additional income in excess of £2,453,159 by assisting our clients establish their entitlement to benefits or challenge poor decisions. These decisions in many cases leave the most vulnerable in the community destitute. We wrote off at least £948,444 of debt, through negotiation with creditors or through insolvency where this was the best option.

Given the income profile of our clients, this money is disproportionately spent in the local economy.

Our Funders and Supporters

We are grateful to:

- Devon County Council
- Teignbridge District Council
- Dawlish Town Council
- Newton Abbot Town Council
- Teignmouth Town Council
- Others including Kingskerswell Summer Moon Festival

...and many generous members of the public for our core funding.

In addition we operate several specially funded services and projects, thanks to bodies including the Big Lottery Fund, Healthwatch Devon, and Citizens Advice nationally. To deliver our projects we work in partnership with organisations like Living Options Devon, the MS Society, several departments of local councils, and our friends and neighbours within Citizens Advice Devon.

Our Volunteers

Volunteers are the heart of Citizens Advice Teignbridge, giving quality advice and support to thousands of clients each year. We couldn't do what we do without them. We recruit and train new volunteers several times a year and have all sorts of roles available. We try to make volunteering rewarding and enjoyable for everyone, developing their skills and supporting them as they learn. We encourage volunteers from a wide range of backgrounds to get involved.

Some of our volunteers are client-facing and directly involved in giving advice, and some support our work in other ways. Some advisers do triage, some are generalists covering all areas, and some develop their skills in a specialist area, like benefit appeals or debt advice.

Based on values of volunteer hours used by the Office for National Statistics (taken from their 2014 Provision Annual Survey of Hours and Earnings), in 2015-16 our volunteers gave time worth £734,000. While our funders make it possible for us to keep the lights on and provide quality supervision and support for our volunteers, it is these volunteers – a team around 100 strong – who between them give us more than all our funders combined.



Our Projects

We offer specialist services that add to our general advice. If clients get advice through our general service and could benefit from being referred to one of these, the adviser will refer them to the project.

Energy Best Deal

Help to cut gas and electricity bills, with advice on switching and more.

Energy bills can be confusing, with so many suppliers and tariffs out there. Millions are paying more than they need to for gas and electricity. Our advisers can help clients understand their energy bills, work out if they're paying over the odds, and help them switch without hassle.

Health and Disability Team

Our specialist volunteers tackle complex benefits problems

Most of our volunteer advisers are generalists, who can help with enquiries in any area where we offer advice, but we also have a special team that works together on complex benefits enquiries. This is so we can provide a dedicated service for clients with disabilities and long-term health conditions, who have been particularly affected by changes to welfare benefits in the last few years. This team, led by Claire Bennett, handles a lot of our benefit appeals and has an excellent track record of overturning poor decisions and securing an income for people the benefits system is intended to help. Like most of our special projects, this one is accessed via our general advice service.

Healthwatch

Advice and advocacy for people using health or social care services

We work in partnership with Healthwatch Devon to give patients and social care service users a voice. If anyone would like to say something, good or bad, about their experience of health services or social care, our Healthwatch champion can help. Our local champion has provided advice and support on areas including:

what to expect from health and care services, who should be paying for what, complaints and support with making complaints and signposting to local services. There's a Healthwatch champion for each district of Devon, based in their local Citizens Advice. Each works one day a week, so we ask that clients allow a couple of weeks to be contacted.

Living Options Welfare Reform Project

Specialised project for Deaf and disabled people

Jenny Hardwick leads a team of volunteers helping Deaf and disabled people of working age with the challenges of welfare reform, offering help, advice and training to manage benefits, find work or develop skills, budget, or get online.

As people receiving benefits are moved onto new schemes like Universal Credit, there'll be plenty to think about when it comes to applying for benefits online, and managing a household budget on a monthly basis. And there are all sorts of other advantages to developing computer skills or sorting out money problems. This is where we and Living Options Devon can help. Home visits are possible, and we may be able to arrange BSL interpreters if you're Deaf.

MS Advocacy Project

For anyone who has or is affected by multiple sclerosis

Citizens Advice Teignbridge has a dedicated caseworker, Sally Crozier, who can provide advice and advocacy to people affected by multiple sclerosis. This includes anyone who has MS themselves, carers for people with MS, or those who have someone with MS in their household. We can help with all sorts of enquiries including specialist help with welfare benefits, health and social care issues, employment, housing and debt. Home visits may be possible.

We've worked in partnership with the South Devon branch of the MS Society for the past 9 years, and the project is made possible by the Big Lottery Fund. In 2015 an external impact report for the MS project, using an academically validated social return on investment methodology, concluded that every £1 put into the project



yielded a value of more than £22, whether in direct financial gains for our clients or through savings to the public purse, for example reduced pressure on the NHS.

Pension Wise

Guidance for anyone over 50 with a defined contribution pension



Since 2015 people with certain types of pension have been able to access their money at age 55. There are several things you do with your pension pot, and what's best for you will depend on your retirement plans, your attitude to risk and more.

We offer clients, usually aged 50 plus, free face-to-face appointments in Newton Abbot, Teignmouth and Dawlish, where they can sit down with a Pension Wise guidance specialist who will explain their pension options, explain the tax issues, discuss which options might be suitable for them and give them tips on what they can do next. Afterwards they'll get a written summary of what you talked about.

Quids for Kids

Advice for families with children who have additional needs or a disability, young homeless people, care leavers and foster carers



Through the Quids for Kids project, we provide specialist advice to: families of children (or young people up to the age of 21) with additional needs, a long-term illness or disability, care leavers, young homeless people, foster parents and people looking after a child with a special guardianship order.

Funded by Devon County Council, the Quids for Kids service has already helped hundreds of families with children who have special needs. Our specialist adviser Vincent Willson can help by assessing whether clients are able to claim benefits and help challenge unfair decisions.

As a result millions of pounds of unclaimed benefits are now helping families manage the extra financial demands they experience. Across Devon, in the 12

months to 31 March 2016 we achieved total financial gains for our clients of over £2,000,000.

Working-Age Carers Project

Advice if you're caring for someone

In another capacity, our expert caseworker Vincent Willson offers advice to people of working age who look after someone who needs care. This is part of the Devon Advice Service for Working-Age Carers (DASWAC), run by Citizens Advice across the Devon County Council area.

Fairer Charging

Financial assessment for social care needs

Citizens Advice Teignbridge continues to work with Devon County Council to deliver the Fairer Charging project. Unlike health services, adult social care and support services are not free of charge and most people have to pay something towards the cost of their care.

Suzanne Lunn has worked on this project since 2006. Over the years the nature of this work has changed substantially. Suzanne continues to carry out a financial assessment to work out how much clients will have to contribute to their care and support needs. This work is now largely telephone based.

During the financial assessment we will do a benefit check, to ensure clients are receiving their full entitlement to benefits. If we think that clients may be entitled to benefits they're not currently receiving we will ask the Department of Work and Pensions (DWP) to send the claim forms to clients, and we will ask them to arrange help to fill out the forms if they need it.

Teignbridge Support Scheme

Emergency and Resettlement support and assistance

This project was established to provide targeted local support for people in need following as part of national welfare reform. Citizens Advice Teignbridge

successfully administered this project as part of the Advice Teignbridge network on behalf of Teignbridge District Council.

This project's key objectives were to help people establish themselves or remain in the community and ensure people had access to information and advice to increase their self-reliance and independence and manage the risk of reoccurrence.

Due to funding cuts nationally, the Teignbridge Support Scheme was discontinued as of 31 March 2016.

IT Support

Very different from our typical advice work, this is a paid-for service in which our resident IT guru Iain Hutchison offers computer service and repair across South Devon. We offer competitively priced support for individuals and businesses, and have a special further discounted rate for community groups. Computer upgrades, virus removal, service, repair and maintenance are all available.

What do our customers say? *"You have been so helpful!"* *"Excellent service!"*

Training Devon

A social enterprise from Citizens Advice Devon and hosted by Citizens Advice Teignbridge, Training Devon is grounded in the range of skills and knowledge held by Citizens Advice and was set up to provide high quality, professional and relevant training. We support businesses and organisations in Devon who value their customer focus and want to invest in staff development to provide the skills and knowledge required by their customers. See our programme at trainingdevon.org



You can find out more about all projects and services, including how to access them, on our website:

citizensadviceteignbridge.org.uk

Making a difference

Policy research and campaigns

As well as helping individuals by giving them advice about their particular situation, we campaign for change on the issues and policies that affect people's lives.

Scams Awareness



Don't be rushed, don't be hushed - Trading Standards and Citizens Advice teamed up to promote awareness of scams. Throughout July Citizens Advice and Trading Standards Services held a variety of events and activities raising awareness and spreading the message that scams can be tackled if people learn how to spot the signs. The efforts of the Citizens Advice service during Scams Awareness Month is important because we help spread the message that scams can be tackled if we take our time to spot the signs and share what we learn with others.

Talk about abuse

Last year one in every fifteen women, and one in every 33 men experienced domestic abuse at the hands of their partner or former partner. Talk about abuse is a campaign to encourage everyone to look for signs of domestic abuse among their friends and family, and to talk about it. Specialists such as refuges, legal professionals and police, and helplines or support services play a critical role for many victims. However, many victims don't engage with these groups, and this is the problem we are addressing.



Big Energy Saving

Citizens Advice led Big Energy Saving Week 2015 and supported people across the UK to CHECK - SWITCH - SAVE to save money and energy. Citizens Advice took the lead on communicating with the general public and helping them to understand how they can take control of the amount of energy they use and how much they pay for it.

We promoted all the ways for consumers to get support with saving money and



energy through projects like Energy Best Deal Extra.

Know your New Rights - National Consumer Week

More than one in five people in the UK experience problems with goods and services. A quarter of them spend more than four hours trying to sort out these problems, one in ten having to take time off work to do so.

New laws in the Consumer Rights Act 2015 should make life a little easier for shoppers who encountered more than 18 million problems with consumer goods and services over a 12 month period. Our National Consumer Week helped to promote these new rights.



You can find out more about current issues of concern at our national campaigns website: www.citizensadvice.org.uk/about-us/campaigns/current_campaigns/

Our Brand

Local Citizens Advice across the country are in the process of updating their logo and appearance. We're no exception, and from 2016 we're known as **Citizens Advice Teignbridge**, rather than **Teignbridge CAB**. The cost of these changes (signage etc.) has been covered by a grant from national Citizens Advice, and we're avoiding any unnecessary costs by phasing in our new identity carefully. You might see both names and logos co-existing for a little while yet.



Why are we doing this? Evidence from our clients and the public suggests many people don't understand our work and our role as well as we'd like. Some think we're a government agency instead of a charity. These days you can also get advice over the phone and online as well as coming in to see us, so we're more than just a network of local bureaux, though this vital face-to-face presence in local communities will always be at the heart of what we do.

Information Assurance

The Trustee Board has approved a new information assurance strategy, having identified the risk presented by the significant amounts of client data held in the bureau. An information assurance management team exists to ensure the confidentiality, integrity and availability of all our sensitive data assets is maintained to a level which is consistent with the requirements of our clients, our funders and our strategic partners. The bureau aims to achieve an appropriate level of compliance to the Data Protection Act, the Cabinet Office's Security Policy Framework and to industry best practice, as defined by the ISO27000 series of standards.

Financial Reports

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 31 MARCH 2016

	Unrestricted Funds £	Restricted Funds £	Total Funds 2016 £	Total Funds 2015 £
INCOME AND ENDOWMENTS				
Donations and legacies	119,864	258,263	378,127	455,317
Investment income	275	–	275	392
Other income	29,517	34,681	64,198	17,032
TOTAL INCOME	<u>149,656</u>	<u>292,944</u>	<u>442,600</u>	<u>472,741</u>
EXPENDITURE				
Expenditure on charitable activities	(142,761)	(284,716)	(427,477)	(391,979)
Other expenditure	–	–	–	(22,033)
TOTAL EXPENDITURE	<u>(142,761)</u>	<u>(284,716)</u>	<u>(427,477)</u>	<u>(414,012)</u>
NET INCOME AND NET MOVEMENT IN FUNDS FOR THE YEAR	6,895	8,228	15,123	58,729
RECONCILIATION OF FUNDS				
Total funds brought forward	<u>159,286</u>	<u>41,062</u>	<u>200,348</u>	<u>141,619</u>
TOTAL FUNDS CARRIED FORWARD	<u>166,181</u>	<u>49,290</u>	<u>215,471</u>	<u>200,348</u>

BALANCE SHEET

31 MARCH 2016

	2016	2015
	£	£
FIXED ASSETS		
Tangible assets	5,292	6,776
CURRENT ASSETS		
Debtors	2,988	3,040
Cash at bank and in hand	214,707	219,234
	<u>217,695</u>	<u>222,274</u>
CREDITORS: Amounts falling due within one year	<u>(7,516)</u>	<u>(28,702)</u>
NET CURRENT ASSETS	210,179	193,572
TOTAL ASSETS LESS CURRENT LIABILITIES	<u>215,471</u>	<u>200,348</u>
NET ASSETS	<u>215,471</u>	<u>200,348</u>
FUNDS OF THE CHARITY		
Restricted income funds	49,290	41,062
Unrestricted income funds	166,181	159,286
TOTAL CHARITY FUNDS	<u>215,471</u>	<u>200,348</u>

Full financial details, including the notes to the above can be found in our annual accounts, which will be posted online at citizensadviceteignbridge.org.uk

Free, confidential advice. Whoever you are.

We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.



citizensadviceteignbridge.org.uk

Published December 2016

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