

Annual Report 2016-17



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

This year saw further opportunities to develop the organisation to provide the very best in governance & and service delivery.

We now have an active executive trustee board meeting every six weeks to implement our business plan. In addition we continue to represent Teignbridge within the consortium of Citizens Advice Devon which explores new county wide initiatives.

Whilst we were sad to lose trustees due to other commitments, we welcomed Barry Dewhurst as our Trustee with IT responsibilities who, together with Neil Howell from the Alice Cross Centre, bring valuable new skills. It is worth noting that all our trustees give their time freely and have to contend with ongoing business planning and finances in an uncertain economic climate.

In addition I must thank all our managers and project specialists for their tireless work. Our volunteers' views are presented to the board by their staff representative, John Beale, who has continued to ensure that their opinions are properly respected. Without our volunteers we could not exist and we greatly appreciate their commitment.

Finally my gratitude must extend to all our funders for their generous support that enables us to continue to provide this valuable free service to the people of Teignbridge.

With best wishes,
Andrew Wilson
Chair

Chief Officer's Report

Change within the Citizens Advice Teignbridge is a developing theme. One major change for us in 2016-17 was the restructuring of the management of the advice service. This saw the appointment of Lynne Baker, our Bureau Services Manager, and the introduction of volunteer Team Leaders for each advice session. The management of the advice process on a daily basis is a complex evolving task as the nature of the enquiries brought by our clients becomes increasingly challenging.

Whilst we had seen an increase in the number of clients advised in 2015/16 (7,844) as compared with 2014/15 (6,017), the number for 2016/17 was 5,944. This works out at about 22 clients per day as opposed to about 30 per day for 2015/16. One reason for this drop was a reduction in resources in respect of our 'webchat' service. This had been funded only for a fixed period by Citizens Advice nationally. A further reason is that the increasing complexity of issues brought to us requires more time with individual clients. Despite the drop in the number of clients, the number of client contacts remained constant, meaning that we saw fewer clients but saw them more often.

Nowhere is increased complexity more obvious than in the area of welfare reform. There are around 40 different benefits and tax credits and, in 2016/17, we received around 3,000 enquiries (44% of all benefits enquiries) about just two of these: Employment and Support Allowance (ESA) and Personal Independence Payment (PIP). The process for claiming PIP is more involved than that of its predecessor and it often results initially in reduced or even no entitlement, with many people needing assistance with challenging decisions. We have assisted many people by providing support and representation with mandatory reconsiderations and appeal hearings. We have accompanied clients to around 100 appeal hearings with a success rate of over 80%. This is a time-consuming exercise, taking many hours of volunteers' time. Nationally many organisations, including our own, are pressing for reform to improve decision-making at an earlier stage of the process to save the stress, time and expense of clients needing to proceed to appeal hearings.

The advent of Universal Credit (UC) and its gradual introduction was another change and challenge in 2016/17. Whilst we only received 78 enquiries about UC this year, its partial introduction had implications for the training of volunteers and, as the most radical change in the means-tested system since 1988, requires continued preparation in anticipation of its roll out to full-service in Teignbridge in 2018.

Highlights of 2016/17 include:

- The opening of our outreach service at Buckfastleigh. Based in the Medical Centre, the service is funded by the Town Council and functions at capacity.
- Research and Campaigns Event held at Pavilions Teignmouth. This event, attended by around 80 professionals featured a panel of guest speakers with national responsibilities. The theme was families and welfare reform and focussed on benefits, housing and debt. It provided opportunities for exchanging knowledge and experience, networking and planning for better future service delivery.

The maintenance and development of the advice service is built on the commitment, knowledge and skills of our volunteer advisers, supported by supervisors and other paid staff. We have around 90 volunteers in total and we provided on-going training for existing advisers and initial training for new recruits in a continuous round of training throughout the year. We are indebted to our training manager, John Beale, for his hard work and expertise. That our investment in training and supervision has achieved its aim of providing a high quality advice service was confirmed by the audit carried out by our national body.

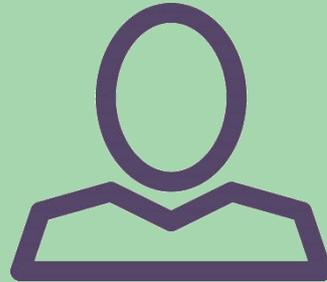
As we contemplate the challenges ahead, not least of which is that of securing a level of core funding enables us to keep pace with demand, thanks are due to our many funders and partners, to our staff and volunteers and to our Trustee Board for all the practical and financial support that secures this free, independent, impartial and confidential advice service for Teignbridge.

Vincent Willson
Chief Officer

What did we do in 2016-17?



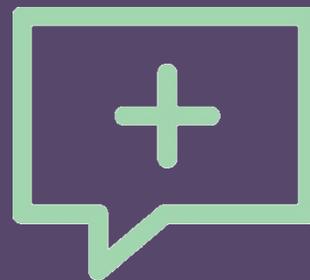
**14,423 issues
dealt with**



**5,944 clients
supported**



**3380 hours of
service across
4 offices**



**155 evidence forms
created to campaign
for change**

Key Statistics



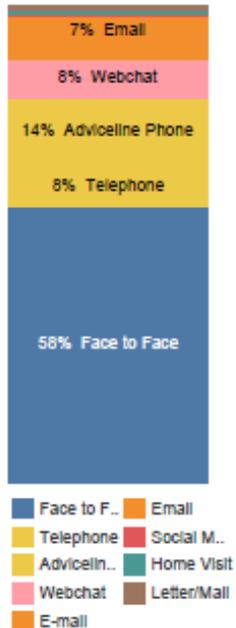
Summary

| | |
|-----------------------|--------|
| Clients | 5,944 |
| Quick client contacts | 408 |
| Issues | 14,423 |
| Activities | 15,961 |
| Cases | 7,505 |

Outcomes

| | |
|---------------------------------|------------|
| Income gain | £2,898,780 |
| Re-imbursments, services, loans | £9,586 |
| Debts written off | £3,293,951 |
| Repayments rescheduled | £73,108 |

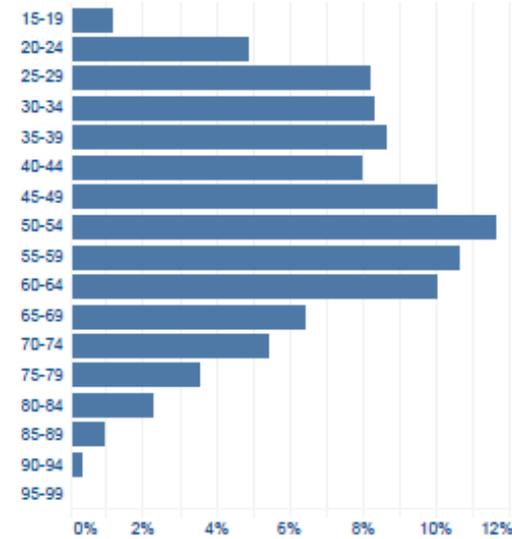
Channel



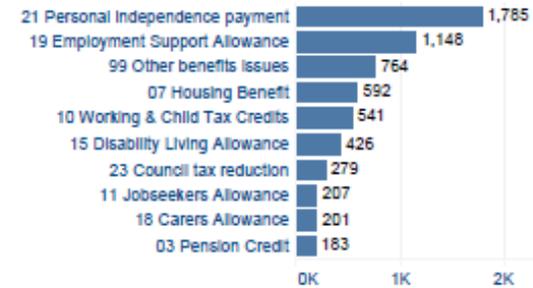
Issues

| Issues | Clients |
|---------------------------------|---------------|
| Benefits & tax credits | 6,783 |
| Consumer goods & services | 460 |
| Debt | 1,919 |
| Discrimination | 50 |
| Education | 49 |
| Employment | 1,186 |
| Financial services & capability | 179 |
| Health & community care | 338 |
| Housing | 1,083 |
| Immigration & asylum | 168 |
| Legal | 603 |
| Other | 384 |
| Relationships & family | 762 |
| Tax | 159 |
| Travel & transport | 96 |
| Utilities & communications | 204 |
| Grand Total | 14,423 |

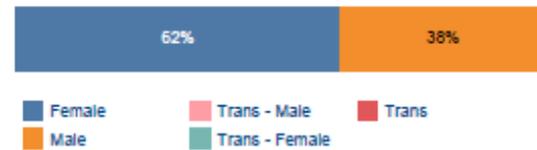
Age



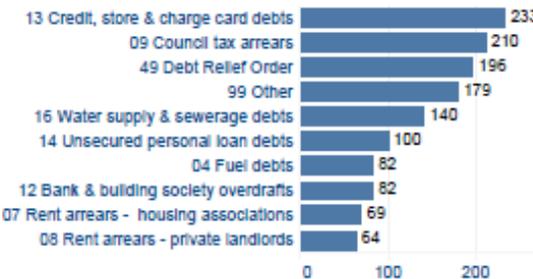
Top benefit issues



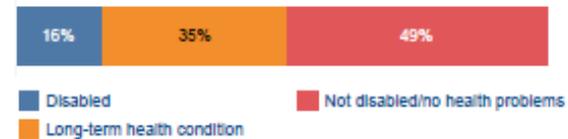
Gender



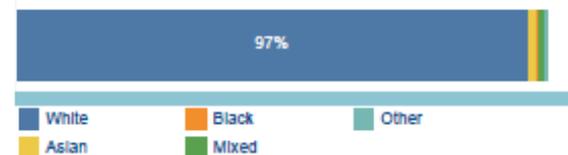
Top debt issues



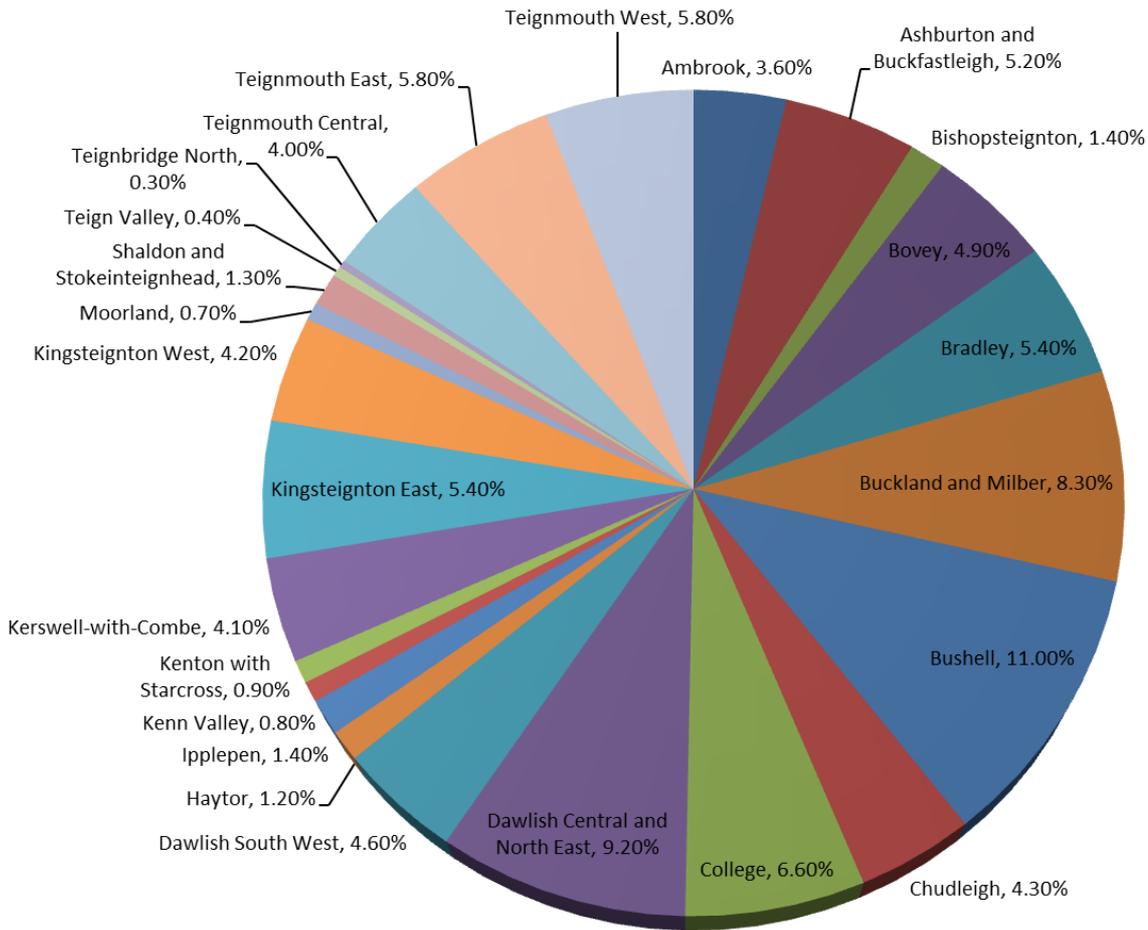
Disability / Long-term health



Ethnicity

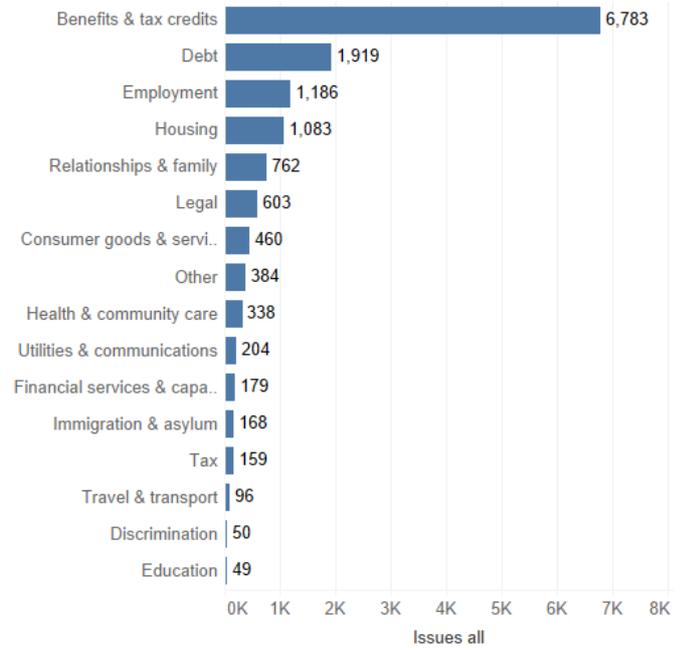
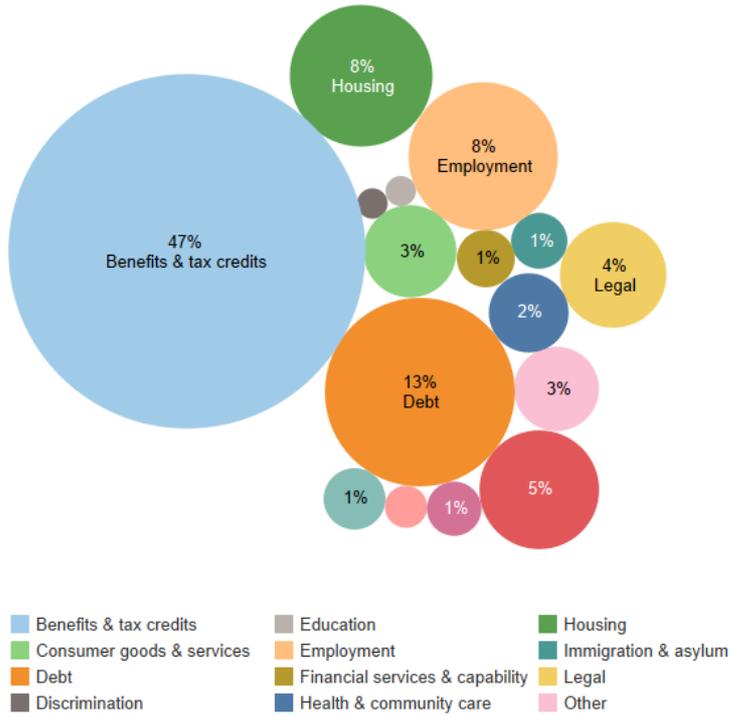


% Clients within Teignbridge Wards



The graph above shows good geographic coverage throughout the Teignbridge area. As expected areas located closer to our local offices produce the highest number of enquiries. These areas typically are those with a higher deprivation index. However it also provides evidence of unmet need in some urban and rural areas across the region. This indicates a need for us to explore service extensions within these areas, to encourage greater client engagement.

Part 1 issues %



This graph indicates the key client enquiry areas and their relative values. It demonstrates that four key enquiry areas; benefits, debt, employment and housing, account for 76% of all enquiries. Benefits & tax credits continue to dominate enquiries accounting for nearly half. With the roll out of universal credit, this is likely to continue and increase.

There are clear links between these enquiry areas, where under claiming and other problems with securing entitlement to benefits go hand-in-hand with debt and housing issues such as rent arrears. The demand for advice on these subjects has implications for the planning and delivery of services and for workforce training.

Case Study

Paula has depression and anxiety as well as some physical difficulties and she is not able to work. She lives with her partner (and full-time carer) and her two teenage children, both of whom have autism with associated anxiety and social communication difficulties. She contacted Citizens Advice to request help with income maximisation. Over a period of time, assistance was provided with the following:

- A claim for Disability Living Allowance for Paula's son
- Claims for Personal Independence Payment and Employment and Support Allowance for her daughter
- A claim for Personal Independence Payment for Paula herself as she was reassessed, having previously been in receipt of Disability Living Allowance. This led to a mandatory reconsideration, then to an appeal to the First-tier Tribunal, then to a successful appeal on 'a point of law' to the Upper Tribunal
- A claim for Carer's Allowance for her partner
- Advice about the effect on the family of the introduction of Universal Credit.

The assistance provided to the family helped them to secure an additional £350 per week to assist with the extra costs of disability. This is a family where 3 of the 4 members have significant anxiety and/or communication difficulties, where none of them felt able to complete the necessary steps to secure their legal entitlement to financial support either by making the requisite claims or by challenging decisions. Paula told her adviser that, without the help of Citizens Advice, she would not have had the mental stamina to see through the various claims and appeals; that her mental health would have deteriorated further; that she and her partner could not have afforded to provide any financial support to enable their daughter to go to university; that they would have struggled to meet their basic household expenses.

A Client's View

*"Huge thank you –
it wouldn't have been possible without your help."*



Financial Gains

In 2016-17 we achieved total additional income in excess of £2, 898,780 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 £3, 293,950 of debt, through negotiation with creditors or through insolvency where this was the best option.

The overwhelming majority of these income gains are 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
- Buckfastleigh 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, and our friends and neighbours within Citizens Advice Devon.

Our Volunteers

The social and economic value of our volunteers cannot be underestimated. Volunteering builds relationships, networks and bonds of trust between people and is therefore widely recognised as having an impact on the 'health' of a community. It raises aspirations, encourages community participation and is part of the Government's vision for strong, active and empowered communities.

I want to support people in my community

New volunteer course starting February 2017.

People volunteer with us for many different reasons, but one thing that unites them all is that they find it rewarding and varied.



To find out more visit citizensadviceteignbridge.org.uk/volunteer or email volunteer@citizensadviceteignbridge.org.uk

Volunteering also develops skills and employability. This is particularly important for students, long-term unemployed and parents returning to work. However this group of Volunteers are more likely to move on to other roles including education and paid employment. When combined with a rising retirement age, potential retired volunteers increasingly undertaking childcare roles, and an increasing demand for volunteers across the sector as grant funds reduce, volunteer recruitment is an area that we have identified as a potential business 'threat'. This also means our investment in volunteering increases.

A study conducted on behalf of DWP and the Cabinet Office estimated the national value of volunteering (to volunteers) to be £70bn or 5 per cent of the UK's GDP. 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 **2016–17 our 86 volunteers gave time worth in excess of £0.75 million**

If you're interested in joining us, please drop in to see us or see our website www.citizensadviceteignbridge.org.uk/volunteer/

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.

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 2017 we achieved total financial gains for our clients of over £2,400,000.

Working-Age Carers Project

Advice if you're caring for someone

Our caseworker offers advice to people of working age who are working, or who are intending to work and caring for someone. This is predominately a phone based service and offers help with benefit checks and applications for carers and their family including the cared for person. Work also includes better-off calculation advice including the effect on the clients' income and pension. 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 the clients need it.

Money Advice Service Debt Advice Project

Debt & Financial Capability Information & Advice

Funded by the Money Advice Service through national Citizens Advice, this short term project provided debt advice to members of the public requiring help with their debt problems, and included financial capability information and advice.

This project ensured that clients were offered the most appropriate course of action based on their situation, capacity and needs. This included identifying the most suitable channel for delivery, emergencies, financial capability needs and support needs such as language/access and the most appropriate next step.

Training generalist advisers to use the new Common Initial Assessment (CIA) tool developed by the Money Advice Service formed a key part of the project offering long term benefits for the provision of future debt advice.

Digital Inclusion

A Teignbridge District Council funded project for the year April 2016 – March 2017, this worked to support clients to adopt digital channels, especially with respect to making benefit claims. This was particularly aimed at clients who required assistance accessing the council's online services.

Delivery was integrated into our existing advice services. Advisers used tablets acquired for the project, supported by laptops, within our offices and outreaches in Newton Abbot, Teignmouth, Dawlish and Buckfastleigh, on home visits and at a number of groups around Teignbridge.

We exceeded our targets on this project, forged closer working relations with TDC personnel and flagged up important barriers to use for clients. A direct and lasting legacy of this project is that it has enabled additional volunteer training to support clients in making a benefit claim online.

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.

To contact Iain email itsupport@citizensadviceteignbridge.org.uk

Training Devon

A social enterprise from Citizens Advice Devon and hosted by Citizens Advice Teignbridge, Training Devon offers course based around the skills and knowledge held by Citizens Advice. It was set up to provide high quality, professional and relevant training to 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.



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.



Electoral Registration

'Are you registered to vote on 8th June? This was part of a Devon wide campaign to highlight people's right to vote and promote involvement in the democratic process. Local offices produced a range of promotional materials to inform clients:

- That you need to be registered to vote
- How to register
- What if they don't register
- What to do if they've moved house

Specific information was also produced targeting 'transient renters' and for homeless or no fixed abode clients.



Benefits Campaigning

Universal credit is a single benefit payment which is replacing six working age benefits. Its introduction will affect 8 million households across England and Wales. This regional campaign monitored and reported emerging issues for individual claimants, in particular, if those who may be more vulnerable, have mental health problems, difficulty accessing online system, no bank account, have to manage without income if the claim process delayed.

Big Energy Saving

Citizens Advice led the sixth Big Energy Saving Week 2016 and supported people across the UK to focus on raising public awareness of how to switch energy supplier or tariff to get the best deal and make homes energy efficient.

We promoted all the ways for consumers to get support with saving money and energy through switching accounts, using Citizens Advice price comparison tool to compare prices from different energy suppliers.



Dialling down debt

Approximately 95% of households now own a mobile phone. Lower income households are 5 times more likely only to have a mobile phone (no landline or broadband).

Citizens Advice led the campaign to improve the debt collection practices of mobile phone providers. This led to a change in the law which means from October 2018 providers need to give customers the option to put a cap on their monthly bills.



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

Financial Reports

Statement of Financial Activities (including income and expenditure account)

31 March 2017

| | Note | Unrestricted funds £ | 2017 Restricted funds £ | Total funds £ | 2016 Total funds £ |
|---|------|-------------------------|-------------------------------|-----------------------|--------------------------|
| Income | | | | | |
| Donations and grants | 5 | 202,356 | 120,322 | 322,678 | 457,551 |
| Investment income | 6 | 1,806 | - | 1,806 | 275 |
| Other income | 7 | 21,991 | - | 21,991 | 17,722 |
| Total income | | <u>226,153</u> | <u>120,322</u> | <u>346,475</u> | <u>475,548</u> |
| Expenditure | | | | | |
| Expenditure on charitable activities | | 223,363 | 103,976 | 327,339 | 427,749 |
| Other expenditure | 9 | - | 3,253 | 3,253 | - |
| Total expenditure | | <u>223,363</u> | <u>107,229</u> | <u>330,592</u> | <u>427,749</u> |
| Transfers between funds | | (1,895) | 1,895 | - | - |
| Net income and net movement in funds | | <u>895</u> | <u>14,988</u> | <u>15,883</u> | <u>47,799</u> |
| Reconciliation of funds | | | | | |
| Total funds brought forward | | 216,468 | 31,679 | 248,147 | 200,348 |
| Total funds carried forward | | <u>217,363</u> | <u>46,667</u> | <u>264,030</u> | <u>248,147</u> |

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

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

Financial Reports

Statement of Financial Position

31 March 2017

| | | 2017 | | 2016 |
|--|----|---------|---------|---------|
| | | £ | £ | £ |
| Fixed assets | | | | |
| Tangible fixed assets | 14 | | 4,150 | 5,292 |
| Current assets | | | | |
| Debtors | 15 | 19,905 | | 43,063 |
| Cash at bank and in hand | | 256,066 | | 208,981 |
| | | 275,971 | | 252,044 |
| Creditors: amounts falling due within one | 16 | 16,091 | | 9,189 |
| Net current assets | | | 259,880 | 242,855 |
| Total assets less current liabilities | | | 264,030 | 248,147 |
| Net assets | | | 264,030 | 248,147 |
| Funds of the charity | | | | |
| Restricted funds | | | 46,667 | 31,679 |
| Unrestricted funds | | | 217,363 | 216,468 |
| Total charity funds | 19 | | 264,030 | 248,147 |

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 October 2017

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