

Annual Report 2017-18



Our Mission

We provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities.

Our twin aims:

- to help people find a way forward, whatever problems they face
- to campaign for change on the issues affecting people's lives

We value diversity, promote equality and challenge discrimination.

We're an independent charity and part of the Citizens Advice network. We serve a population of 130,000 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.

Chair's Report

This year sees the first full year with Vincent Willson as our Chief Officer. This is a new strategic role designed to maintain our relationships with our funders & to seek new opportunities as well as providing leadership to our staff & volunteers. We are delighted with the way Vincent has settled in to this task.

Whilst our core finances have been maintained we are ever aware of the need to expand our horizons & seek enduring partnership arrangements within the framework of our Devon Citizens Advice consortium & other organisations.

Our trustee board continues to show effective governance & our annual assessment gives us an exemplary mark. We seek to expand our board by inviting observers from both commerce & the public sector thereby promoting openness & equality

This year we have seen a marked increase in our public profile & we thank Martin Smith for his work in providing regular press coverage & reporting on client issues & fundraising events. Many people still do not realise that we are an independent charity deserving of support. We will continue to ensure this message is transmitted.

We continued our partnership with Newton Abbot Rotary club participating in meetings and events that help improve the lives of the most deserving.

My thanks go to our funders who continue to support this valuable charity when they themselves are constrained.

Finally my thanks to all our Trustees, Staff and Volunteers, who continue to show that we always give nothing but the very best advice to the people of Teignbridge.

Andrew Wilson
Chair

Chief Officer's Report

This year our clients told us about the 15,000 problems they faced. Each client had an average of 2-3 problems. Our committed and skilled volunteers (around 90 of them) and paid advisers (6 of them) listened to our clients and used their knowledge and skills to help them. These advisers are trained and supported by a small team of other volunteers and paid staff. But what difference did it all make?

- 90% of our clients rated their experience of our service as positive
- 75% of our clients said that our service helped to resolve their problems
- 90% of our clients would recommend our service to other people

Our clients were helped to secure income gains in excess of £3.2 million. This is funding that comes from Central Government, paid to residents of Teignbridge who spend it on local goods and services, thereby supporting the local economy as well as themselves. It also protects local budgets by preventing, reducing and delaying the need for intervention by publically funded services like local Councils and the NHS.

Hearing about the problems our clients face helps us to identify what policies and practices might be changed to prevent those problems from arising in the first place. Campaigning for change operates on a national, regional and local level, based on research of the problems brought to us by our clients. This in turn leads to developments in our local services, tailored to the needs of our local populations. One particular example of this is more specialised support for people who have experienced gender violence or abuse. Since November 2017 we have routinely asked unaccompanied clients using our drop in service the following question:

“Have you been hurt or frightened by your partner, a family member or someone you know? It could be happening now, or some time ago.”

This initiative has been championed and developed by Citizens Advice nationally and local offices have been supported and trained to introduce the question as standard. They have also been required to set up systems to support clients when they answer 'Yes.'

For November 2017 to April 2018:

- 433 clients were asked the routine enquiry question
- 144 (33%) responded 'yes'
- 34 were experiencing current or potentially on-going abuse
- 15 were in an emergency situation - *these are 15 people who would probably not have been assisted had we not introduced this initiative.*

We are very proud of this service.

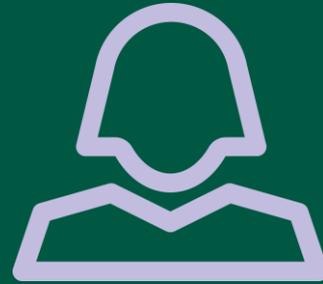
We approach the challenges of the coming year with a new Business and Development Plan based on client, volunteer and staff experience with the aim of securing additional resources to improve our advice service, champion equality and better support our workforce. One major and significant challenge for all of us this year is the full roll out in Teignbridge of Universal Credit and we are confident in our ability to meet this challenge.

Vincent Willson
Chief Officer

What did we do in 2017-18?



**14,721 issues
dealt with**



**5,556 clients
supported**



**3,510 hours of
service across
8 offices**



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

Key Statistics

Citizens Advice Teignbridge (memb..)

2017-18
Q1
Q2
Q3
Q4



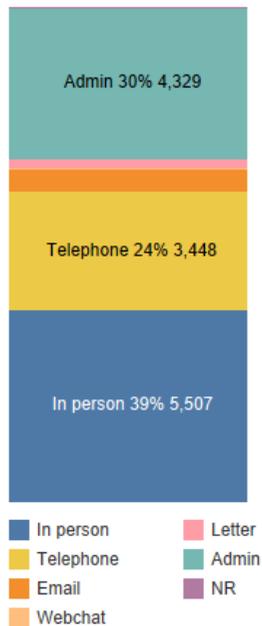
Summary

Clients	5,556
Quick client contacts	354
Issues	14,721
Activities	14,251
Cases	6,149

Outcomes

Income gain	£3,241,538
Re-imbursments, services, loans	£11,102
Debts written off	£212,619

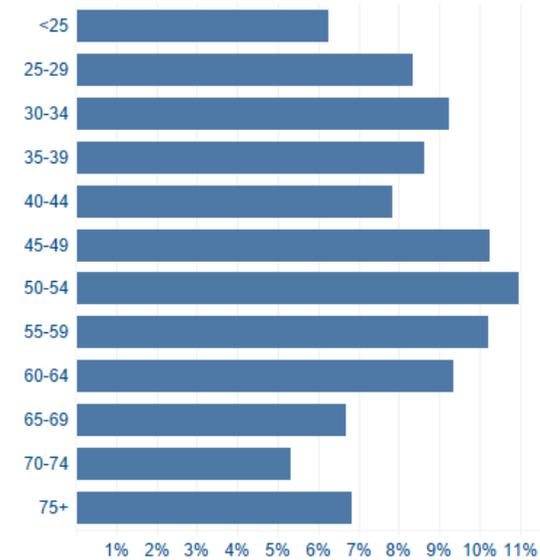
Channel



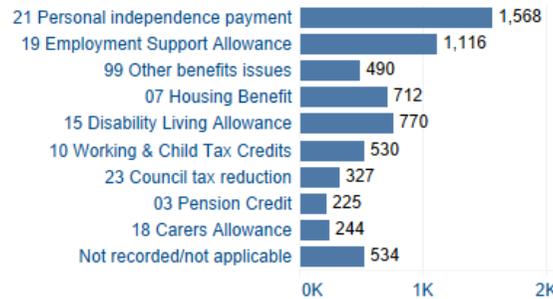
Issues

Issues	Clients
Benefits & tax credits	2,481
Benefits Universal Credit	106
Consumer goods & services	329
Debt	725
Discrimination	80
Education	35
Employment	532
Financial services & capability	150
Health & community care	226
Housing	612
Immigration & asylum	84
Legal	446
Other	204
Relationships & family	569
Tax	103
Travel & transport	136
Utilities & communications	107
Grand Total	14,721

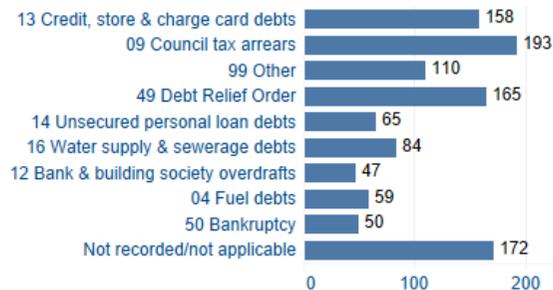
Age



Top benefit issues



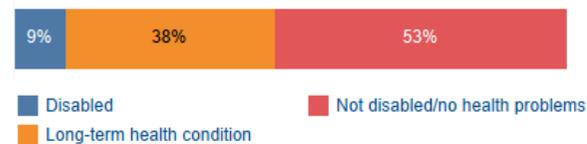
Top debt issues



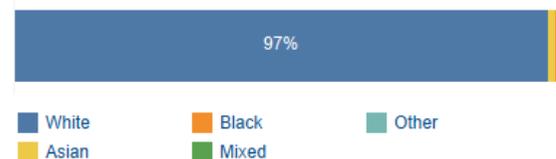
Gender



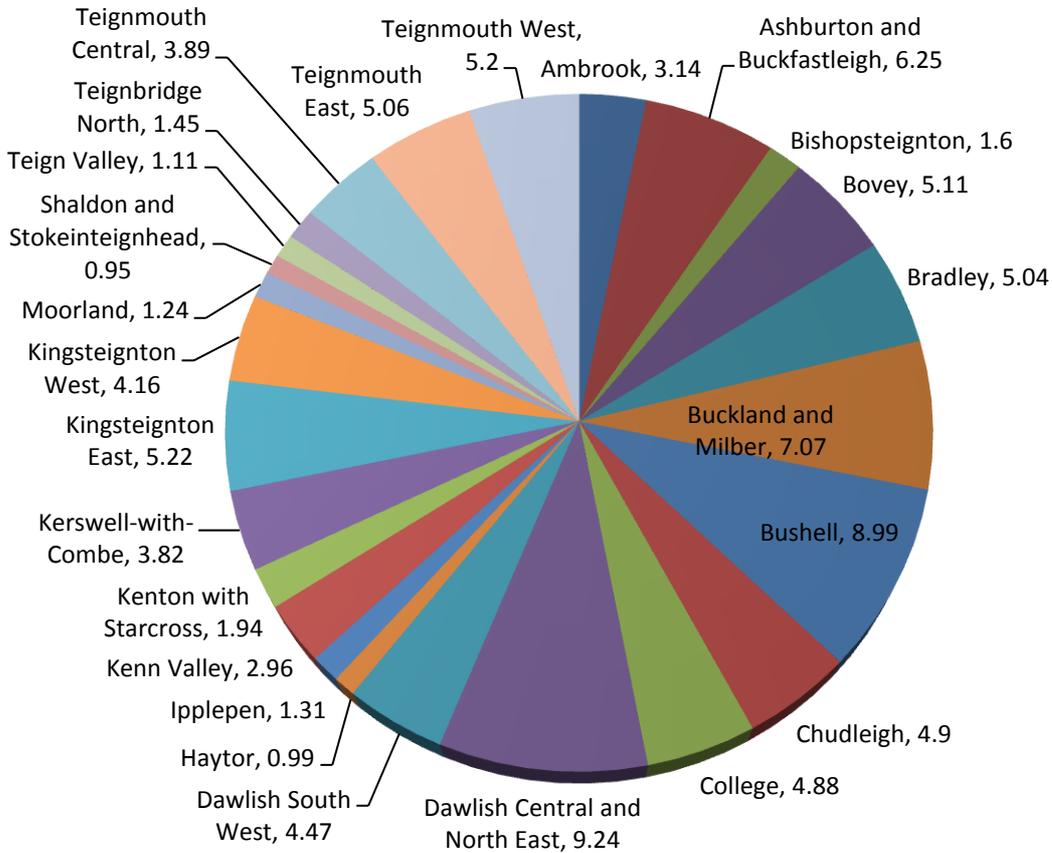
Disability / Long-term health



Ethnicity

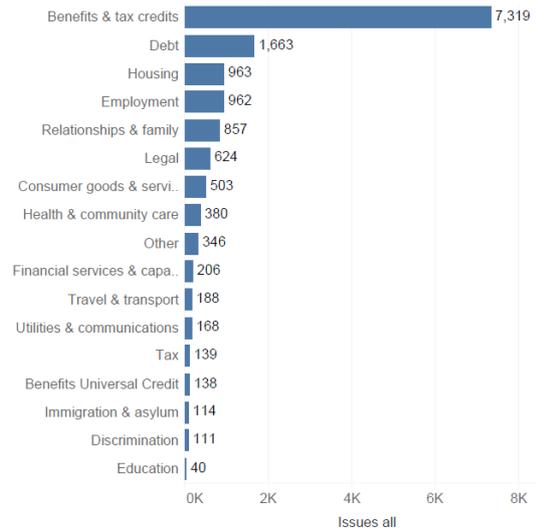
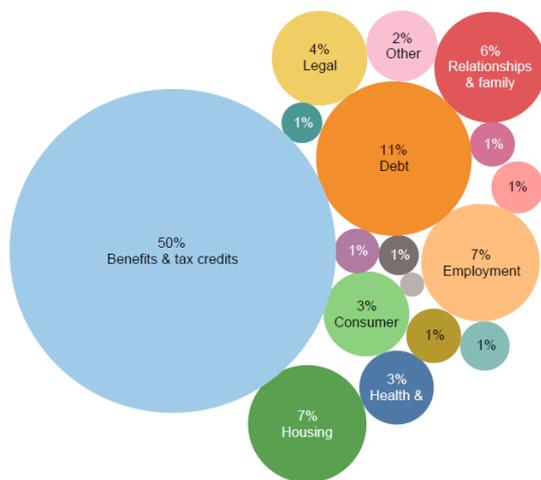


% Clients within Teignbridge Wards



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. It also reflects the increase in our work this year in developing more outreaches, encouraging greater client engagement in some urban and rural areas across the region, where the unmet need was highlighted in the 2016-2017 report.

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 75% of all enquiries. Benefits and tax credits continue to dominate enquiries, accounting for 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

Grace has a disability and wanted to check that she was receiving all the benefits she was entitled to. She lives with her husband and 3 children (aged 6, 4 and 6 months) and with her 17 year old cousin who had been placed with her about 1 year ago. She had not received additional income to help maintain her. The family lives in a 3 bedroomed privately rented house. Grace's husband is in full-time low paid employment.

Grace was in receipt of Child Benefit and Child Tax Credit for her two children aged 6 and 4, but had been told she couldn't get benefits for the baby. Grace has a moderate learning difficulty which makes it difficult for her to find out about her rights and to fill in forms.

The adviser explained that Grace was entitled to Child Benefit for the baby; that the 2 child limit applies only to Child Tax Credit and Universal Credit. She was also eligible for Child Benefit and Child Tax Credit for her cousin (because the limit does not apply to children born before 1 April 2017). She helped Grace with a claim for Personal Independence Payment and with claiming the Child Benefit and Child Tax Credit, with the Water Sure tariff and with applying for the Marriage Tax Allowance (which was backdated to 2016 with a refund of over £600). The adviser checked the award of Housing Benefit which was then updated to include the two 'extra' children. She helped her to apply for re-housing.

This advice made a significant difference to both Grace's income and her expenditure and put her on the path to re-housing. After advice, she felt much better placed to deal with the difficulties she faced and she reported an improvement in her confidence and well-being.

A Client's View

I cannot thank you enough for your help. You have got me out of a situation that was causing me a lot of distress. You made it all very easy for me.



Financial Gains

In 2017-18 we achieved total additional income in excess of £3.2 million by assisting our clients establish their entitlement to benefits and to challenge poor decisions. In view of the reductions in spending on benefits as a result of welfare reform, assisting people to realise their entitlement to additional income has arguably never been more important and is vital for their health and well-being and to enable them to keep a roof over their heads.

These income gains represent a financial value, not just to the clients to whom they are paid, but also to the economy of Teignbridge. The overwhelming majority of social security benefits (paid by Central Government) are spent in the local economy (including on Council Tax and on VAT on goods and services).

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 Healthwatch Devon and the Office of the Police and Crime Commissioner. To deliver our projects we have worked in partnership with organisations like the MS Society, Moretonhampstead and District Hospital and Social Care Hub League of Friends, Chudleigh Baptist Church, Rotary Club of Newton Abbot and our friends and neighbours within Citizens Advice Devon.

Our Invaluable Volunteers

Andy Haldane, Chief Economist at the Bank of England, when speaking about the value of volunteering in the UK, said, *"We have a volunteer army, the full-time equivalent of 1.25 million people, diverse in age, gender, background and ethnicity and potentially growing in number. They create each year economic value of at least £50bn and potentially higher. They create private value for individual volunteers of maybe as much again. And although the confidence intervals are large, it would not be unreasonable to apply a social multiplier of upwards of two to these estimates."*

Our service is based on the commitment, skill, expertise and goodwill of our volunteers. With 79% of clients rating their experience of advice as positive or very

Telephone advisers needed. Could this be you?

Come along and find out. We are holding a taster day on Thursday 17 August in Newton Abbot.

Our volunteer training programme starts on Thursday 14 September.

To find out more and to apply visit citizensadviceteignbridge.org.uk



positive and 96% of volunteers and staff recommending the local Citizens Advice office as a place to work or volunteer, we can be confident that our volunteers do an excellent job and derive a lot of satisfaction from doing so. One of our volunteers, Paul, says, *"I get a real buzz out of helping people sort out problems that have been holding them back, and it also keeps me mentally active, which is invaluable."*

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 2017–18 our volunteers gave time worth in excess of £0.75

million. But they're worth a lot more than this.

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 provide 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.

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.

Funding for this project is on a year by year basis.

Living Options Welfare Reform Project

Specialised project for Deaf and disabled people

Jenny Hardwick led 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 Universal Credit, there is 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 this project and Living Options Devon helped. The service included home visits, and BSL interpreters could be arranged as needed.

Funding for this project ceased in August 2017

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 was made possible by the Big Lottery Fund until June 2017, when the MS Society South Devon Group took over funding.

Funding for this project is ongoing until June 2019.

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 can 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. *Funding for this project is on a year by year basis.*

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 Jenny Hardwick 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 2018, we achieved total financial gains for our clients of over £2.5 million.

Funding for this project is on a year by year basis

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 whilst also caring for someone. This is a phone based service and offers help with benefit checks and applications for benefits for carers and their family, including the cared for person. Work also includes 'better-off in work' 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.

Funding for this project is until June 2018.

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 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 will arrange help to fill out the forms if the clients need it.

Funding for this project is on a year by year basis.

IT Support

Very different from our typical advice work, this is a paid-for service in which one of our resident IT experts, 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 for Citizens Advice Devon

Following the closure of 'Training Devon', Citizens Advice Devon commissioned Citizens Advice Teignbridge to write and deliver benefits training to organisations and individuals in Devon whose work includes providing information about and assistance with claiming benefits. This led to a partnership with Devon Communities Together who administer the training (advertising, bookings, provision of venues) on behalf of Citizens Advice Devon. In 2017-18 we delivered 11 courses on benefits, covering subjects such as Personal Independence Payment, Employment and Support Allowance, Universal Credit and an Introduction to Benefits. See devoncommunities.org.uk/courses for more information.

Funding for this project is on a year by year basis.

New Outreaches

In addition to our presence in Newton Abbot, Buckfastleigh, Dawlish and Teignmouth, we secured funding in 2017-18 to provide a service in Moretonhampstead, Cheriton Bishop, Chagford GP surgeries and a service in Chudleigh.

Funding for these projects is on a 3 year and 1 year basis respectively.

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.

Income security



In a fast changing labour market, we wanted to make sure people had the ability to enforce their rights. We helped campaign for the ban on employment tribunal fees, and influenced the Taylor review of modern employment to include many of our suggestions.

Benefits Campaigning



Universal Credit, the government's new single benefit payment, replaces six working age benefits. Our campaign highlighted some of the challenges facing many families. The Government implemented our recommendation to increase the support available for childcare costs. We continue to campaign to improve many areas of Universal Credit that our evidence shows to be failing.

Private Parking sharp practice

Together with Citizens Advice Devon, we have worked to gather evidence on the actions of private parking companies, following a surge of client complaints across the region.

We support clients to contact Trading Standards through our Consumer arm if they feel any charge notice is unfair and they have lost any appeals.

This issue has now been raised in the House of Commons calling for tighter regulations for private parking companies.



Medical Evidence Workshops

In association with Westcountry Community Psychology, we hosted workshops for medical professionals in Teignbridge to present and identify ways of providing medical evidence to support benefit claims. Clear, relevant medical evidence supporting the client at the start of a claim can save time and money, and reduce the impact on client's wellbeing. We are continuing to work in this area with a Devon wide campaign next year.



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

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 office. 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. Citizens Advice Teignbridge aims to achieve an appropriate level of compliance to the Data Protection Act, the Cabinet Office's Security Policy Framework, to the GDPR and to industry best practice, as defined by the ISO 27000 series of standards.

Financial Reports

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2018

		2018			2017
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	5	153,527	96,110	249,637	320,678
Investment income	6	1,142	–	1,142	1,806
Other income	7	26,222	75	26,297	23,991
Total income		<u>180,891</u>	<u>96,185</u>	<u>277,076</u>	<u>346,475</u>
Expenditure					
Expenditure on charitable activities	8	164,513	104,728	269,241	327,339
Other expenditure	10	10,000	–	10,000	3,253
Total expenditure		<u>174,513</u>	<u>104,728</u>	<u>279,241</u>	<u>330,592</u>
Net (expenditure)/income		<u>6,378</u>	<u>(8,543)</u>	<u>(2,165)</u>	<u>15,883</u>
Transfers between funds		13,867	(13,867)	–	–
Net movement in funds		<u>20,245</u>	<u>(22,410)</u>	<u>(2,165)</u>	<u>15,883</u>
Reconciliation of funds					
Total funds brought forward		<u>217,363</u>	<u>46,667</u>	<u>264,030</u>	<u>248,147</u>
Total funds carried forward		<u>237,608</u>	<u>24,257</u>	<u>261,865</u>	<u>264,030</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 can be found in our annual accounts, which are posted online at www.gov.uk/government/organisations/charity-commission. The notes on pages 10 to 21 of those accounts form part of these financial statements.

Statement of Financial Position

31 March 2018

	Note	2018 £	£	2017 £
Fixed assets				
Tangible fixed assets	15		3,353	4,150
Current assets				
Debtors	16	21,106		19,905
Investments	17	125,000		75,000
Cash at bank and in hand		145,393		181,066
		<u>291,499</u>		<u>275,971</u>
Creditors: amounts falling due within one year	18	<u>32,987</u>		<u>16,091</u>
Net current assets			<u>258,512</u>	<u>259,880</u>
Total assets less current liabilities			<u>261,865</u>	<u>264,030</u>
Net assets			<u>261,865</u>	<u>264,030</u>
Funds of the charity				
Restricted funds			24,257	46,667
Unrestricted funds			<u>237,608</u>	<u>217,363</u>
Total charity funds	21		<u>261,865</u>	<u>264,030</u>

Full financial details can be found in our annual accounts, which are posted online at www.gov.uk/government/organisations/charity-commission. The notes on pages 10 to 21 of those accounts form part of these financial statements.

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

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