

Annual Report 2018–19



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 we continued our efforts to be seen at the heart of the community we serve by raising our profile at local events, having regular press coverage and publicity and maintaining collaboration with many like-minded organisations.

We are well served by a loyal and professional Trustee Board who give so much of their time freely to ensure we have the very best governance. We were joined by Jackie Burns, Frank Bond and Helen Maclaine, ensuring the continual effectiveness of the Board. In this respect I have to make a special mention of our Company Secretary, Barry Dewhurst who has refined the way the Board operates and put compliance and assurance at the heart of what we do.

Our staff representatives continue to give all our staff the opportunity to be heard. Whilst these positions are not mandatory, they do allow every volunteer access to the Trustee Board.

We now have most effective sub groups with responsibility for strategic direction and governance and these are proving most effective in ensuring our work always complies with the high standards we already set within the framework of Citizens Advice.

We continue to earn the support of our funders, maintaining good relationships with Councillors in all tiers of local government and independent grant makers. We are indebted to many of them who take a keen interest in our work for the people of Teignbridge.

My heartfelt thanks go to all the trustees, managers and volunteers who have made my fourth year in office so rewarding.

Andrew Wilson
Chair

Chief Officer's Report

In 2018-19 we dealt with nearly 19,000 issues. Nearly 50% of these concerned entitlement to benefits, mainly those paid because of illness and disability. With around 50% of our clients reporting a long-term illness or disability, much of our work involves helping to put money in the hands of people with mental health issues and physical disabilities. The amount of additional income we assisted people to secure this year was almost £3.5 million. The overwhelming majority of this is spent locally, helping to boost the local economy and preserving statutory budgets as people are able to stay in their homes longer without falling into debt, becoming homeless or experiencing further deterioration in their health and requiring more support from the statutory authorities.

Providing the service involved our advisers in over 15,000 interactions with clients as they answered or made telephone calls, saw people face-to-face, responded to emails and online enquiries, wrote letters, sent texts and represented people at hearings. In the year that our service reaches its 80th year, we are, as ever, indebted to our committed and expert workforce comprised mainly of volunteers supported by a dedicated team of paid staff. Feedback from our clients is that:

- 93% rated their overall experience of our service as positive
- 80% said that our service helped to resolve their problems
- 93% would recommend our service to other people

These figures are above average for local offices nationally and we are proud of the service we provide.

As well as helping clients to deal with the problems they face, whatever those problems and whoever the clients are, we are also committed to trying to influence policy so that problems do not arise in the first place or so that policy flaws are fixed. As one office amongst many, we contribute to a national network which gathers national evidence of the enquiries that clients bring to us. This evidence is used to recommend change and, in recent years has helped to secure a number of important national policy changes. These include removing the 7 day waiting period for Universal Credit and charges for the national Universal Credit DWP helpline. Our work nationally on Universal Credit also led to government funding to assist the most vulnerable clients to claim Universal Credit from April 2019. This

new benefit was rolled out nationally in 2018 with the result that, from September last, all new means-tested benefits claims had to be for Universal Credit. This resulted in a huge increase in benefits enquires and necessitated a comprehensive training programme for our staff and volunteers on the complexities and intricacies of this new benefit. Our workforce has risen to the challenge and in the last 3 months of 2018-19, we dealt with 500 Universal Credit enquiries in addition to the nearly 2000 enquiries about other benefits.

As the pressure mounts to deal with enquiries that seem inexorably to increase in volume and complexity, we enter a new year with the daunting task of finding additional funding to meet the needs of our clients. We are hugely grateful to all of our funders, particularly to Teignbridge District Council, Devon County Council, Teignmouth Town Council, Dawlish Town Council, Kingsteignton Town Council, Buckfastleigh Town Council and Newton Abbot Town Council. We could not do this work without their continued support.

Vincent Willson
Chief Officer

What did we do in 2018-19?



**18,735 issues
dealt with**



**6,144 clients
supported**



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



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

Key Statistics

03/04/2018 31/03/2019

citizens
advice

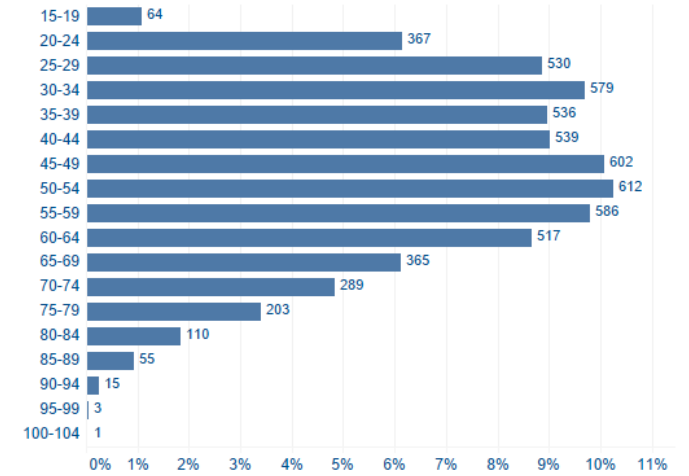
Summary

Clients	6,144
Quick client contacts	308
Issues	18,735
Activities	15,860
Cases	6,657
Outcomes	
Income gain	£3,474,657
Re-imbursments, services, loans	£12,211
Debts written off	£116,931
Repayments rescheduled	£25
Other	£53,164

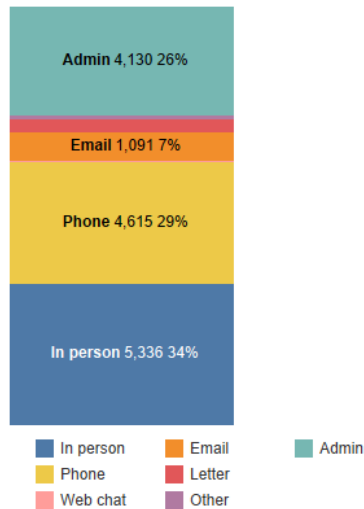
Issues

Issues	Clients
Benefits & tax credits	2,656
Benefits Universal Credit	471
Consumer goods & services	415
Debt	773
Discrimination & Hate & GVA	87
Education	48
Employment	656
Financial services & capability	279
Health & community care	222
Housing	748
Immigration & asylum	77
Legal	461
Other	249
Relationships & family	679
Tax	115
Travel & transport	136
Utilities & communications	181
Grand Total	18,735

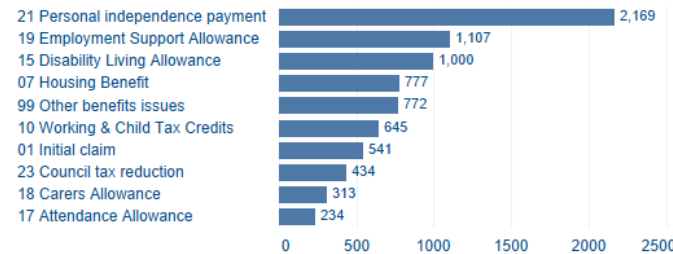
Age



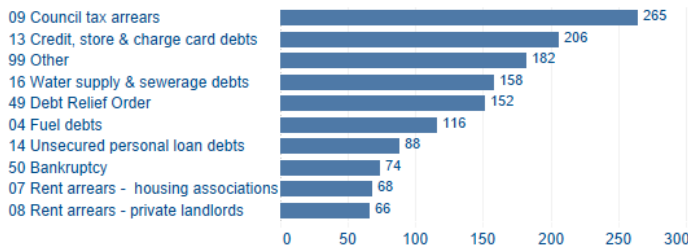
Channel



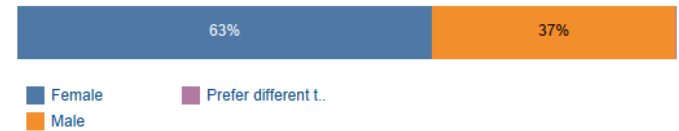
Top benefit issues



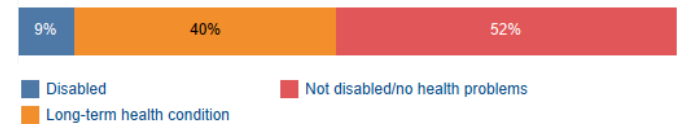
Top debt issues



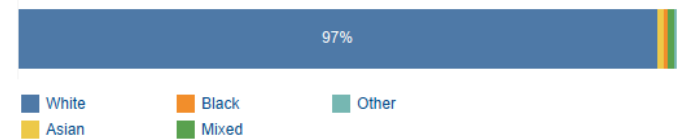
Gender



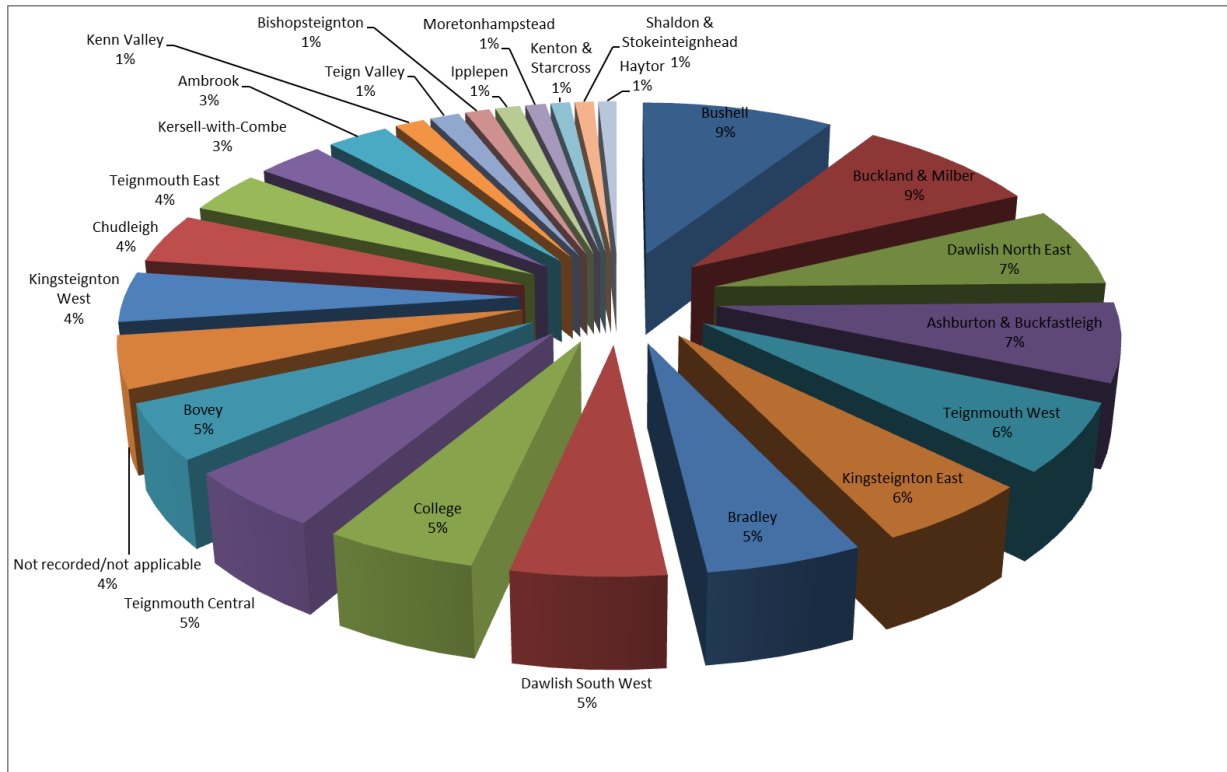
Disability / Long-term health



Ethnicity



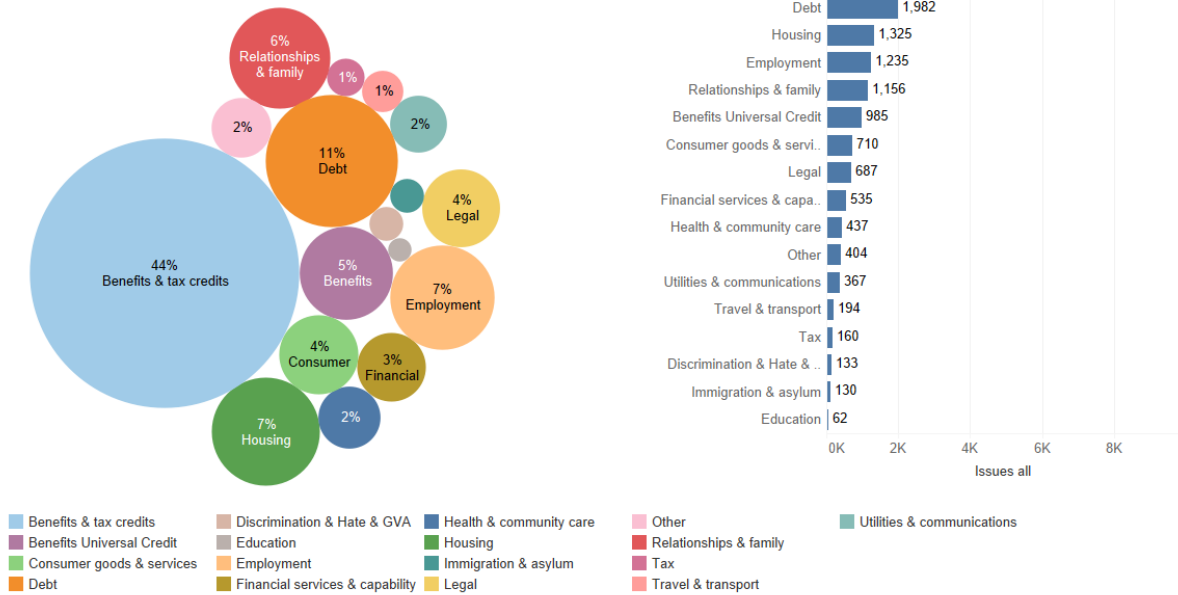
Geographic Coverage across Teignbridge



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 our work in developing more outreaches, encouraging greater client engagement in some urban and rural areas across the region.

Breakdown of Enquiry Issues by percentage

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 74% of all enquiries. Benefits and tax credits continue to dominate enquiries, accounting for nearly 50% when combined with the Universal Credit enquiries.

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

Jean, who lives with her husband, has five children. Her husband works full time at the national minimum wage. The family had debts and their 17 year old daughter had high travel costs to college.

Jean's younger daughter, Marie, had been in receipt of Disability Living Allowance (DLA) but the latest claim had been refused about six months ago. She had appealed the decision without assistance, had not attended the tribunal hearing and the appeal was dismissed.

The family's home was too small for their needs but their assessed level of need did not take account of Marie's additional needs without her being in receipt of DLA.

The adviser assisted with a claim for DLA with fresh evidence and the benefit was awarded. The local authority then accepted this as evidence of a higher housing priority (because the child's disability indicates a need for her to have her own bedroom) and the family's income increased substantially as, in addition to the DLA, the family became entitled to the disabled child element of Child Tax Credit and then Jean was able to claim Carer's Allowance.

The adviser also encouraged Jean to provide full details of her debts so that she could help her manage them. She had had an Individual Voluntary Arrangement (IVA) that she had stopped paying two years ago. On researching this by opening post that she had previously been too frightened to look at, Jean identified that the only debt she really owed was arrears of water charges. The adviser referred the client to the Water Debt Gateway to help clear this debt and reduce ongoing payments.

The adviser took Jean through an income and expenditure form showing how she was spending her income and discussed ways of saving, including shopping at cheaper supermarkets, spending less on gifts at Christmas, switching energy providers and thinking about returning to work when her youngest starts school next year.

(Names have been changed to preserve anonymity).

A Client's View

"To everyone who helped through the bad times...I couldn't have done it without your help."

Financial Gains

In 2018-19 we achieved a total additional income awards of nearly **£3.5 million** by assisting our clients establish their entitlement to benefits and to challenge poor decisions. This is an increase on the £3.2 million achieved in 2017-18.

It continues to be the case that, 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 Co-op Local Community Fund, National Lottery Awards for All, 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

Volunteers are vital to Citizens Advice Teignbridge, working in partnership with staff to provide quality advice and support to thousands of clients each year. We recruit and train for all sorts of roles, and our aim is always to make the experience a positive one for our volunteers, developing skills and encouraging continuous learning in a supportive environment. We encourage volunteers from a wide range of backgrounds to get involved.

Our service is based on the commitment, skill, expertise and goodwill of our volunteers. With 93% of clients rating their experience of advice as positive or very

Volunteers needed. Can you spare a little time?

positive and 94% 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.

Our volunteers give up their time to help people get back on their feet. Volunteering also brings its own rewards and is a great way to meet new people and learn new skills.

If you can spare a few hours each week, we'd love to hear from you. Find out more at citizensadviceteignbridge.org.uk or email volunteering@citizensadviceteignbridge.org.uk



One of our volunteers, Christine, says, *"Volunteering with Citizens Advice is extremely rewarding. I have been a volunteer with Citizens Advice for more than 10 years and find the variety of enquiries stimulating. I get great satisfaction from helping people find a solution or move forward with their problems thanks to our help."*

Based on values of volunteer hours used by the Office for National Statistics (taken from their Provision Annual Survey of Hours and Earnings 2018), **in 2018–19 our 115 volunteers gave time worth in excess of £0.84 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 and 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.

MS Advocacy Project

For anyone who has or is affected by multiple sclerosis

Citizens Advice Teignbridge has a dedicated caseworker 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.

The project is funded by the MS Society South Devon Group, with whom we've worked in partnership since the project started in 2007.

Funding for this project is ongoing until June 2020.

Action for Children

Advice for users of Children's Centres in Devon

This project can give families a free benefit check, help with claiming and guidance on financial management. It can also help parents understand how getting a job or changing the hours they work would affect their income and benefits.

Referrals to the project can only be made by Action for Children staff. Families can access the service by contacting their Local Children's Centre

Funding for this project is ongoing until the end of March 2021

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 people can do with their pension pots, and what might be best will depend on their retirement plans, their attitude to risk and much 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 will get a written summary of what was discussed.
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 reached its teenage years in 2018 after 13 years of funding from Devon County Council. Over the years, it has helped hundreds of families with children who have special needs. Our specialist adviser 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 2019, we achieved total financial gains for our clients of nearly £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

This project funded a caseworker in our Newton Abbot office to provide advice to people who were working, or who were intending to work, whilst also caring for someone. Whilst funding for our caseworker ceased in June 2018, the service

continues in a different form as referrals to our office are made from a central point where carers require assistance with challenging benefit decisions. It 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.

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

Energy Best Deal Extra

We secured funding from the Energy Best Deal Extra programme to provide advice to local people who may need extra support with their energy bills, particularly the elderly or those on low incomes. We provided one-to-one advice throughout the winter (January – March). Advisers helped people find the best deal on fuel and ensured that they were getting all the help they could from both energy suppliers and the government. We exceeded our targets, and achieved good outcomes for our clients.

Funding for this project was time limited.

Victim Care

Funded by the Office of the Police and Crime Commissioner for Devon and Cornwall, Citizens Advice Devon provides support for victims of crime across Devon (including Torbay). Referrals received from Victim Care officers and advocates are

coordinated through Citizens Advice Teignbridge, to ensure victims of crime have access to advice and assistance as required.

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

C.A.T.C.H. Home Visiting Project

Feedback from client surveys, partner organisations and our own research, identified groups of people who were unable to access our service because of age or disability or an inability to travel. They may have physical or sensory problems, mental health problems or caring responsibilities. Thanks to grants and donations particularly from Newton Abbot Rotary Club, local Councillors and National Lottery Awards for All we launched a new project 'Citizens Advice Teignbridge Community Help' (C.A.T.C.H.) in October 2018, to help those in the community who had slipped through the advice net.

This project is a home visiting adviser service that exclusively serves clients requiring this. A home visit not only ensures a client gets a service from which they may otherwise be excluded, it can also save clients and carers the time, stress and expense of making complex arrangements to come into the local office.

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 repairs 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

Citizens Advice Devon commissions Citizens Advice Teignbridge to write and deliver benefits training to organisations and individuals in Devon. This training service is delivered in partnership with Devon Communities Together who organises the training on behalf of Citizens Advice Devon. In 2018-19 we delivered 21 courses

covering subjects such as Tribunal Representation, Personal Independence Payment, Employment and Support Allowance, Universal Credit and an Introduction to Benefits. See devoncommunities.org.uk/courses for more details.

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

Outreaches

In addition to our presence in Newton Abbot, Buckfastleigh, Dawlish and Teignmouth, we also provide a service in Moretonhampstead, Cheriton Bishop, Chagford GP surgeries and a service in Chudleigh. These services have made substantially differences to the local communities, not least in terms of financial gains which were approximately £350,000.

Funding for these projects is on a 3 year to October 2020 and yearly 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.

Local Action on National Campaigns

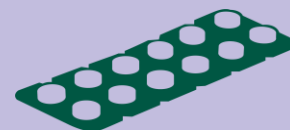


Together with local agencies we work to help promote National Citizens Advice Campaigns including those for Universal Credit and Big Energy Saving Week.

One example is National Consumer Week. During the week we took a stall at Newton Abbot market and distributed information to consumers on their consumer rights, including when buying on-line.

Benefits Campaigning

We have been researching the effects of claiming disability benefits on claimants. The report resulting from this research will be published in October 2019.



We are working with Devon Research and Campaigns to hold a Regional Event to raise awareness of the barriers faced by those with disabilities and to encourage other agencies to work together to help claimants through the claiming process.

Development of Credit Union Services

A credit union is a self-help co-operative whose members pool their savings to provide each other with credit at a low interest rate.

Due to difficulties caused by the long wait for benefits to come into payment, and in



preparation for the transition from Legacy Benefits to Universal Credit we are working with a regional Credit Union Service to promote their services in our area.

Local Action on Evidence for Tribunals

We raised the question with MPs and Ministers of the long wait for Benefit Tribunals in this area, particularly in relation to tribunals being adjourned because of the 'lack of evidence'.

Our letter resulted in a response from the Minister for Disabled People, Health and Work. This letter explained the procedure for accessing medical evidence and has highlighted the need to continue to campaign to help clients access fair hearings, in good time.



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

Teignbridge Citizens Advice Trustee Board oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Teignbridge Citizens Advice holds joint responsibility for client data that is held in our case management system with the national Citizens Advice Service. An information assurance management team exists to ensure that the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

Financial Reports

Teignbridge Citizens Advice Bureaux

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2019

		2019			2018
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	5	188,608	99,635	288,243	249,637
Investment income	6	2,700	–	2,700	1,142
Other income	7	22,031	2,554	24,585	26,297
Total income		<u>213,339</u>	<u>102,189</u>	<u>315,528</u>	<u>277,076</u>
Expenditure					
Expenditure on charitable activities	8	174,093	118,605	292,698	269,241
Other expenditure	10	–	–	–	10,000
Total expenditure		<u>174,093</u>	<u>118,605</u>	<u>292,698</u>	<u>279,241</u>
Net income/(expenditure) and net movement in funds		<u>39,246</u>	<u>(16,416)</u>	<u>22,830</u>	<u>(2,165)</u>
Reconciliation of funds					
Total funds brought forward		237,608	24,257	261,865	264,030
Total funds carried forward		<u>276,854</u>	<u>7,841</u>	<u>284,695</u>	<u>261,865</u>

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

Statement of Financial Position

31 March 2019

	Note	2019 £	£	2018 £
Fixed assets				
Tangible fixed assets	15		4,934	3,353
Current assets				
Debtors	16	17,554		21,106
Investments	17	125,650		125,000
Cash at bank and in hand		150,666		145,393
		<u>293,870</u>		<u>291,499</u>
Creditors: amounts falling due within one year	18	<u>14,109</u>		<u>32,987</u>
Net current assets			<u>279,761</u>	<u>258,512</u>
Total assets less current liabilities			<u>284,695</u>	<u>261,865</u>
Net assets			<u>284,695</u>	<u>261,865</u>
Funds of the charity				
Restricted funds			7,841	24,257
Unrestricted funds			<u>276,854</u>	<u>237,608</u>
Total charity funds	21		<u>284,695</u>	<u>261,865</u>

For the year ending 31 March 2019 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

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

Published October 2019

Citizens Advice Teignbridge is an operating name of Teignbridge Citizens Advice Bureaux, a company limited by guarantee. Registered in England number 02373461. Registered address 36–38 Market Walk, Newton Abbot, Devon, TQ12 2RX. Registered charity number 900012. Authorised and regulated by the Financial Conduct Authority FRN 617767.