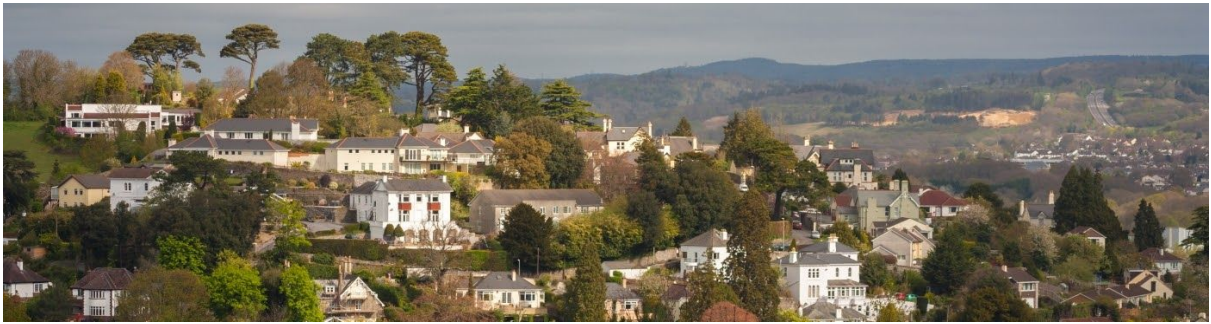


Annual Report 2019-20



Our Mission	4
Chair's Report	4
Chief Officer's Report	5
Clients advised across Teignbridge	8
Breakdown of Enquiry Issues by percentage	9
Case Study	9
Financial Gains	10
Financial value to society	11
Our Funders and Supporters	12
We are grateful to:	12
Our Invaluable Volunteers	12
Our Projects	14
Making a difference	17
Information Assurance	19
Financial Reports	19

Our Mission

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

Our aims are to:

- help people find a way forward, whatever problems they face
- 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 134,000 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

It is appropriate that in celebrating the 80th anniversary of the founding of Citizens Advice we can report on another successful year when we continued to build on our reputation for high quality advice.

Following an extensive audit we continue to score highly in all aspects of managing the service and for this I am indebted to our Chief Officer, Vincent Willson and our Bureau Services Manager, Lynne Baker for their absolute determination of only giving the very best advice to all who seek help regardless of the increasing complexity of the enquiries. Our continued success is due in no small part to their guidance and support to our volunteers.

Our finances continue to present challenges and keeping to a strict annual budget presents our Treasurer with ongoing concerns. We are indebted to Roger Randall for providing regular financial reports to the Trustee Board which supplement the comprehensive operational reports discussed at each meeting.

Sadly, Angie Farleigh decided to retire as a trustee after nearly 30 years' service as part of a small team of guidance tutors that provided vital support to all new

trainees at various stages of their learning. She helped volunteers understand the aims and principles of this remarkable service and how to deal with clients often presenting most difficult and concerning problems.

As our longest serving trustee she was responsible for governance, taking a high-level overview of the bureau and its place in the community, and using that to make long-term decisions about strategic direction and values, and to safeguard the good name and ethos of the bureau and the Citizens Advice service. She will be missed by everyone.

We are increasingly aware of the importance in reviewing both board profiles and succession planning and are indebted to our Compliance Group for their work in this regard.

My praise in recognition must as always go to all our volunteers and staff who are the backbone of this amazing charity.

With ever more demanding and complicated problems being presented they continue to give us their time with unfailing loyalty.

My gratitude also to all our funders who continue to support our cause despite increasing demands on their limited resources.

We now enter a period of uncertainty that will call on us all to provide the very best in leadership and governance and I am certain that we will prevail and continue to provide the people of Teignbridge with the help that will be so urgently needed.

Andrew Wilson

Chief Officer's report

In 2018-19 we dealt with nearly 19,299 issues. This year we dealt with 18,891. The COVID-19 pandemic did not force the cessation of all face-to-face advice until the third week of March, but we had noticed a gradual reduction in demand from February onwards as people began to limit their activity and stay at home more. The situation called for a radical response and, over the course of March and in line with national guidance, we gradually closed all our drop-in services and ceased all face-to-face contact with clients, transferring the service to telephone, webchat and email. From that point, about 60% of volunteers and paid staff involved in the provision of core services have been operational and working from home.

We are proud of the commitment and dedication of our volunteers and paid staff in being able to adapt to these extraordinary circumstances and yet keep the service operating. As key workers, they have made a huge contribution to the health and well-being of the residents of Teignbridge. Their achievements are a testament to their selflessness and commitment to public service.

Around 50% of our clients continue to report a long-term illness or disability and much of our work, as ever, involves helping to put money in the hands of people with mental health issues and physical disabilities. We assisted people to secure around £3.8 million this year, helping them to stay in their accommodation, put food on the table, heat their homes, meet additional needs arising from illness and disability and avoid falling further into debt. Our advisers had nearly 20,000 interactions with clients as they answered or made telephone calls, saw people face-to-face in our offices or at home or at outreaches and responded to emails and online enquiries, wrote letters, sent texts and represented people at hearings.

As we face future challenges and consider how to adapt our service again to the changing needs of our clients, we acknowledge the generosity of our funders and their support for us and for the people of Teignbridge. In particular, we thank Teignbridge District Council, Devon County Council, Teignmouth Town Council, Dawlish Town Council, Kingsteignton Town Council, Buckfastleigh Town Council, and Newton Abbot Town Council.

Vincent Willson

What did we do in 2019-20?

What did we do in 2019-20?



**18,102 issues
dealt with**



**6,287 clients
supported**

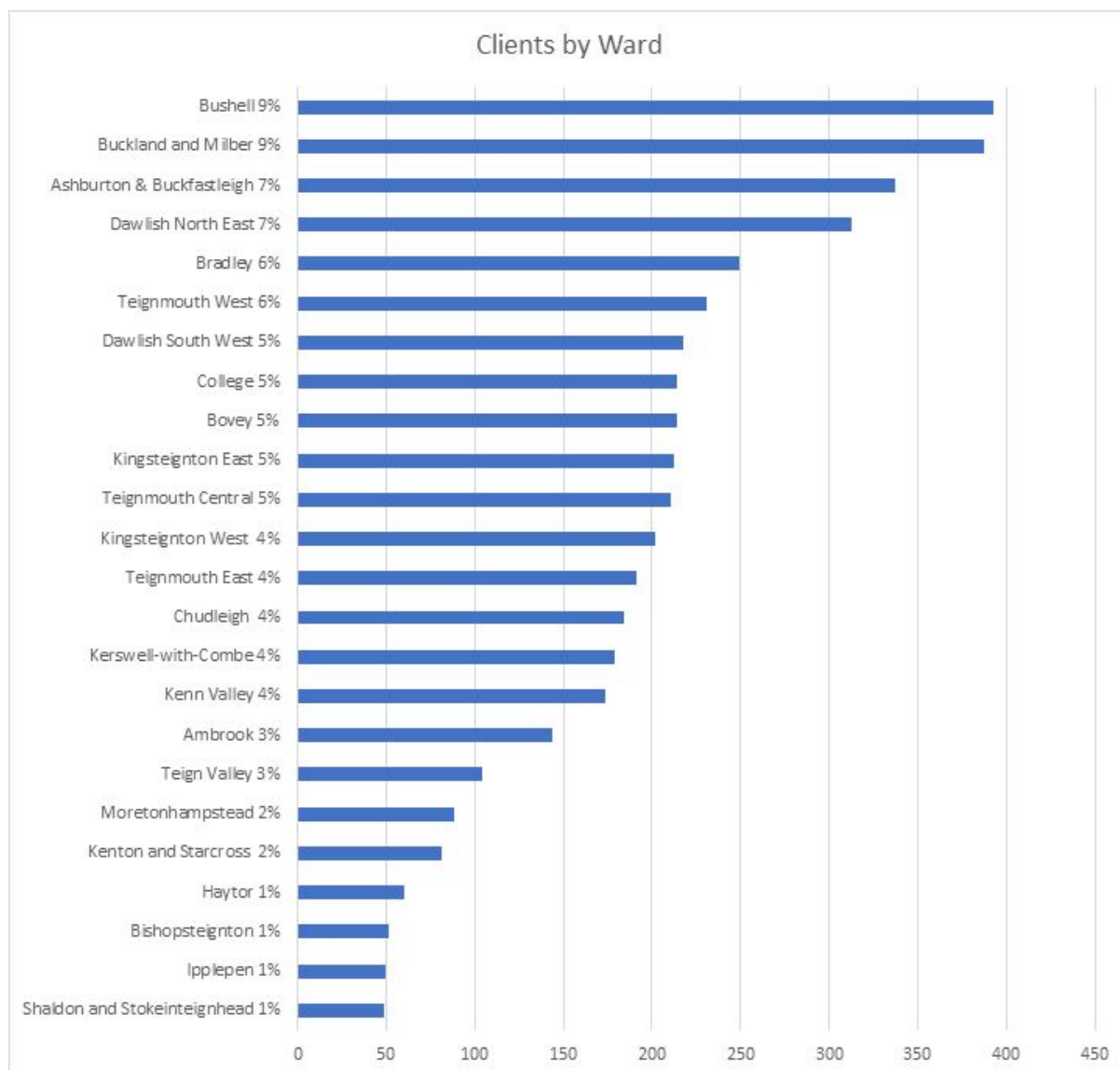


**3,510 hours of service
across
8 offices**



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

Clients advised across Teignbridge

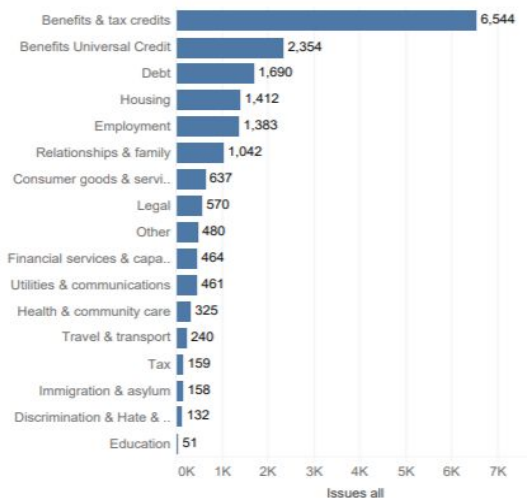
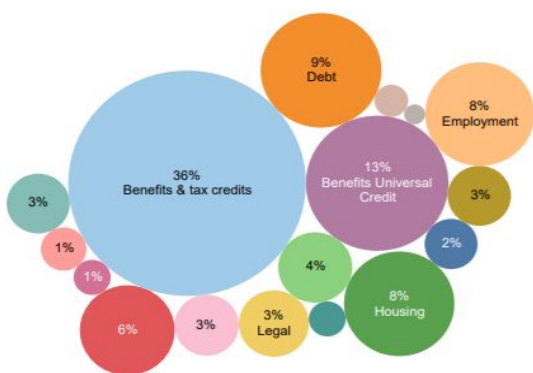


Our service has reached every ward in Teignbridge, with a relatively narrow range - 1% to 9% - for the percentage of clients from each ward contacting the service. There are many factors which affect take-up of the service, including the location of offices and outreaches, transport and levels of local deprivation.

Lessons learned from providing the service with no face-to-face advice during the pandemic will inform planning of services in the longer term.

Breakdown of enquiry issues by percentage

Part 1 issues %



This graph indicates the key client enquiry areas and their relative values. It demonstrates that five key enquiry areas - benefits, debt, employment, housing and relationships and family - account for 80% of all enquiries. Benefits and tax credits continue to dominate enquiries, accounting for 49% when combined with the Universal Credit enquiries.

The links between these enquiry areas are clear, 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. We expect that the volume of enquiries in these areas will increase as a result of the economic impact of the pandemic.

Case study

Jordan, aged 16, lives at home with his parents and older sister. He has autism and anxiety. Having been in receipt of Disability Living Allowance (DLA) at the middle rate of the care component and the lower rate of the mobility component, he had been invited to claim Personal Independence Payment (PIP). He needed help to complete the claim form.

The adviser helped Jordan with the form and to gather documentary evidence to support it, including the Education, Health and Care Plan and two psychologist reports. The adviser identified the number of points Jordan might be expected to be awarded and provided evidence in support of these. She advised that Jordan should be entitled to the Daily Living component (£87.65/week) and Standard Mobility component (£23.20/week).

The adviser informed Jordan's mother that, if the predicted rates of benefit were awarded, she would continue to be entitled to Carer's Allowance. By virtue of a little known rule, Jordan may also be entitled to Universal Credit (UC) which allows for entitlement where a PIP claimant is in full-time education but is assessed as having limited capability for work.

Comment: *Both the claim for PIP and for UC were successful. The family were substantially better off as a result of the advice and assistance and the mother was certain that she and Jordan would have been unable to achieve this without the help of an experienced and knowledgeable adviser.*

Please note that the claimant's name has been changed to preserve anonymity.

Financial gains

In 2019-20 we achieved a total additional income awards of nearly £3.8 million by assisting our clients establish their entitlement to benefits by claiming and, where necessary, disputing decisions. This is an increase on the £3.5 million achieved in 2018-19.

	Number of outcomes	Client count	Amount	Average per outcome	Average per client
Income gain	996	548	£3,802,479	£3,818	£6,939
Re-imbursments, services, loans	46	43	£19,056	£414	£443
Debts written off	11	9	£18,707	£1,701	£2,079

With around 50% of all enquiries relating to benefit entitlement, it remains a priority for us to ensure that all our advisers continue to develop their knowledge and skills in this area of law. Universal Credit now accounts for 13% of the overall 50%, having accounted for 5% in 2018-19. This shift in balance will continue to tip towards Universal Credit as it continues to replace the older 'legacy' benefits. We expect a surge in enquiries as the country emerges from lockdown and the predicted economic downturn takes effect.

As always, income gains represent a financial boost, 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).

Financial value to society

We help people to solve their problems. In doing so, we create *financial value*. This means that we save the Government and society money by stopping problems that are, or will become, costly to fix. It is impossible to put a £ sign on all of the crucial work that we do, but national Citizens Advice has developed a model which provides an estimate of financial value. This estimate for Citizens Advice Teignbridge in 2019-20 is set out in the table below

Overall value (advice and volunteering)	
Fiscal benefit total	£2,258,548
Public value total	£16,358,018
Value to the people we help (financial outcomes) total	£12,497,227
For every £1 invested:	
For every £1, £x in fiscal benefits	£8.57
For every £1, £x in public value	£62.07
For every £1, £x in value to the people we help (financial outcomes)	£47.42
Local authority- preventing homelessness, evictions & mental health services	
Savings to local authority total (fiscal benefits)	£227,716
For every £1 of LA funding, £x in fiscal benefit to local authority	£1.69
NHS - by reducing use of mental health and GP services, keeping people in work	
Total saving to NHS	£344,055

Our funders and supporters

We are grateful to:

- Buckfastleigh Town Council
- Dawlish Town Council
- Devon County Council
- Kingsteignton Town Council
- Newton Abbot Town Council
- Teignbridge District Council
- Teignmouth Town Council

Others include the Co-op Local Community Fund, National Lottery Awards for All and Kingskerswell Summer Moon Festival.

In addition, we operate several specially funded services and projects, thanks to bodies including **Healthwatch Devon**, **Action for Children** and the **Office of the Police and Crime Commissioner**. To deliver our projects we have worked in partnership with organisations like the **Access to Justice Foundation**, 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 the mainstay of the Citizens Advice service. With the support of national Citizens Advice and paid staff within Citizens Advice Teignbridge, our volunteers 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 volunteer experience a positive one for everyone, developing skills and encouraging continuous learning in a supportive environment. We encourage volunteers from a wide range of backgrounds to get involved. 96% of paid staff and volunteers work recommend Citizens Advice Teignbridge as a place to work or volunteer.

Volunteers needed. Can you spare a little time?

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



Our clients let us know how much they appreciate our volunteers:

- 93% rate their experience of advice as positive or very positive
- 90% would recommend the service to other people.

"Everything you all do is wonderful especially as most of your staff do this voluntarily. Beautiful humans! Thanks so much."

"I couldn't have managed this problem alone, I didn't have the knowledge or understanding to do so. I was so grateful for the help."

"I'm really grateful to the Citizens Advice in Newton Abbot, they were thoroughly professional and went the extra mile to help me clarify what I needed to do to resolve my work-related concerns. They even phoned ACAS for further advice, and I couldn't have been happier with the customer service that I received. I'd definitely recommend them to anyone, many thanks"

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.

Access to Justice Foundation

Legal consultancy

This project takes referrals from local Citizens Advice offices across Devon and provides legal advice to clients in areas of social welfare law, including in particular, family and employment law. It is designed for clients who would otherwise be left without access to legal advice.

Referrals are made through our general core service and are subject to strict referral criteria.

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

CATCH Project

Citizens Advice Teignbridge Community Help

Originally conceived as a home visiting service for people with physical or sensory problems, mental health problems or caring responsibilities, this project provides specialist advice for those who experience the most difficulty in accessing our services.

Referrals are made through our core service.

Fairer Charging

Financial assessments 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.

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 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.

Heat Well for Less

This project exists to help alleviate fuel poverty in Devon and Torbay by helping people who are struggling with their energy bills.

In Devon and Torbay more than one in ten households are fuel poor, meaning the region has one of the highest levels of fuel poverty in England.

A household is considered to be in fuel poverty if 10% or more of the household income is spent on fuel – in short that's money spent on heating, hot water and running appliances.

Our trained Energy Champion provides accurate and reliable advice on how to reduce gas, electric and other fuel bills; how to improve energy efficiency; how to

access any additional funding; how to resolve any billing issues. She can also provide support with managing debt and maximising income. To find out more, contact your local Citizens Advice and request an energy assessment.

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

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.

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 options that people may have 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, appointments where they can go through their options with a Pension Wise guidance specialist who will also explain 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.

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.

Our specialist adviser can help by assessing whether clients are able to claim benefits and help challenge unfair decisions.

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. See devoncommunities.org.uk/courses for more details.

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.

Working-Age Carers Project

Advice if you're caring for someone

Referrals to our office are made from a central point when 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.

Outreaches

Until the COVID-19 pandemic caused the closure of all our face-to-face services in March 2020, we provided advice in-person in Buckfastleigh, Cheriton Bishop, Chagford, Chudleigh, Dawlish, Moretonhampstead and Teignmouth, as well as at our main office in Newton Abbot. Telephone appointments for clients who would otherwise have used these services are available.

Please see our website for information on how to get information and advice.

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. We work with our national organisation to collect evidence on particular issues, with the Citizens Advice Devon Research and Campaigns on more specific local issues and on our own initiative as a local office. Areas of work this year have involved policy research and campaigning on:

- The system for EU citizens wishing to apply for settled status
- The difficulties in accessing Disability Benefits
- Council Tax arrears
- The new schemes which replace Council Tax Support
- Gambling
- Universal Credit

Recent national Citizens Advice campaigning successes, to which we have contributed by the provision of local evidence are:

Settled and safe: a renter's right: *We campaigned for better protections for private renters. We helped secure a ban on letting agent fees for tenants and the government has introduced measures to tackle rogue landlords and improve protections and redress for renters.*

Payday Loans: *Payday loan companies were not treating their customers fairly. Following our campaign, the Financial Conduct Authority introduced tough new rules on payday lenders. Since then the number of people seeking our help with payday loans has halved.*

Dialling down debt: *Mobile phone companies' lagged behind other industries in supporting customers who were in debt. We changed the law so that they now have to give customers the option to cap how much they spend on their phone bill each month. The main providers also agreed to improve their debt collection practices.*

Fair play for prepay: *Prepay energy customers were paying more and receiving a second class service. Suppliers have committed to better customer service and support, and improved the choice of tariffs and ease of switching.*

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.*

Bailiffs: *Following our campaign the Government published new guidance for local authorities on collecting council tax arrears. Over 1.5m residents are now better protected from aggressive bailiffs.*

Pop goes the payslip - Universal Credit: *Universal Credit is the government's ambitious new welfare reforms and our campaign highlighted some of the challenges facing many families. The Government implemented our recommendation to increase the support available for childcare costs.*

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

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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