

# Annual Report 2020 - 2021



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## 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

I am always delighted to bring the work of this charity to your notice. We continue to succeed despite being faced with difficult circumstances and this past year is no exception. We faced unknown challenges as we encountered the COVID restrictions, knowing our decisions would impact on the very people who needed help the most.

Virtual contact replaced the well-worn path of face to face advice, and our trustee board adapted to governing splendidly using the tools that allowed us to remain connected to deal with ongoing issues.

I am delighted that we have not only held our ground but have thrived and continued to make a significant contribution to the wellbeing of our clients.

As this charity evolves changes are inevitable and sadly, with the expiry of the lease, we were forced to close our Teignmouth office. My sincere thanks to everyone who has been associated with this office for over 35 years. We will maintain our presence in this town by offering advice both remotely and in person in other locations.

Our connections to the Community remain strong and our funders have continued to support us in the most difficult times whilst under extreme pressure to reduce their own spending. That our work is regarded with such importance is a measure of the way our service is received. My sincere thanks go out to you all.

Our trustees continue development training to ensure they are aware of any changes to legislation and I take this opportunity to thank them all for their wise, tireless governance to support our excellent management and staff.

My last word must be for our volunteers who have made such a difference to the lives of so many, faced with the most difficult challenges encountered in many years. We have prevailed and we will flourish and continue to make a difference to the people of Teignbridge.

**Andrew Wilson**  
**Chair, Trustee Board**

# Chief Officer's Report

The pandemic has enforced fundamental change both in the way that we deliver our services and in the demand for advice. It required us to adapt delivery by switching almost overnight to a digital service (telephone, webchat, email, text WhatsApp), to learn new information as law, policies and procedures altered throughout the year and to work more effectively with partners and stakeholders to meet the needs of our clients. Our trustees, paid staff and volunteers rose to the challenge and, in the end, we advised more clients in 2020-21 than we had in the previous year. The nature of our clients' enquiries changed as we got to grips with the rules around furlough, self-isolation and a myriad of other Covid-related issues. It was a year like no other.

I am immensely grateful for, and in awe of, the commitment shown by our whole workforce to the wellbeing and advice needs of our clients. I am also grateful to the many organisations that have provided the funding for our work, which has been instrumental in helping us to find a way forward for our clients, whoever they are and whatever their problem.

This report sets out some of our achievements in 2020-21. We are proud of these but are conscious that the demand for our services is likely to increase significantly in the coming months as the true economic and health impacts of the pandemic become more apparent.

It is important to bear in mind that statistics never tell the whole story and that our advisers are in essence motivated by some of the less measurable effects of effective advice, such as the relief of the client who does not now have to deal with bailiffs because the debt has been written off; the joy of the single mother who now has enough money to feed children because we have helped to

maximise her income; the satisfaction of the client who has had help to prepare for a court case which she has attended alone and won despite the other party being represented by a barrister. It is these kinds of outcomes that funding allows us to achieve and long may it continue.

**Vincent Willson**  
**Chief Officer**

## What did we do in 2020-21?



We have continued to provide advice and support to the Teignbridge community over one of the most challenging years in recent history. Thanks to the dedication of our staff and volunteers, the quality of our advice remains at the highest level possible. As showed in the above image, clients are presenting with multiple issues. Cases remain complex and demanding, but the ongoing commitment to training and development ensures that we are able to provide an exceptional level of service to the community.

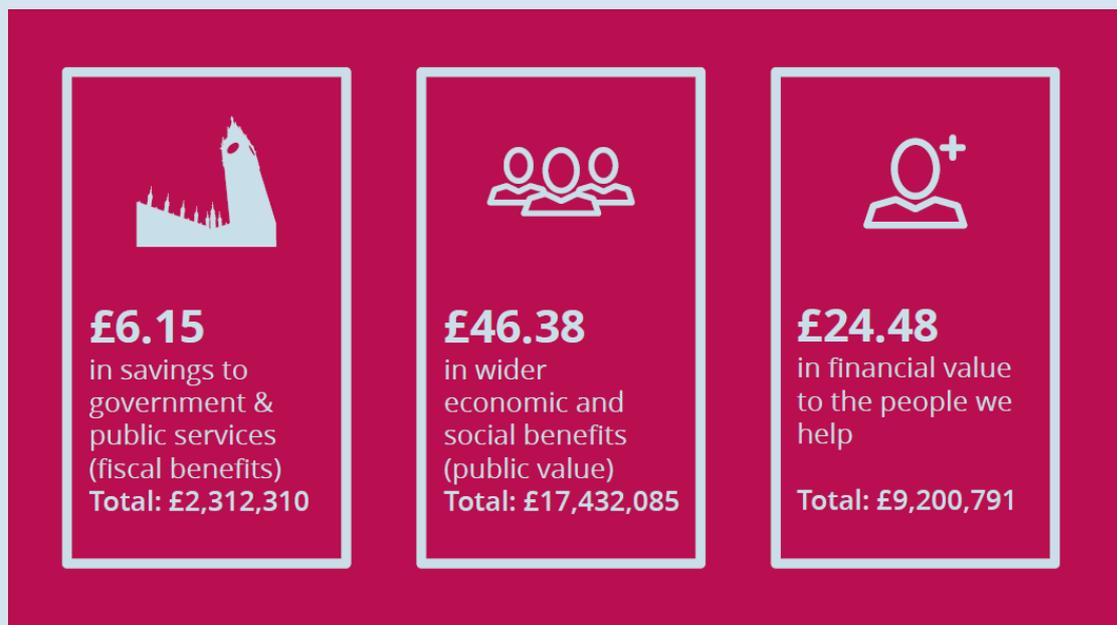
As always, income gains represent a financial boost, not just to the clients to whom they are paid, but also to the economy of Teignbridge. The overwhelming

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).

## Our 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 Government approved model which provides an estimate of financial value.

For every £1 invested in our service in 2020/21, we generated:



## 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. 88% of paid staff and volunteers work recommend Citizens Advice Teignbridge as a place to work or volunteer.

Our clients let us know how much they appreciate our volunteers, with over 90% would recommend the service to other people. Based on values of volunteer hours used by the Office for National Statistics the Public value of volunteering in 20/21 was worth £458,636. But they're worth a lot more than this.

*"Your volunteers provide a brilliant service. Thank you."*

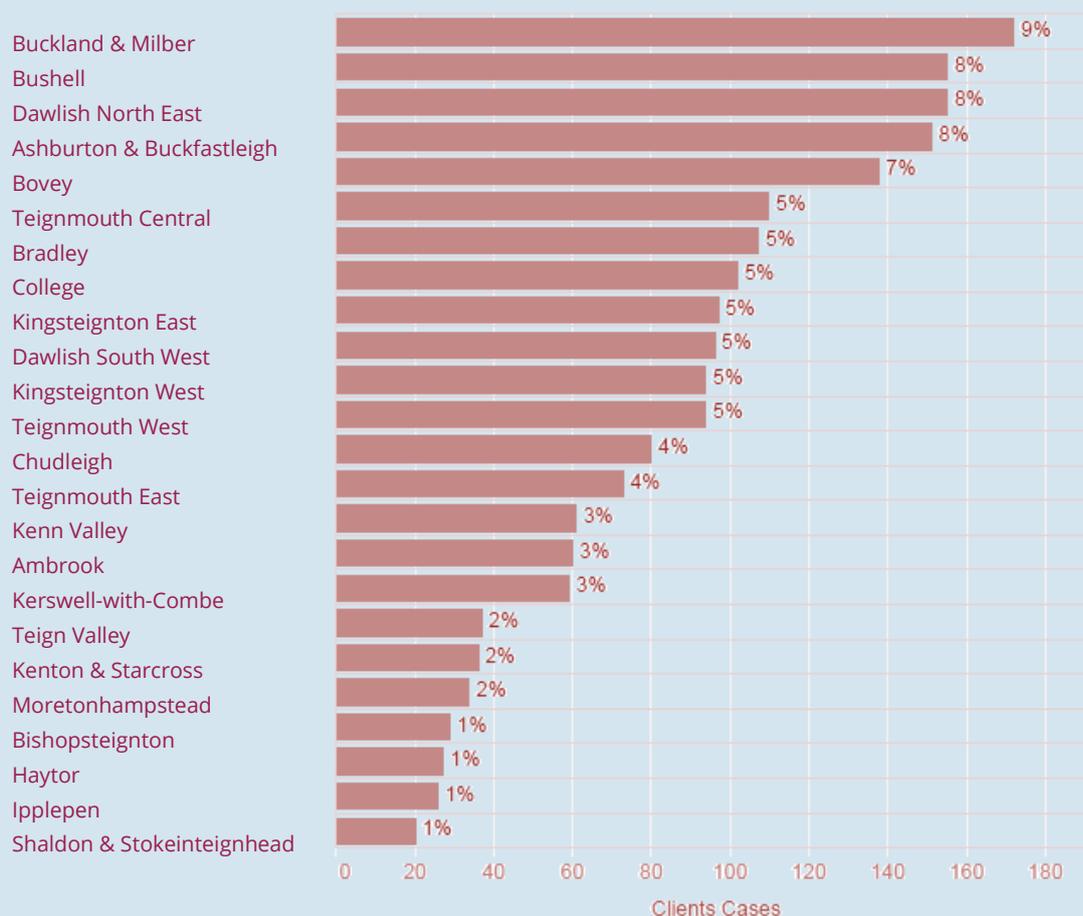
*"I have never used the CAB before and I found the information provided to me very helpful especially as it provided me with a route I had not previously thought of taking."*

*"I received over 2 years of dedicated help till the problem was resolved."*

*"We All Need Help At Some Point And We Need Places Like You. Thank You"*

If you're interested in joining us, please see our website  
[www.citizensadviceteignbridge.org.uk/volunteer](http://www.citizensadviceteignbridge.org.uk/volunteer)

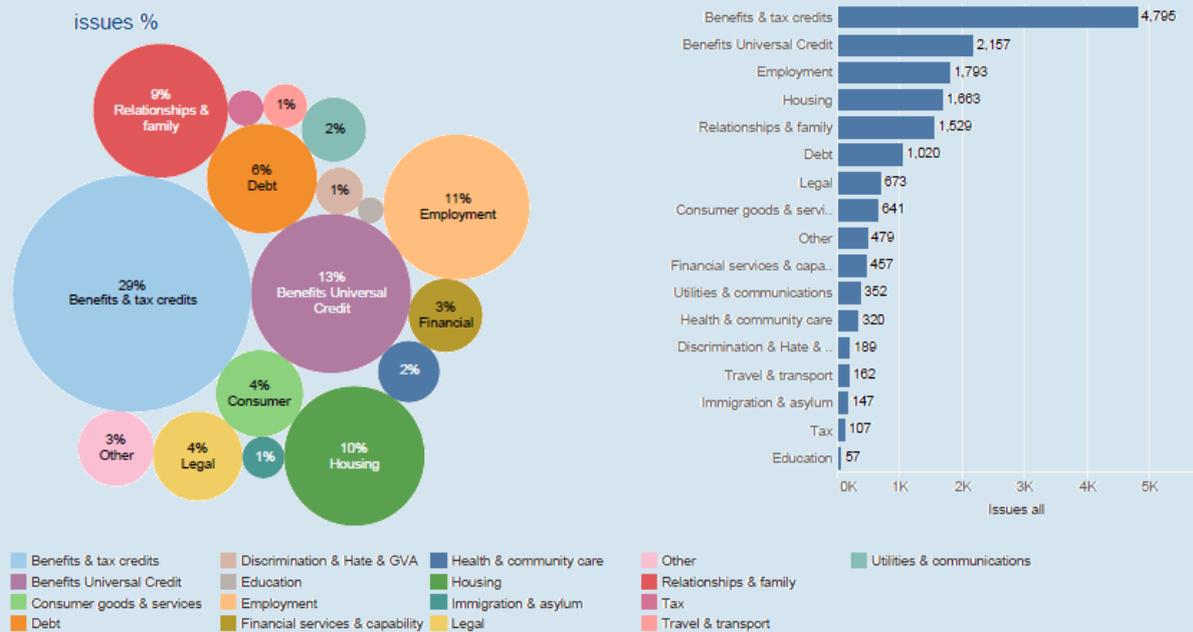
## Clients advised across Teignbridge



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, and this year has been particularly challenging. Our staff and volunteers rose to the challenge, and we now offer more ways to get advice than ever before. We have learnt that there is not much we cannot do remotely.

However, we know that with face to face services closed during the year, it has been difficult for some people to access the service, especially those that are particularly vulnerable, marginalised or digitally excluded, and we have been working to mitigate this. 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



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 – still account for nearly 80% of all enquiries.

Benefits and tax credits continue to dominate enquiries, accounting for 42% when combined with the Universal Credit enquiries. The impact of the pandemic can be seen in the increases in employment, housing and relationships & family enquiries. There was a small drop in debt enquiries, however, when the mitigations put in place during the lockdown periods end, we fully expect debt enquiries to soar. With national Citizens Advice expecting a 60% uptick in debt enquiries post lockdown, we have invested in improving our debt advice provision.

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 Studies

The following case studies show the impact of the pandemic on the lives of the local community.

### Case Study One

Client is a single parent aged 33. She has a daughter aged 10 with a health condition diagnosis. She also has behavioural issues was waiting further investigation and diagnosis of this. The family lives in social housing and the client is in receipt of Universal Credit. The client was advised to contact the service by a friend.

The client had been unaware of her daughter's potential entitlement to Disability Living Allowance. She had recently separated from her partner and they had previously lived on his and her earnings and had been reasonably comfortably off financially. They had both lost their employment as a result of the pandemic.

#### *Advice*

The adviser identified that the daughter should be entitled to the highest rate of the care component of Disability Living Allowance and the lower rate of the mobility component. This would also mean that she could claim Carers Allowance and would be entitled an additional amount for a carer and for a disabled child within her Universal Credit. The adviser helped the client to complete the form and the expected rates of benefit were awarded. She also helped the client to secure the additional elements of Universal Credit and the family income increased by £242.72 per week.

### Case Study Two

The client had been told by his employer that he has some possible Covid symptoms and must be tested. He was extremely worried about his financial wellbeing and paying bills and thought he should reapply for Universal Credit in case he loses work time. He had lost his Personal Security Number for Universal Credit and was told that he would have to attend the jobcentre to get a new one. He said he couldn't attend at present as he has to take a Covid test. He said that

he would be paid holiday pay for the work time he'll miss while he awaits testing and results. Results should be available within 24 hours of testing.

### *Advice*

The adviser stated that if client tests negative he will be back at work on Monday and will not lose pay. If he tests positive he is entitled to claim Statutory Sick Pay and would not need to claim Universal Credit. She advised him to contact his landlord and explain the situation and discuss paying his rent other than in person, which is his usual method of paying. He would not face eviction, as he feared, for being slightly late in making a rent payment because of needing to take a Covid test or self-isolate. He was also concerned about getting a top-up on his key meter as he would not be able to go out to top-up. The adviser pointed him to special arrangements during Covid as set out on his energy provider's website designed to assist in this exact situation. She also explained the process of obtaining an 'isolation note' online from NHS 111 if he is away from work for 7 or more days.

## **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 Asda, CAF Resilience Fund and Warburtons.

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, Rotary Club of Newton Abbot** and our friends and neighbours within **Citizens Advice Devon**.

## **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 Cornwall, 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.

### **Charging for Care**

#### ***Financial assessments for social care needs***

Citizens Advice Teignbridge continues to work with Devon County Council to deliver the project, formerly Fairer Charging. 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. Our adviser carries out a financial assessment to work out how much clients will have to contribute to their care and support needs.

### **Covid Winter Grant scheme**

As part of Citizens Advice Devon, we worked with Devon County Council to help local residents in fuel or food need by providing households with a grant to help towards energy costs. Payments were restricted to households on a prepayment meter and priority given to households for whom a payment helped avoid the risk of self-disconnection. This scheme ran from January to March 2021.

### **Debt Advice Project**

This project, funded by the Money and Pensions Service (MaPS) delivers multi-channel debt advice to over 300,000 people a year, including some of the most financially excluded groups in society, with over £0.5 billion in debts. With an expected 60% increase in demand for our debt advice service post lockdown, national Citizens Advice secured additional funding to increase capacity. As part of this increasing capacity initiative we recruited and trained a debt adviser to give advice across telephone and digital channels, offering an improved debt service to our clients.

### **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**

### ***Alleviating Fuel Poverty in Devon and Torbay***

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.

Our Energy Adviser 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.

## **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. This service is currently suspended due to the Pandemic.

## **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.

### **Outreaches**

All our outreaches are funded entirely and separately by a number of different funders. We always look to work with local partners who have well established local links and are trusted by the local community. Our outreaches remain closed for face to face advice appointments due to the COVID-19 pandemic. We have introduced several new ways of contacting us which are listed on our website, and are working to reintroduce limited face to face advice for the particularly vulnerable and those unable to access the service by any other means. *Please see our website for information on how to get information and advice.*

### **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.

Face to face appointments have been suspended, but clients are still able to book telephone 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](http://devoncommunities.org.uk/courses) for more details. In the past year, all training has been delivered virtually.

### **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.

## **Making a difference**

***Policy research and campaigns***

Citizens Advice helps millions of people every year. We use this evidence from the people we help to try and fix the underlying causes of people's problems. We're also the statutory consumer watchdog for the energy and post industries, meaning we advocate on behalf of consumers in these markets.

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. We regularly report on issues to funders, engage publicly on social media and produce quarterly newsletters. Areas of work this year have involved local and national policy research and campaigning on a range of issues including:

### **Bailiff Reform**

Citizens Advice is calling for the bailiff industry to be independently regulated. We have been collecting evidence to support this campaign by monitoring bailiff activities and providing evidence forms to highlight poor and illegal practice by bailiffs.

### **Biometric Residence Permits**

*The system for EU citizens wishing to apply for settled status*

This local campaign gathered evidence on the impact of the up to six months wait to get the Biometric Residence Permits where clients have already met the eligibility requirements. We also ran a social media campaign on how to apply and highlighted deadline dates.

### **COVID-19**

We commissioned a report to examine the impact of Coronavirus on our service, analysing the enquiries between March 2020 and June 2020, we gathered evidence on policy issues affecting our clients' lives to identify any emerging trends. Out thanks to Rotary Club Newton Abbot for providing the funding for this report. We shared this report with local MPs and local & national Citizens Advice.

A follow up report looked at the effect of COVID-19 on non-COVID patients particularly relating to the delay of treatment. This was passed on to Healthwatch for further action.

## **Council Tax**

Council tax arrears is now the largest debt issue seen by local Citizens Advice. That's why we've been working with our local council Teignbridge District Council to help clients by:

- encouraging the council to sign up to the Council Tax Protocol
- encouraging proactive signposting of clients for support
- providing evidence on the impact of changes to the local Council Tax Scheme particularly in relation to Minimum Income Floor for the self-employed.
- providing evidence regarding Council Tax reduction entitlement for clients with Pre-Settled Status.

## **National Consumer Week (NCW) 2020**

This year's NCW took place on 16-20 November 2020 and focussed on online shopping and delivery. This was particularly timely topic ahead of the Christmas holidays and shopping online has unsurprisingly increased during the pandemic, there is added importance to making sure consumers know their rights when buying things online.

## **Scams Awareness**

We again supported national Citizens Advice Scams Awareness Fortnight campaign, which aims to create a network of confident, alert consumers who know what to do when they spot a scam. We also continued to work with local partners to give people the skills and confidence to spot scams and act.

## **Universal Credit**

Our unparalleled insight and data has meant that the Government has committed to a number of welfare changes that we have called for previously, including:

- Extending the suspension of the Minimum Income Floor for six months during the pandemic
- Ending the benefits freeze so benefits increase with inflation to keep up with increasing living costs

- Removing the 7 waiting days at the beginning of a claim so people get money quicker
- Increasing the work allowances by £1,000 a year for working families and disabled people
- Introducing an additional non-repayable financial payment for those moving from Housing Benefit to Universal Credit to help people pay their rent

We continue to monitor, collect evidence and campaign on key issues.

## **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 of 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 2021

		2021			2020
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
<b>Income and endowments</b>					
Donations and legacies	5	213,828	264,867	<b>478,695</b>	295,770
Investment income	6	784	–	<b>784</b>	2,095
Other income	7	14,821	7,750	<b>22,571</b>	17,626
<b>Total income</b>		<u>229,433</u>	<u>272,617</u>	<u><b>502,050</b></u>	<u>315,491</u>
<b>Expenditure</b>					
Expenditure on charitable activities	8	186,359	235,680	<b>422,039</b>	348,988
<b>Total expenditure</b>		<u>186,359</u>	<u>235,680</u>	<u><b>422,039</b></u>	<u>348,988</u>
<b>Net income/(expenditure)</b>		<u>43,074</u>	<u>36,937</u>	<u><b>80,011</b></u>	<u>(33,497)</u>
Transfers between funds		(2,926)	2,926	–	–
<b>Net movement in funds</b>		<u>40,148</u>	<u>39,863</u>	<u><b>80,011</b></u>	<u>(33,497)</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		<u>244,005</u>	<u>7,193</u>	<u><b>251,198</b></u>	<u>284,695</u>
<b>Total funds carried forward</b>		<u>284,153</u>	<u>47,056</u>	<u><b>331,209</b></u>	<u>251,198</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 financial statement 2020 - 2021, which are posted online at [www.gov.uk/government/organisations/charity-commission](http://www.gov.uk/government/organisations/charity-commission). The notes on pages 10 to 22 form part of these financial statements.

# Teignbridge Citizens Advice Bureaux

## Company Limited by Guarantee

### Statement of Financial Position 31 March 2021

	Note	2021 £	2020 £
<b>Fixed assets</b>			
Tangible fixed assets	14	9,648	16,082
<b>Current assets</b>			
Debtors	15	11,821	9,314
Investments	16	160,000	126,302
Cash at bank and in hand		189,986	140,591
		<u>361,807</u>	<u>276,207</u>
<b>Creditors: amounts falling due within one year</b>	17	<u>40,246</u>	<u>41,091</u>
<b>Net current assets</b>		<b>321,561</b>	<b>235,116</b>
<b>Total assets less current liabilities</b>		<b>331,209</b>	<b>251,198</b>
<b>Net assets</b>		<b>331,209</b>	<b>251,198</b>
<b>Funds of the charity</b>			
Restricted funds		47,056	7,193
Unrestricted funds		284,153	244,005
<b>Total charity funds</b>	20	<b>331,209</b>	<b>251,198</b>

For the year ending 31 March 2021 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.

# 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](https://citizensadviceteignbridge.org.uk)

Published September 2021

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