Annual Report 2024-25

citizens advice Teignbridge

Contents

Our Mission	3
Chair's Report	3
Chief Officer's Report	5
What did we do in 2024-25?	7
Our value to society	8
Our Invaluable Volunteers	8
Clients Advised in Teignbridge	10
Our Clients	11
Enquiry Issues	12
Case Studies	14
Our Funders and Supporters	18
Our Projects	19
Making a difference	23
Information Assurance	25
Financial Reports	26

Our Mission

Citizens Advice Teignbridge is a local independent charity and a member of the national network of independent charities known collectively as Citizens Advice. Without funding and volunteers, we could not continue to provide our services.

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.

Chair's Report

The overriding outlook for this very important charity shows that we are in a period of considerable change. Overall, we continue to provide an exceptional service for the people of Teignbridge and will continue to do so.

However, our future depends on our ability to adapt to changes that are certain to come from the result of the economic conditions and the proposed devolution of local government including the abolishment of District Councils on whom we have relied for financial support

The Trustees are committed to change and our regular discussions with other local offices result in strategic planning to ensure we are fit for purpose after devolution and in the best place to attract sustainable funding for our future.

This year has proved challenging for us all and our diverse trustee board with widespread skills and experience are well placed to provide superior governance for the times ahead. Sadly, Geoff Williams and Chris Hole both resigned as Trustees during the year, and Barry Dewhurst retired as clerk to the Board, all of whom gave excellent service to our board and I wish them well in their new endeavours.

We are most fortunate to have local councillors as members of our board who have been elected by their councils to represent them. My thanks to Colin Parker of Newton Abbot Town Council, Jill Graham-Ellis of Dawlish Town Council and Lin Goodman Bradbury from Teignbridge District Council for their continued support.

With financial uncertainty comes the necessity to have first class monetary controls and our Treasurer, Martin Bullen, has given regular updates to the board and it is this foresight that leads us to believe we have every chance of a future in the most challenging time we have ever seen.

Maureen Oakley leads our Compliance and Assessment subcommittee, ensuring an effective report structure to the Board and reducing time at board meetings. My thanks to her for all her work. Angie Richards continues to raise the profile at local events and Greg Dyke attends many town and parish council meetings often returning with a donation to our funds. We are most grateful for both their efforts in this valuable community involvement

It is rewarding to see that we are moving ahead with a project to bring our advice services to pupils and parents of our local schools. After much deliberation we have agreed to work with Nick Banwell, an associate director of primary education enrichment to handle issues that affect educational standards and indeed family life. My sincere thanks to my colleague Lesley Sheffield whose educational background has made this possible

I would like to thank my Trustee colleagues for another year of dedicated support. Their tireless voluntary work often goes without thanks so I will give them all my own kind regards for their good efforts throughout the year.

The staff and volunteers are, as ever, remarkable in their resilience and hard work giving the best advice to anyone who contacts us in this most difficult time. I continue to enjoy working alongside our chief officer, Vincent Willson and I have the utmost respect for his excellent management of our charity.

Finally, my thanks to all of our funders whose financial commitments sustain our work on behalf of the people of Teignbridge.

As ever it is a challenge and a joy to serve you as Chair for another year.

Andrew Wilson
Chair Trustee Board

Chief Officer's Report

We can all face problems that seem complicated or intimidating. At Citizens Advice Teignbridge we believe that no one should have to face these problems without good quality, independent advice.

We offer confidential advice online, over the phone, and in person, for free. When we say we're for everyone, we mean it. People rely on us because we're independent and totally impartial.

No one else sees so many people with so many different kinds of problems, and that gives us a unique insight into the challenges people are facing today. With the right evidence, we can show big organisations – from companies right up to the government – how they can make things better for people.

That's why we're here: to give people the knowledge and the confidence they need to find their way forward - whoever they are, and whatever their problem.

We are an independent charity and part of the Citizens Advice network. Most of our team are trained volunteers, and we are supported by local councils, a variety of specialist funders and the general public. We serve a population of 135,000 across Teignbridge.

Our statistics for 2024-25 are remarkably similar to those for 2023-24. This year we advised **6,992** unique clients (6,837 last year), dealing with **21,954** issues (19,395 last year) and securing income gains for clients of more than **£2.6 million** (£2.5 million last year), which are mainly spent in the local economy on ordinary daily expenses.

The ongoing effects of the cost of living crisis are still apparent, with around 14,000 issues in 2024-25 being directly related to people struggling to make ends meet. We commend our volunteer and paid advisers for their dedication and commitment to their work as they assisted their clients to manage at a time when more people than ever have risked living in a situation where their income does not meet their essential expenditure, even after income maximisation.

As ever, we are extremely grateful to our funders for their support, without which our work would not happen. As all third sector organisations will attest, it remains challenging to secure additional funding. We rely heavily on funding from Devon County Council, Teignbridge District Council and local Town and Parish Councils, whose support enables us to provide our generalist service.

Their support is vital and helps to provide the stable foundation of our service and we thank them for this.

Continuing financial pressures during the year meant that we needed to prepare for a loss of funding in 2025-26, and we have made adjustments to reduce our expenditure and to work ever more closely with our local Citizens Advice partners. The financial challenges will continue for the foreseeable future and we also need to prepare for Local Government Reorganisation and Devolution. Our plan is for closer collaboration with our colleagues in our partner Citizens Advice offices so that, collectively, we are able to adjust to any new Local Government structure.

Vincent Willson
Chief Officer

What did we do in 2024-25?



6,992
people helped



16 - 99
years of age

8%
were disabled

47%
had a long-term health condition



20,098
issues dealt with



1,662
debt issues



2,356
housing issues



8,792
welfare benefit issues



£5,885
income per client with an award

£384,031
debt written off

£2,611,408
income gained

Our value to society

In addition to putting more money into the pockets of our clients, 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 work that we do, but national Citizens Advice has developed a government approved model which provides an estimate of financial value.

For each £1 invested in Citizens Advice Teignbridge:

	Return on £1 invested	Total
In savings to government and public services	£4.59	£2,642,654
In wider economic and social benefits	£35.56	£20,488,780
In value to the people we help	£21.88	£12,604,740

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 people every year.

We recruit and train for a variety 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. Over 97% of paid

staff and volunteers recommend Citizens Advice Teignbridge as a place to work or volunteer.

Using the Value of Volunteering Calculator (based on HM Treasury standards) the value of our volunteers in 2024-25 was worth £631,011. (This includes time donated, skill development and health and well-being.) And our clients let us know how much they appreciate our volunteers, with positive feedback on the service they received:

I found that the help that I received was more than helpful, mainly due to the way everything was explained and couldn't have been better. Thank you.

*

I was most impressed by the courtesy, speed, explanations given, and perseverance of your officer. I am sorry that I didn't think to use your services earlier with my problem.

*

The local CAB have always been absolutely superb, informed and supportive

*

Advice I was given was very helpful, I don't think I could have done it without their fantastic and friendly help.

*

Helped enormously with my cost of living problems.

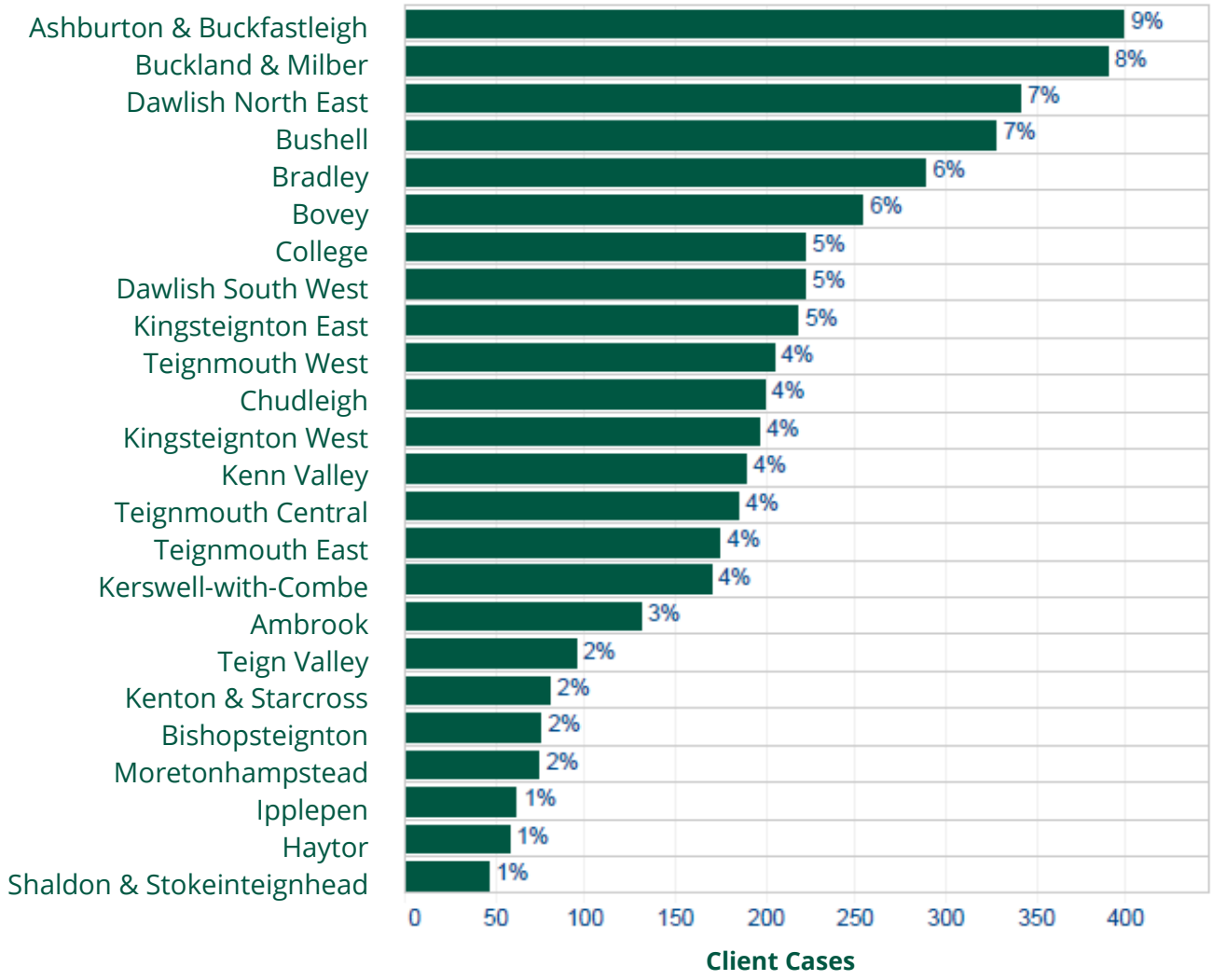


If you're interested in joining our team please visit our website

www.citizensadviceteignbridge.org.uk/volunteer

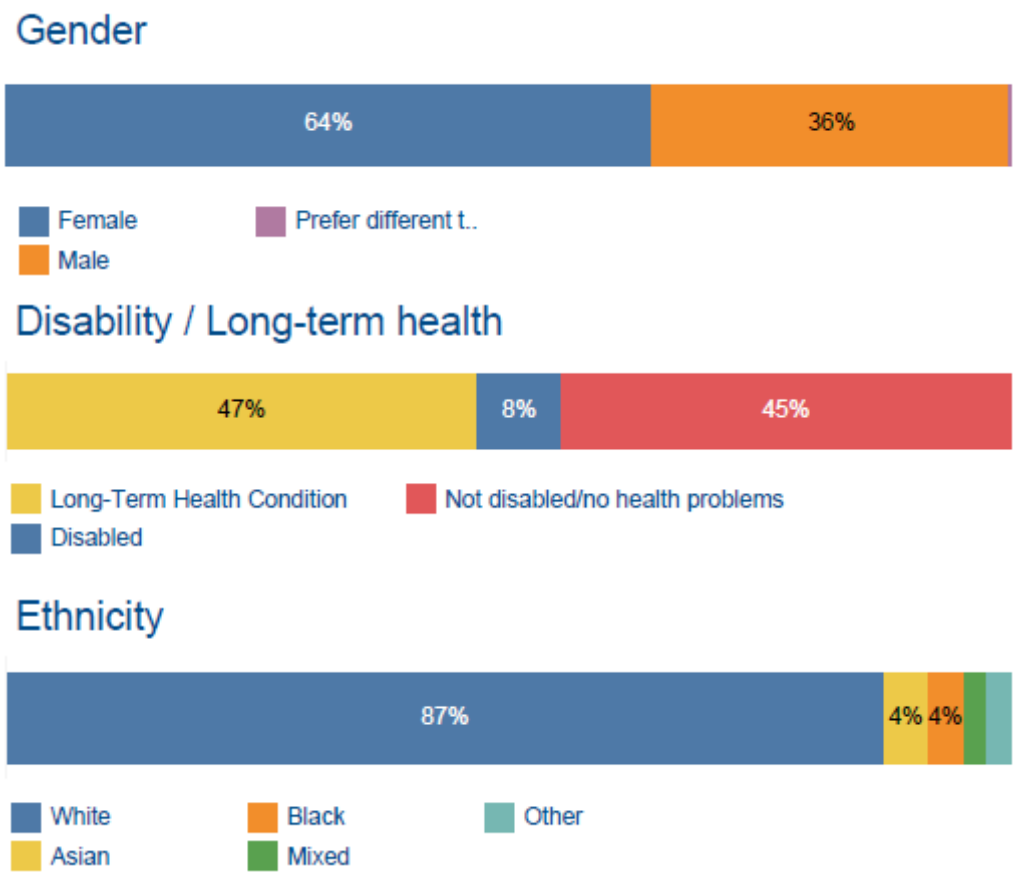
or email volunteering@citizensadviceteignbridge.org.uk

Clients Advised in Teignbridge

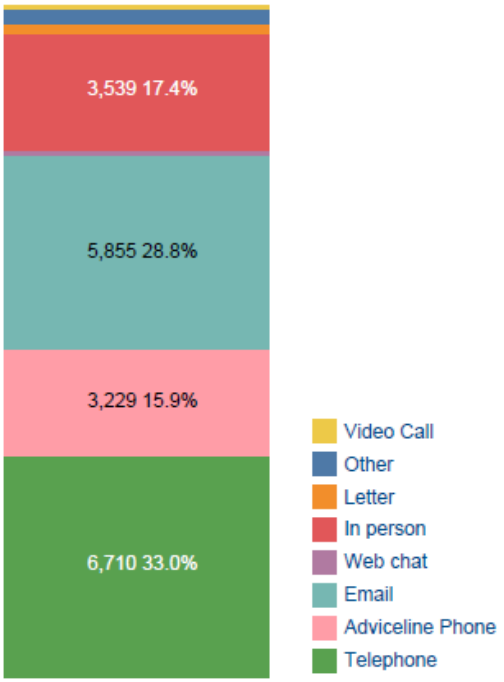


Our service has reached every ward in Teignbridge, with a relatively narrow range - 1% to 9 % - for the percentage of clients from each ward contacting the service.

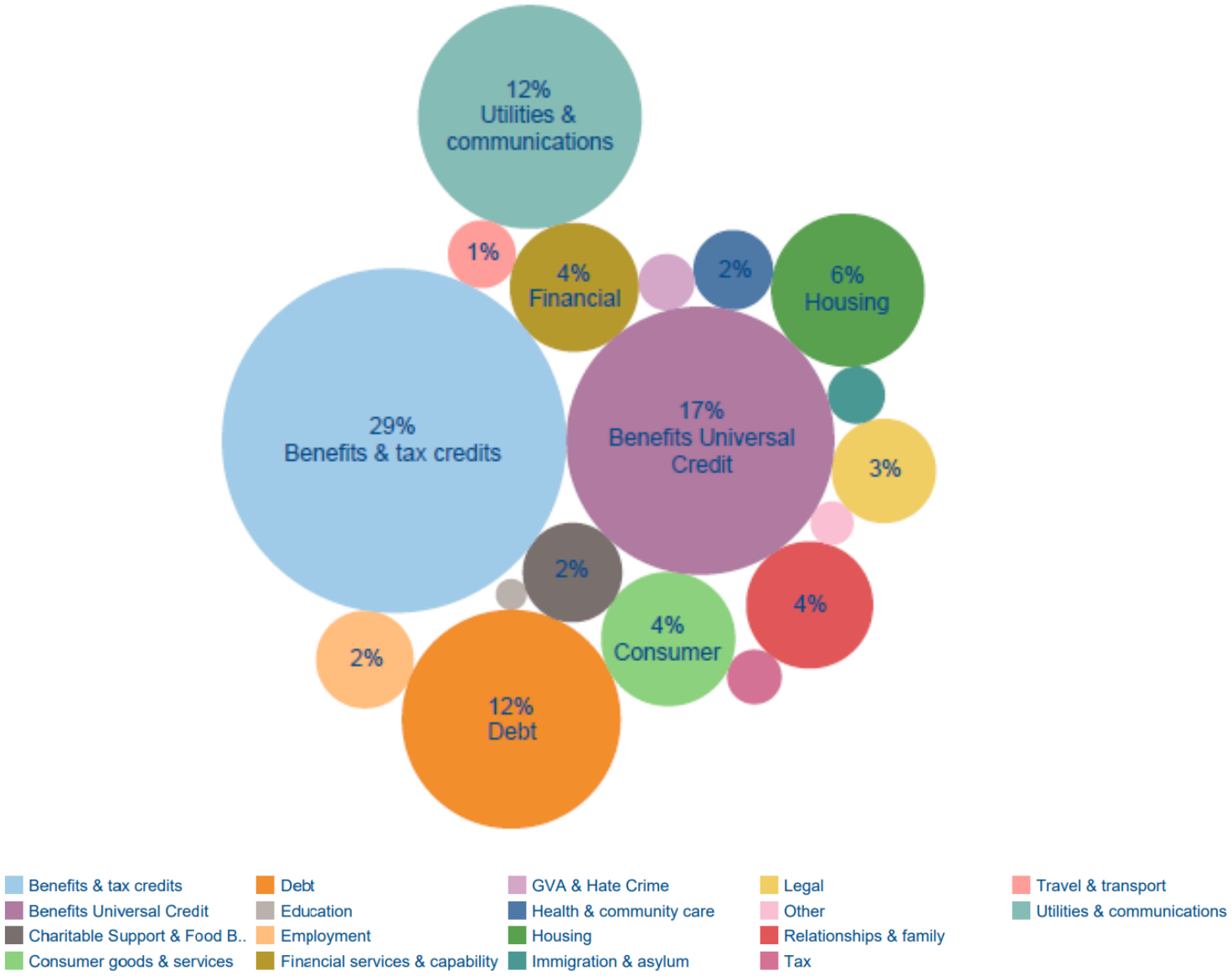
Our Clients



Our clients contacted us using the following channels:



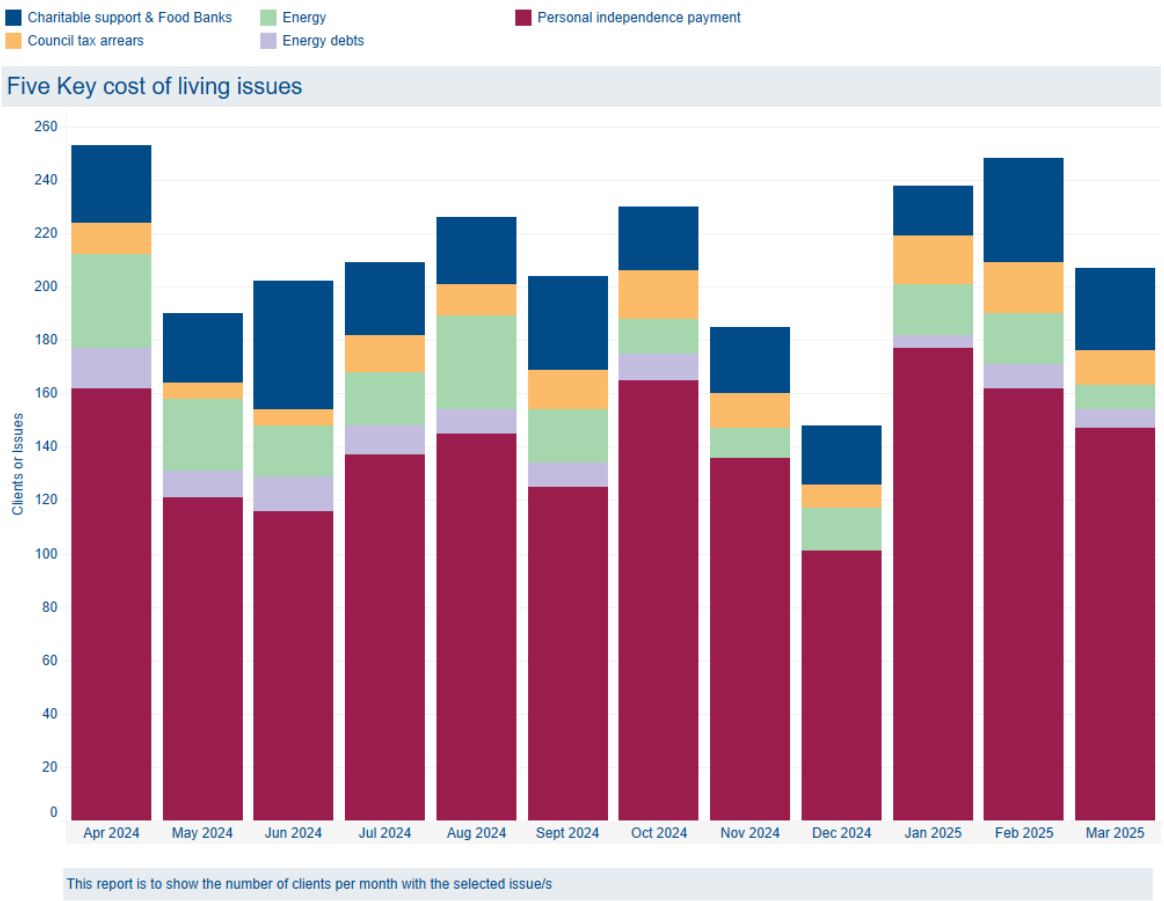
Enquiry Issues



This graph indicates the key client enquiry areas and their relative values. It demonstrates that in the year 2024-25, four key enquiry areas – benefits and tax credits, benefits (Universal Credit), debt (including financial capability) and housing - accounted for two thirds of enquiries. They underscore the threat to health, wealth and well-being of the cost of living crisis and confirm that our clients are likely to continue to struggle to meet their day to day living costs, to secure the benefits they are entitled to and to keep a roof over their heads.

Over half of the people we see are in a negative budget - up from just over a third in 2019. This means that no matter what they - or our expert advisers - do, they can't afford their bills for basics like housing, energy and food. Their essential outgoings simply outstrip their income.

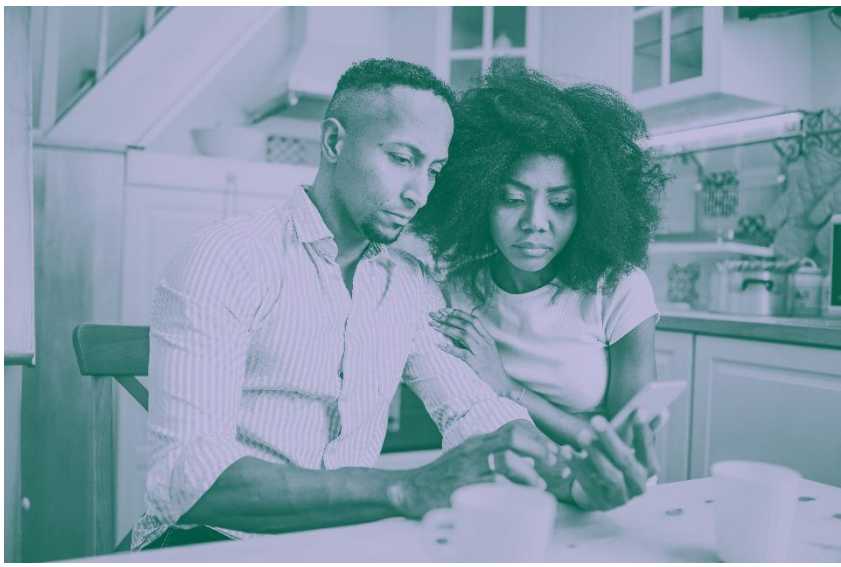
The graph below shows the level of enquiries we dealt with in relation to five key cost of living issues broken down by month for 2024-25. It provides clear evidence of the financial pressures our clients continue to face.



Case Studies

Case One

The client contacted us as she and her partner were struggling to make ends meet. They were worried about this getting worse as the family's income was likely to drop and their expenses to increase as the client was due to stop work to have a baby. The couple were both self-employed and the client could not claim Statutory Maternity Pay. They were living in private rented accommodation.



The rise in the cost of living, together with high local rents in the private sector, meant that the couple were only just managing to keep their heads above water when they were both working. They were self-employed painters and decorators and the client wanted to know if there was anything she could claim to supplement their income.

To prepare for her appointment for advice on benefits, the client was directed to online resources where she could find some initial information about potential entitlement. She was also asked to gather information about the family's income and her own national insurance contribution record.

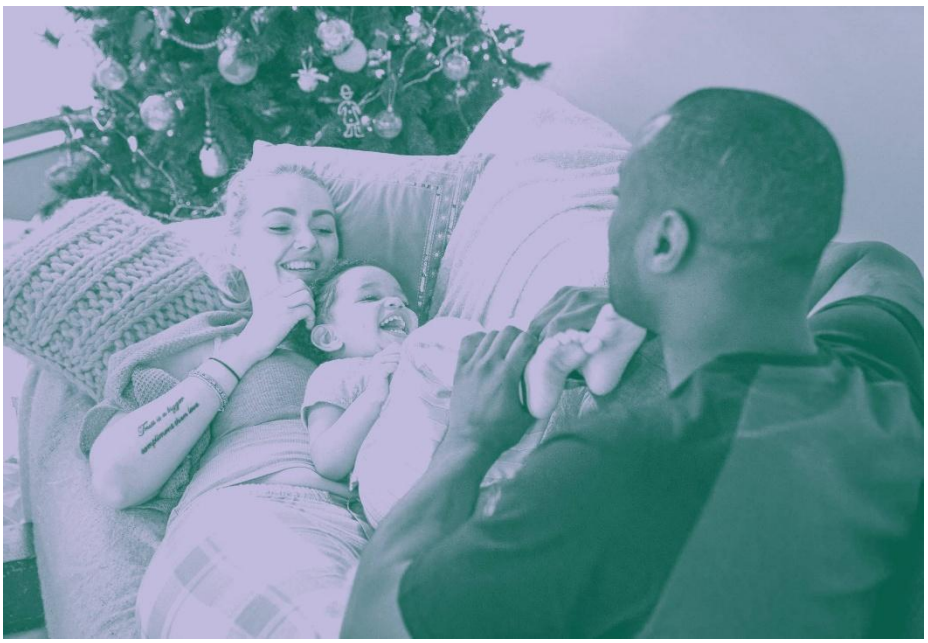
The adviser identified that the client could claim Maternity Allowance and that the couple were entitled to Universal Credit. Complications related to the way in which self-employed earnings are calculated for Universal Credit were explained, so the client and her partner would be able to provide the right information to ensure correct calculation. It was also explained that the client would be entitled to a Sure Start Maternity Grant to help with some of the additional expense of having a baby. Following the birth of their child, she would be entitled to Child Benefit and Universal Credit would increase to include a child element as well as an increased housing element. The couple would also be entitled to Council Tax Support. The couple were grateful for the advice and relieved that the additional entitlement would help compensate for the client's loss of pay. The advice had eased their concern that they would not be able to meet their rent liability and would face eviction.

Comment

The complex nature of the benefits system means that many people have no idea of the point at which a reduction in income might give rise to benefit entitlement. Whilst there is a great deal of information held online about benefit entitlement, the complexity means that advice from a trained and experienced adviser is needed to help people identify what and how much they can claim and how to do this. The advice makes a material difference to people and assists with the physical and mental health and wellbeing.

Case Two

Our adviser had been assisting the client with an appeal to the First-tier Tribunal in respect of her daughter's claim for Disability Living Allowance. The child, aged 9 at the time, has autism. She had been awarded the highest rate of the care component and the lower rate of the mobility component in response to her claim, but the client believed she was entitled to the higher rate of the mobility component on the grounds of severe mental impairment, severe behavioural problems and being in receipt of the highest rate of the care component. The appeal was unsuccessful, with the tribunal deciding that the original decision awarding highest rate care and lower rate mobility was correct. The client asked for advice on appealing this decision to the Upper Tribunal. A First-tier tribunal can only be overturned on a 'point of law.' The appellant first needs to obtain a full statement of reasons from the First-tier Tribunal and then request permission from the First-tier Tribunal to appeal to the Upper Tribunal if an error or 'point' of law can be identified.



The adviser obtained the full statement of reasons and identified a possible error of law i.e. that, arguably, the First-tier tribunal had not provided adequate reasons for its decision.

A request for permission to appeal to the Upper Tribunal was prepared and sent to the First-tier Tribunal, but the latter refused permission. The decision notice from the District Tribunal Judge stated

that she was satisfied that the reasons did adequately explain why the legal criteria had not been met.

Where permission to appeal is refused by the First-tier Tribunal, the claimant can approach the Upper Tribunal to request permission to appeal. The adviser made this application and permission to appeal was granted by the Upper Tribunal on the grounds that the First-tier Tribunal did not, on the face of it, provide adequate reasons for deciding that the conditions for the higher rate of the mobility component were not met; that they did not explain why they concluded that the claimant did not 'exhibit disruptive behaviour that was extreme', this being part of the definition of 'severe behavioural problems' for the higher rate of the mobility component.

The case proceeded to a full appeal with submissions made by the claimant's representative and by the Secretary of State for Work and Pensions' representative (who supported the appeal). Following consideration of these submissions, the Upper Tribunal Judge issued the decision and allowed the appeal on the basis that the reasons for the First-tier Tribunal's decision had "not come up to the required standard.' The Judge set aside the decision of the First-tier Tribunal and the case was returned to be re-heard by a new First-tier Tribunal with directions from the Upper Tribunal Judge as to how to conduct the hearing. The appeal was heard and the client was awarded the higher rate of the mobility component.

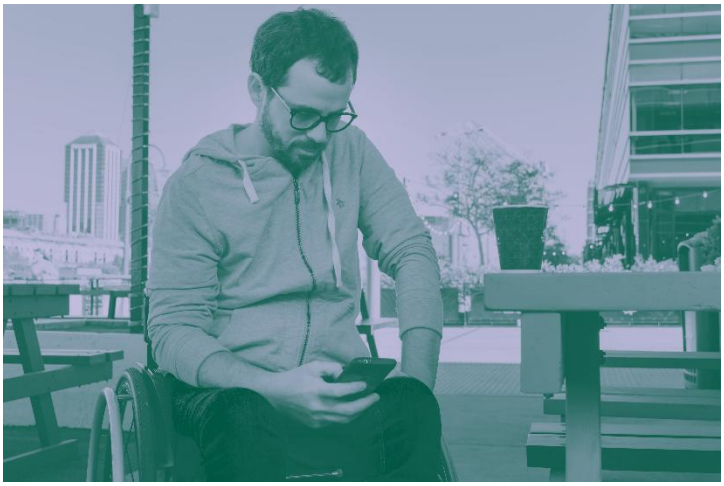
Comment

The adviser helped to increase the client's income by over £2,400 per year, with arrears being payable back to August 2023. It enabled automatic qualification for a Blue Badge. Clients need specialist help to pursue appeals of this nature as the process is highly legalistic. As legal aid is not available to enable claimants to pay privately for representation, assistance is limited to the few organisations within the voluntary sector which have the required training, experience and expertise to help. The process is long and complicated, taking nearly 2 years from the date of the original claim. Our expert adviser facilitated an award of benefit that has made significant difference to the client's quality of life and of her ability to care for her severely disabled child.

Case three

This client, single, had a form of muscular dystrophy, had had a stroke and was a wheelchair user. A carer visits him three times a day to support him with medication prompting, shopping, meals and personal care.

The client told his adviser that he was struggling to manage his finances and his care team felt he did not have the correct benefits in place. He was expressing anxiety over this and about potentially losing his home.



Our adviser carried out an assessment of his financial situation and identified that, whilst he was in receipt of Housing Benefit and Personal Independence Payment, he had no basic income to meet his ordinary everyday living expenses. He had previously had savings which had excluded him from a basic means-tested benefit such as Universal Credit.

The adviser identified that the client was entitled to Universal Credit and to Council Tax Reduction. She assisted with the claims. She also identified that he was on the wrong rates of Personal Independence Payment – he was entitled to the enhanced rates of both the daily living and mobility components rather than the standard rates. Our adviser assisted the client with a supersession of his award of PIP which resulted in a revision to enhanced rates for both components without the need for a medical assessment. This resulted in additional income or £8983.00 per year.

The adviser also assisted with a claim for Universal Credit and this resulted in additional income of £6180.60 per year. The client was made aware that this award might fluctuate if the amount of his savings changed. Overall, the adviser assisted the client to increase his income by over £25,000 for the year. She also helped him to move to a one bed flat from his two bed flat, enabling him to save money on his rent.

Comment

This is a typical example of someone not realising that they are living on far less income than the state minimum for their circumstances. The advice allowed the client to exercise informed choice to help improve his financial, physical and mental health, thereby improving his health and wellbeing.

Our Funders and Supporters



As an independent charity we are dependent on grant funding to do the work we do. We are grateful to all our funders and supporters.

Thanks go to the funders of our service including:
Abbotskerswell Parish Council • Bovey Tracey Town Council • Buckfastleigh Town Council • Dawlish Town Council • Denbury & Torbryan Parish Council • Devon County Council • Dunsford Parish Council • Exminster Parish Council • Ilsington Parish Council • Ipplepen Parish Council • Kingsteignton Town Council • Manaton Parish Council • Newton Abbot Town Council • Ogwell Parish Council • Rotary Club of Newton Abbot • Shillingford St George Parish Council • Teignbridge District Council • Teignmouth Town Council

We also operated separately funded services thanks to bodies including:
Access to Justice Foundation • Action for Children • Healthwatch Devon • Household Support Fund • MS Society South Devon Branch • National Citizens Advice • Newton Abbot CIC • Teignbridge CVS • Trussell Trust

To deliver these services we have worked in partnership with organisations including the Buckland Hub, Exeter Community Law Clinic, Teignbridge CVS, and our friends and neighbours within Citizens Advice Devon.

Public donations are much appreciated including individual donations, legacies, organised sponsored events and by attending various community events - many thanks to everyone who has donated to support our service.

Our Projects

We provide separately funded 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.

Action for Children
Advice for users of Children's Centres in Devon
This project helps maximise families' income by providing a 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. Project end date: March 31, 2025

Buckfastleigh Food Bank
Advice and support for users of the food bank
Funded by the Trussell Trust, our adviser attends the food bank once per week to provide income maximisation and guidance on financial management to people using the food bank.

Cost of Living – Remote Service Delivery
Improving access to our advice service
This project, funded through national Citizens Advice, aimed to increase our remote service delivery capacity, providing generalist advice focussed on practical cost-of-living crisis support. It concentrates on delivering advice via channels other than face to face. Delivery can be by phone, email, web chat or video, with a minimum of 60% of all contacts being delivered by our adviceline phone service.

Debt Advice Project
Funded by the Money and Pensions Service (MaPS), this project 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. Our debt adviser gives advice in person, and across telephone and digital channels, offering an improved debt service to our clients.

Energy Advice Project
Working with our local Citizens Advice Partners, this project provided information and advice to vulnerable clients which helped alleviate any immediate energy related issues and aimed to generate behavioural changes to help people better manage their energy systems and reduce their energy bills.

Family Law Clinic

Legal consultancy and advice

In partnership with Exeter Community Law Clinic this project delivers free legal advice on family law matters including parental disputes & child arrangements; divorce, dissolution & relationship breakdown; financial orders and protection from domestic abuse. We are able to advise clients on their legal position, rights and options. This project also takes referrals from local Citizens Advice offices across Devon. It assists clients who would otherwise be left without access to legal advice.

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 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.

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.

Homes for Ukraine

Advice and support for Ukrainian guests and those hosting them

We received funding to work with Teignbridge CVS to support guests and hosts with all practical aspects of their move to Teignbridge, including applying for longer term accommodation, maximising income, moving into work and getting children established in school.

Household Support Fund

We received local government funding to help clients access this fund which provides financial assistance to enable clients to meet their immediate short-term needs such as paying for fuel. We worked closely with Devon County Council to try and ensure that those worse affected could stabilise their financial position.

IT Support
Very different from our typical advice work, this is a paid-for service in which our IT expert 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.

MS Advocacy Project
For anyone who has or is affected by multiple sclerosis
Citizens Advice Teignbridge has a dedicated caseworker funded through the MS Society South Devon branch, 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. See our website for information on our current outreaches and how to get information and advice.

Pension Credit
Take Up Advice project
This 10 week project, funded by Teignbridge District Council, advised people of pension age on entitlement to Pension Credit and associated welfare benefits, particularly with the aim of ensuring that those eligible would be able to receive the Winter Fuel Payment following changes to the rules.

Quids for Kids
Benefits advice service for families and young people with additional needs
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.

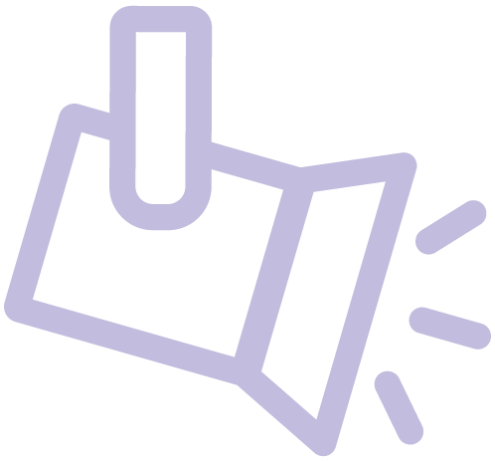
Our specialist adviser can help by assessing whether clients are able to claim benefits and help challenge unfair decisions.

Training for Citizens Advice Devon
Citizens Advice Teignbridge writes 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.

Working-Age Carers Project
Advice if you're caring for someone
Referrals to our office were 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

People face far more problems than they should because policy fails them. As part of a national network of local Citizens Advice, no-one sees that more than we do; we help more people with more problems than anyone else. That gives us a unique insight into the challenges people are facing today.

We use our evidence and insights to show decision makers where things aren't working and make the case for change - so we can all live in a society where people face far fewer problems. Governments, regulators and companies have all made changes when we've shown them the evidence that policy can solve problems.

Since the pandemic, the government has adopted several of the Citizens Advice recommendations, including extending the Universal Credit uplift and the suspension of the Minimum Income Floor for self-employed workers.

As well as working with our national organisation, we work with other local Citizens Advice whose communities face similar issues such as the Coastal Cluster Group which focuses on specific issues that affect people living in coastal communities. As part of the Citizens Advice Devon Research and Campaigns group we focus on specific local issues and on our own initiative as a local office.

You can find out more about our work on the Citizens Advice website https://www.citizensadvice.org.uk/policy/

Data Insights

Citizens Advice monthly Data Insights events showcase our frontline data from across the service, illustrating in real time how social and economic trends, alongside government policies, impact the lives of the people we help.

Each month there is a focus on a new theme and distinguished guest speakers are invited to share their expertise; commenting on the political and economic landscape, and exploring opportunities to ease the pressure mounting on people from the rising cost of living.

For more information visit the Eventbrite page. You can also watch back all the previous events.

Housing

Housing has been and continues to be a top critical issue both nationally and locally. The Devon Research and Campaigns (DRAC) group are working on a joint Devon wide housing survey, focussing on disrepair. Locally, we organised a social policy event, chaired by Martin Wrigley, our local MP with speakers from Citizens Advice Teignbridge, Shelter, Teign Housing and Teignbridge District Council. This event provided an opportunity for many people, including elected officials, housing providers, voluntary advice agencies and local authorities to present their perspectives of the challenges faced by local people in finding secure and affordable accommodation of a reasonable quality. Having a greater understanding of the complexity of the current housing situation in Teignbridge enables organisations to work more effectively to achieve better outcomes for those who need our support.

As the government moves forward with its spending review and plans to address the housing shortage in the coming months and years, we hope to be able to extend collaborative working practices amongst key local partners and stakeholders to effect positive change for those who seek our help.

Child Poverty and household costs

Household costs are key to understanding the rise in hardship we have seen over the last few years. Around half the people we help with debt advice are in a negative budget, where their essential costs outstrip their essentials. Many have been pushed into the red by the rise in key costs like rent, energy and food.

In 2024, the government announced plans to develop a Child Poverty Strategy. As part of the taskforce's engagement work, Citizens Advice were asked by the government's Child Poverty Unit to lead on the theme of household costs.

Citizens Advice developed a data pack to inform the government's Child Poverty Strategy. It focuses on the role of costs in contributing to hardship and poverty, especially for households with children. It draws on data from local Citizens Advice, which tells us what issues people are coming to us for help with, and Citizens Advice budget planner data, which gives us detailed insights into incomes, costs, and levels of debt among the people we help with debt advice.

Citizens Advice also produced a report ‘Unravelling household costs: summary of Citizens Advice engagement work for the Child Poverty Strategy’, following roundtable discussions, involving frontline organisations, national charities,

think tanks and academics, industry, and government officials which discussed the role household costs play in driving child poverty. The report puts together a set of findings and recommendations for the Child Poverty Strategy, and how the Child Poverty Strategy could best reduce or alleviate these costs.

You can find out more about our campaigns, including our successes by visiting our website

Information Assurance

The Citizens Advice Teignbridge Trustee Board oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Citizens Advice Teignbridge 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 the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

Financial Reports

Teignbridge Citizens Advice Bureaux (Registration Number: 02373461)
Statement of Financial Activities for the Year Ended 31 March 2025
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

		Unrestricted funds £	Restricted funds £	Total 2025 £
Income and Endowments from:				
Charitable activities, donations & legacies		167,530	437,283	604,813
Investment income		8,544	-	8,544
Other income		7,778	-	7,778
Total income		183,852	437,283	621,135
Expenditure on:				
Charitable activities		(257,162)	(439,175)	(696,337)
Total expenditure		(257,162)	(439,175)	(696,377)
Net income		(73,310)	(1,892)	(75,202)
Transfers between funds		-	-	-
Net movement in funds		(73,310)	(1,892)	(75,202)
Reconciliation of funds				
Total funds brought forward		321,075	10,318	331,393
Total funds carried forward	19	247,765	8,426	256,191

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Charitable activities, donations & legacies	3	248,244	349,180	597,424
Investment income		7,803	-	7,803

Other income		6,758	-	6,758
Total income		262,805	349,180	611,985
Expenditure on:				
Charitable activities		(229,198)	(379,150)	(608,348)
Total expenditure		(229,198)	(379,150)	(608,348)
Net income		33,607	(29,970)	3,637
Transfers between funds		(34,672)	34,672	-
Net movement in funds		(1,065)	4,702	3,637
Reconciliation of funds				
Total funds brought forward		322,140	5,616	327,756
Total funds carried forward	19	321,075	10,318	331,393

All of the charity's activities derive from continuing operations during the above two periods. The funds breakdown for 2024 is shown in note 19 of Notes to the Financial Statement which can be seen in the full accounts as published at citizensadviceteignbridge.org.uk

Balance Sheet as at 31 March 2025

	2025 £	2024 £
Fixed assets		
Tangible assets	10,119	14,925
Current assets		
Debtors	26,998	21,875
Investments	85,000	85,000
Cash at bank and in hand	248,251	328,739
	360,249	435,614
Creditors: Amounts falling due within one year	(114,177)	(119,146)
Net current assets	246,072	316,468

Net assets	256,191	331,393
Funds of the charity:		
Restricted	8,426	10,318
Unrestricted income funds		
Unrestricted funds	188,765	240,183
Designated funds	59,000	80,892
Total funds	256,191	331,393

Additional information

Income from charitable activities

	2025	2024
	£	£
Donations & grants		
CATCH	8,000	8,000
Other donations	5,428	8,484
Devon County Council Core Grant	75,022	77,307
Teignbridge District Council	52,130	52,130
Action for Children	34,000	18,600
Healthwatch	16,168	15,732
Quids4Kids	61,400	48,184
Fairer Charging	-	6,900
Empower	-	1,256
MAPS	55,860	57,354
Access to Justice	-	32,058
Multiple Sclerosis Advocacy	8,750	14,000
Household Support Fund (Fuel)	735	3,354

Outreach	26,950	29,375
Homes for Ukraine	24,450	25,418
Trussell Trust	16,055	15,980
Independent Age	-	11,756
Community Organisations Cost of Living Fund	-	72,948
Growing Communities Fund	-	6,000
National CA – Pot 1	-	15,000
National CA – Pot 2	83,000	58,625
Energy Advice Project (EAP)	15,710	10,795
Improving Lives Through Advice (ILTA)	93,316	8,168
CAB Devon Children's Project	25,000	-
Pension Credit Project	2,839	-
	604,813	**597,424**
Investment Income		
Bank interest	8,544	7,803
Other income		
Other income	7,778	6,758
Total Income	**621,135**	**611,985**

Expenditure on charitable activities

	2025	**2024**
	£	**£**
Activities undertaken directly		
Wages and salaries	453,561	420,893

Employers NIC	29,689	25,867
Pension costs	15,343	14,867
Other LCA adviser fees	-	-
Travel costs	7,185	5,794
Other interest payable and similar charges	-	-
Other direct costs	5,472	4,845
Partner Payments	50,033	29,625
	561,283	**501,891**

Support Costs

Operating leases	25,519	29,398
Equipment rental	5,745	4,957
Utility expenses	6,707	6,860
Repairs & maintenance	25,109	14,340
Insurance	4,425	3,272
Sundry expenses	247	335
Finance Administration	6,771	10,569
Professional fees	7,983	4,300
Independent Examiner's fee	2,760	2,560
Telephone	5,118	5,305
Printing, postage and stationery	4,147	8,237
Depreciation	4,806	4,870
Staff and training costs	4,756	2,966
Information and books	2,069	2,688

Photocopier and computer	27,569	3,689
Advertising and publicity	413	1,268
Trustees expenses	909	770
Bank charges	91	73
	135,054	**106,457**
Total expenditure	**696,337**	**608,348**
Net Income	**(75,202)**	**3,637**

For the financial year ending 31 March 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Trustees' responsibilities:

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

These accounts 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
Published July 2025

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 617768.