

South Hams Citizens Advice Bureau

Registered Charity 1091133

**Making
society
better for
75 years**



Annual Report 2013/14

Welcome – Chair of Trustees



maybe the next year or so.

This year, 2014, sees the 75th anniversary of the establishment of the national Citizens Advice service. South Hams CAB, though much younger, is taking the opportunity to look back at a few of the highlights of the development of the bureau and to look forward, not perhaps for 75 years, but

The South Hams service was started in 1979 with the four bureaux in Totnes, Ivybridge, Dartmouth and Kingsbridge. Looking back over the early reports, there are a couple of overwhelming and continuing themes, the struggle for resources to provide services to our clients, along with the ever increasing numbers of clients being dealt with by the bureaux. In order to cope with these challenges, in 2002 the bureaux combined in to one bureau, based in Totnes, but continuing to provide outreach services to Dartmouth, Kingsbridge and Ivybridge. And because of the wide geographical spread of our clients, it was decided that considerable efforts should be put into providing a telephone service, rather than just a face to face as provided by some city centre bureau.

As a charity, the South Hams CAB depends upon the support from South Hams District Council, which enables both core services and specific project to continue. Devon County Council resources are enabling the continuing development of the telephone service across Devon, for which South Hams CAB is leading the way and setting the standards. We can best help our clients locally by ensuring that all CABx in Devon are able to work together to answer as the calls.

The Patron of Citizens Advice is the Princess Royal, who will be attending the 75th anniversary at the Citizens Advice national conference. Locally, there are still a few individuals connected with the bureau who remember her visit to Dartmouth CAB in 2001, a recognition of the outstanding work undertaken by volunteers and staff, and also a recognition of the support proved by our local councillors.

Looking back at the number of enquiries from our clients, in 1996/7 there were 7689 enquiries. In the year 2013/14, there were over 9,000, with the largest proportions being in the areas of benefits and debt, but as our volunteers remind me, a client can present with any type of problem and very often a mixture and combination of issues. We should not underestimate the skills and personal qualities exhibited by our volunteers in what can be very stressful situations.

Looking to the coming year, we see continuing change as we move forward. With our own service, we are seeking to provide a response to all enquiries in the way in which the client requires it. In many cases this is a face to face interview, but increasingly by telephone, by e mail, by facebook, by twitter, by personal access to web information and more recently by live web chat. With regard to funding, we recognise the difficulties facing our local authority partners and hope that they will be able to continue to support us to dealing with issues concerning South Hams and Devon residents. For our part, we are seeking alternative funding sources through our transition funding and the further development of our partnership working, particularly with the health commissioners in dealing with stress caused by personal worry. Through collaboration with CAB Devon we have been able to bid for and obtain additional funded contracts, and we will take advantage of any emerging opportunities.

From our early start in sometimes the most unlikely of premises, South Hams CAB is now located in modern efficient offices at Follaton

House where, along with our outreach premises, we are able to provide effective advice services to our clients which helps them deal with their problems.

None of this would be possible without a dedicated team of front line volunteers, paid staff and trustees who work together, contributing their individual skills, for the benefit of our clients in the South Hams. As I am stepping down from the chair at the AGM in September, I would like to personally thank the whole team, volunteers, staff, trustees and partners who have made my time as chair enjoyable, rewarding and at times challenging. Thank you to you all.

Graham Meaden – Chair of Trustees

Campaigning for change

South Hams CAB is actively engaged in Social Policy work and following a bureau planning day in September a volunteer assessor offered extra help so that we could extend the work we do in this area. Jo has greatly increased the work that we do in bureau and raised awareness of issues across the bureau team.

The bureau sends a representative to the Devon Social Policy Group who meet once a quarter and respond to county wide initiatives.

The bureau has been involved in the following nationally organised campaigns:



Pay day lenders

From 1 April 2014, the Financial Conduct Authority (FCA) is going to impose tough new rules on payday lenders including restrictions on the use of continuous payment authority and rollovers, more stringent affordability checks and a health warning on adverts.

The fantastic efforts from the network of bureaux and supporters over the past two years have secured this amazing success. South Hams CAB were involved in a survey to clients and raised the issues in the local press.



Scams Awareness

Each year Citizens Advice and Trading Standards Services lead activities throughout the month of May as part of Scams Awareness Month. The efforts of bureaux

during Scams Awareness Month are vital because they will help spread the message that scams can be tackled if people learn how to spot the signs.

Scams Awareness Month is an important part of the fight-back. It aims to give consumers the skills and confidence to identify scams, share experiences and take action by reporting suspicious activity.

Last year the bureau were active on Twitter to raise awareness and sent out a local press release which will be repeated in May in this year.



Employment and Support Allowance (ESA)

One of the biggest problems bureaux across the county are seeing is on ESA. Too often, clients are having trouble with ESA and we want to do something about it. We are calling on the Government to make fundamental reforms to how ESA works:

- The DWP should listen to evidence from the health and social care professionals who know the clients best.
- The medical evidence required should be provided free of charge.
- The companies running the work capability assessments should be held accountable for poor quality assessments or bad customer service.
- The DWP should continue to pay people ESA while a second opinion is given on their application

The bureau has always been heavily involved in providing evidence on this issues as it was the main enquiry received through our legal aid work. In early 2013 we highlighted the problem of this in a BBC Spotlight programme.



Big Energy Saving Week

The bureau was available in Totnes library during this week has been involved in other energy saving initiatives throughout the year, including delivering information to other agencies to cascade money savings to their user groups.

The focus of this work was to raise awareness of energy and efficiency issues among the general public. The week has taken place twice previously, with leadership from Citizens Advice and involvement from energy suppliers, Government and other charitable partners.

Social Policy Issues

This year the bureau has undertaken social policy work on the effect of:

- Access to legal aid
- Access to government department helplines.
- Bad treatment by bailiffs
- Care services: lack of joined up provision and delays aggravating serious health condition of elderly - passed to Healthwatch.
- Claiming benefits on line
- Devon and Cornwall Housing debt collection and repair services
- DWP complaints and appeal procedure
- Emergency Housing
- Employment: pay with-held through lack of contract, catering industry; whistleblowing; misleading recruitment practices. Zero-hours contracts causing chaos in tax credit entitlements/payments
- Food bank access
- Internet Loans
- Payday loans
- Personal Independence Payment - poor administration and long wait for awards
- Problem caused by delays recovering deposit from rent protection scheme
- Spare room subsidy

Manager's Report



The start of the year for the bureau came with great uncertainty. The removal of legal aid for debt and welfare benefits had a huge impact on our services as we had to make all our staff working on the contract redundant. Two thirds of the staff team were gone by April 2013. We have managed to return all but one member of the legal aid

team due to other projects we were successful in getting funding for in July 2013. I would like to wish Nick Dilworth all the best in his new role.

Demand for advice is being affected by government policy. This includes wide-ranging changes to the benefits system - caps being placed upon Housing Benefit, and on a household's overall benefit entitlement; the replacement of Incapacity Benefit with Employment and Support Allowance (ESA); the replacement of Disability Living Allowance with the Personal Independence Payment; extensive changes to tax credits; the removal of age-related tax allowances; and reforms to Child Benefit eligibility and the inevitable impact of the introduction of a unified 'Universal Credit'. Advice providers inevitably experience increased demand as a result of such changes, as errors and confusion are produced by any such large-scale reform.

We have been working with 3 year one students from Plymouth University who have undertaken a report on how advice services can help improve our client's health and wellbeing and we will be working

with our partners on the ASTF project to make further demonstrations to our area clinical commissioning groups.

South Hams CAB is dependent on the financial support it receives from local authorities, which in 2012-3 represented 44% of the total budget. Traditionally the council has provided core funding which in turn has enabled the bureau to access other funds. Separately funded projects are intertwined as each provides the support for another. With many funding streams it also enables staff development and learning and attracts further funding as the expertise can be demonstrated.

Our plan moving forward over the next 3 years is to create a sustainable funding model using the expertise that is currently provided to us by the Advice Services Transition Fund. We wish to continually develop and improve our phone services and by understanding the work of other organisations we place ourselves perfectly in the frontline of ensuring that our clients get to the right service, the first time so that their needs can be dealt with efficiently and in a timely manner.

This year we are embarking on a pilot to test webchat via the Adviceguide money and debt pages and will be developing digital channels for alternative service delivery models.

As always I would like to thank all our volunteers, staff and Trustees for their hard work and absolute devotion to ensuring that all we do is for the benefit of our clients and helping them move on with their lives.

Emma Handley – Bureau Manager

Statistics and Stories

"Many thanks for your kind help & support through some very difficult times for our family. Thanks to your intervention & understanding we have been allowed the time needed to absorb & understand the changes that have taken over our life by lifting the burden from our shoulders. Thank you again x"

In the financial year 2013/2014:

4,965 people had face to face, phone or email advice

With over **9,000** issues

Increase of **27%** in the number of clients dealt with

100% of clients asked were either very happy or happy with our service to them

£1.5 million financial gains were for our clients

83% of clients asked felt less anxious or stressed

Our clients have **£2.5 million** debts

"I came to you in asking for help when ATOS cut my friends benefits. With all your help the ESA did re-consider in his favour and he did not need to go to tribunal. Many thanks for being there for us. Thanks for your support."

Project Work



Outreach Services. Funded by South Hams District Council

The outreach service has now run for 3 years and has stabilised with a fairly consistent number of clients attending.

Since **Ivybridge** is a much bigger district with more residents than Kingsbridge and Dartmouth, we have always seen far more people at the Ivybridge drop-in and had to rely on more volunteers to support this outreach. The efforts of one **Dartmouth** resident volunteer is helping to raise our profile in the town and in June 2014 we will move the Dartmouth service to a Tuesday morning in order to meet increasing demand and have more time to spend with clients. In **Kingsbridge** the service has run smoothly all year with a consistent number of clients accessing services.

We have developed excellent relationships with each of the venues in each town and would like to thank them for their continued support of our services.

For many clients access would be impossible if the only way to contact the CAB was to pick up the phone. This is people who would struggle to understand information given over the phone and who are unable to visit the main bureau in Totnes due to the costs and times of public transport, work restrictions or need to care for children.

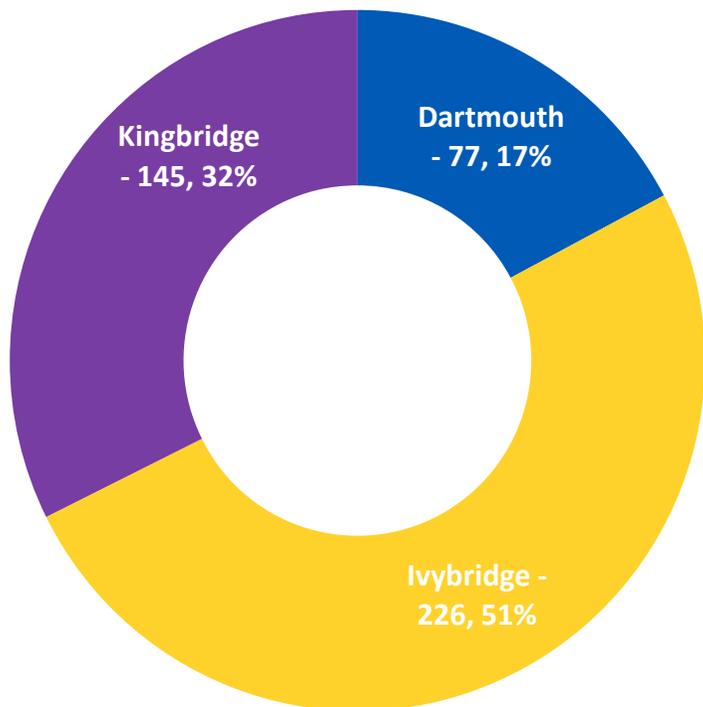
External pressures from changes in society - increasing poverty, introduction of new sanctions for means tested benefits, failures in the administration of disability benefits, rising fuel and food prices,

reduced council tax support etc. are causing hardship for more and more people. We have had to help several people to avoid homelessness and a few who had already become homeless needed support to get back into the housing system.

Another recurring problem is people who say they are unable to get Devon and Cornwall Housing to deal with repairs and maintenance.

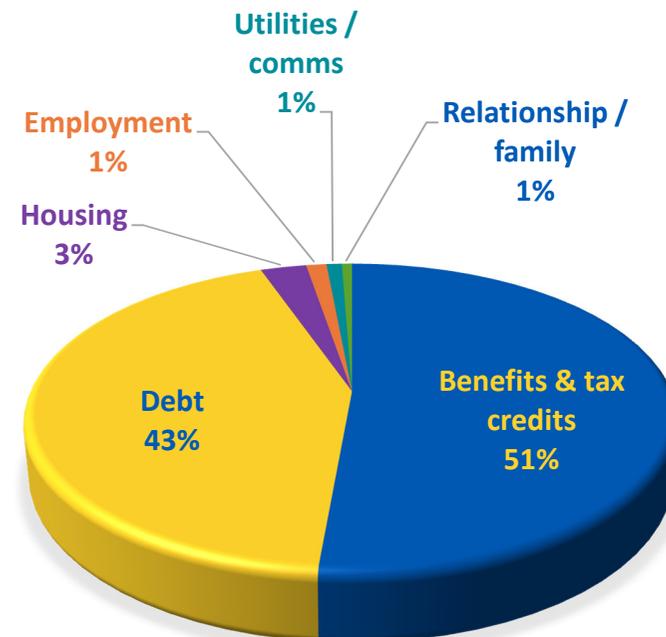
While the majority of people we see in the outreaches, receive from us the information they need and have enough to go on to resolve their problem, there are a few very vulnerable people who return to us frequently and require a higher level of support

In total 448 clients were seen:



Income Maximisation. Funded by South Hams District Council

The types of enquiries dealt with by the project team mainly include benefit checks resulting from change of circumstances, resulting in people having entitlement to benefits. Many debts are able to be written off, with the majority being non priority. Some clients have priority debts including rent arrears and council tax arrears. We work closely with SHDC to find strategies to enable the client to re-pay and have more income. Rents are being paid through discretionary housing payment but we are concerned that once these have been paid that clients will no longer have access to this fund, so we are working with clients to ensure they are able to budget for these costs more long term. This year we dealt with 199 cases with 678 issues. Issues dealt with:



South Hams Advice Rural Partnership (SHARP) Funded by

Funded by BIG and the Cabinet Office

Cabinet Office in partnership with Big Lottery.



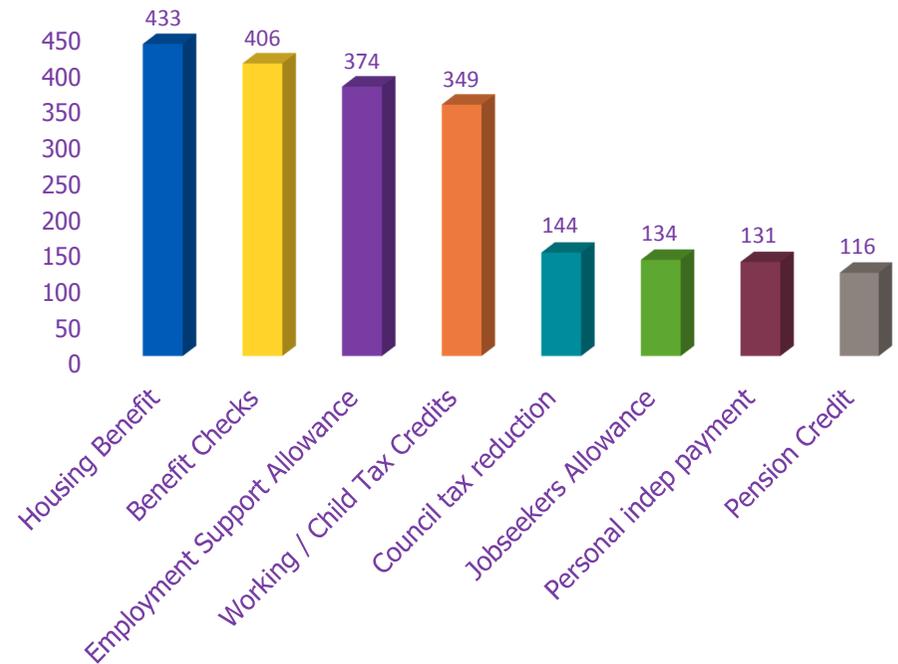
In response to the changes in Legal Aid funding the Cabinet Office and Big Lottery set up the Advice Services Transition Fund to enable

local non-for-profit providers of advice services in England to continue to give vital help to people and communities. In the South Hams, the partnership is made up of the CAB, South Hams Community and Voluntary Services (CVS) and Dartmouth, Totnes, Ivybridge and Saltstone Caring organisations. The aim of the project is to make advice services more accessible for people via different channels including referrals from caring charities and digital channels such as website and email. Only 25% of the funding is for direct service delivery so over the year we have invested time in training and developing more volunteers and using self-help materials from www.adviceguide.org.uk to help more people without the need for full advice. Advice is then available for people with complex needs who are less able to support themselves.



Welfare Benefit

The volunteer team continue to provide an essential service to people whose circumstances are changing and require advice on benefit entitlement. With changes to welfare well underway it is vital that people continue to receive an income so that essential expenditure can be paid for. Benefit issues dealt with by the bureau this year include:



£1.5 million
Income gains for clients



Alongside all Devon CABx, South Hams CAB works in partnership with Healthwatch Devon to provide one-to-one support for individuals seeking help with health and care issues. Our Healthwatch champion is responsible for raising the awareness of health and social care issues amongst the bureau network, support CAB advisers in dealing with health and social care issues and taking action on more complex issues referred by bureaux advisers.

The champion is also the "eyes and ears" of the bureau in identifying local patterns and trends in the concerns that are being expressed and will assist service users to record their experiences and tell their story.

Here is an example of an individual we have assisted recently.

A young mother approached the CAB seeking support in making a complaint against her GP practice.

Her daughter was born with a serious health condition and had received several operations. One day her little girl was having breathing difficulties.

She rang the hospital who had operated on her daughter and was told to go to her GP. As she has no transport, Client and her partner rushed to the surgery but when they arrived they were kept waiting. Once the GP saw Client's daughter they were told to call an ambulance.

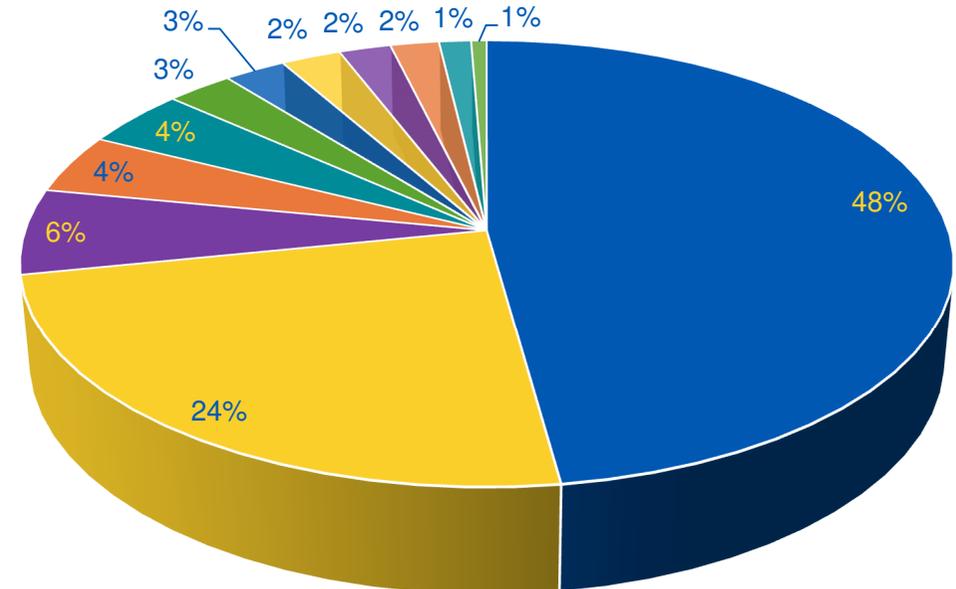
Client later complained to the Practice Manager but had no response.

Other complaints about this Practice included inefficiency, prescriptions getting lost, having to wait 3-4 weeks to see their GP and it is not possible to make appointments – a 'call back' system is in operation.

The CAB had other complaints from other clients about the practice and the client said that if she had transport she would change to another practice in a different town.

This case was referred to NHS England who has planned a meeting with the Practice Manager and a representative of Healthwatch to discuss this case.

Enquiry Issues 2013/14



- Benefits & Tax Credits
- Debt
- Housing
- Employment
- Relationship
- Financial Services & Capability
- Legal
- Consumer
- Utilities
- Health & Community Care
- Tax
- Other

Trustees and Board Members

Trustees and Board Members

We are grateful to the Trustees and others who have served on the Trustee Board during the year to 31 March 2014:

Chair	Graham Meaden
Vice Chair	Anna Brownlow
Treasurer	David Goode
Secretary	Anna Brownlow
Trustees	Paul Evans Paul Stanton* Pippa Harling* Liz Owen* Tony Cannon Wendy Gornall Zoe Oldman* Christopher Mottram Gerald Hine-Haycock
Representatives: Council	Cllr. Lindsay Ward Cllr. Katie Revell Cllr. Rufus Gilbert Cllr. Carol Wellwood
Citizens Advice	Chris Hole
Bureau members	Emma Handley Caroline Mottram Pat Shepherd

*Left during the year

Paid Staff

Bureau Staff

Thank you to all our staff for their loyalty and dedication.

	Bureau Core
Full Time	
Bureau Manager	Emma Handley
Part Time	
Advice Services Manager	Lynne Baker
Supervisor Cover	Frank Bond Jane Carpenter
Accounts	Lesley Crooks
	Projects
Advice Services Transition Fund – SHARP:	
Advice Co-ordinator	Linda Shilan/Viv Oxley
Training Support Administrator	Amanda Furse Sarah Ingram
Healthwatch	Tessa Blight
Income maximisation	Teresa Crouch/Viv Oxley
Outreach	Lin Etherden
Children's Centre	Lin Etherden

Our Volunteers

Thank you to all our volunteers who give up their free time and the best of luck to those who have left us this year.

Abi C*	Alan C*	Angela M*	Andrew C	Bridget D
Caroline H	Caroline M	Chryz C	Clare G	Daphne J
Elaine K	Frances A	Gaye A	Gerald S*	Gill F
Hilary F	Iain G	Jane VG*	Jill S	Jill T
Joanna W	Kathy T	Kimberley SR	Maggie K	Malcolm S
Marian H*	Michael W	Michele B	Nick W	Nicola C
Pam D	Pam T	Pat S	Pauline M	Paul C
Rebecca R*	Rosemarie J	Sally D*	Scarlett P*	Shelagh P*
Steve T	Susan J*	Teresa C	Tessa B	Tim B*

*Left during the year

Welcome to:

Andrea C	Deborah G	Kristian BS	Jennie H	Pamela F
Sarah W	Sue C			

Thank you very much to Frances who was the volunteer representative for 3 years. She was joined by Caroline who continues with Pat. Thank you to both for representing the volunteer team so well.

Treasurer's Report

The certified accounts show that last past year the financial performance of the bureau was as planned. Income and expenditure were on budget. This has left the bureau with a reasonable surplus that covers anticipated administrative costs and potential liabilities although immediate discharge of any liabilities would leave only a thin margin for exceptional circumstances. As is customary we thank our major funders, Devon County and South Hams District Council, for their continuing support.

The financial base of the bureau is fragile and puts pressure on the manager to deliver ever increasing sources of income which to date she has consistently achieved. But this means it is hard to financially plan for much further than a year at a time; the difficulty in taking a longer term view being a challenge for management and trustees. The current year is running to budget.

Thank you to Lesley for all her hard work in putting the figures together each year and keeping us operationally on track.

Notes to the Summary of Accounts shown on opposite page:

1. Full copies of the audited accounts and Trustees Report are available from The Manager at the Bureau (address on page 12)
2. Auditors: WR Frost & Co., Riverside, Ashburton Road, Totnes, TQ9 5JU

Accounts Summary - 2013/2014

Funding Sources

Description	Core	Restricted Projects	Total
South Hams District Council (SHDC)	41,867		41,867
Devon County Council	33,700		33,700
Town Councils	4,500		4,500
Parish Councils	2,455		2,455
SHDC Outreach		10,000	10,000
SHDC Money Advice		42,001	42,001
Cabinet Office/Big Lottery		99,861	99,861
Healthwatch		6,583	6,583
Energy Best Deal		4,850	4,850
Citizens Advice DRO	621		621
Scottish Power		1,636	1,636
Plymouth University	448		448
Action for Children		9,946	9,946
Citizens Advice BESW*	500		500
Page Adams Grant	1,950		1,950
Fundraising	1,128		1,128
Donations	1,376		1,376
Bank Interest	874		874
TOTAL	89,419	174,877	264,296

* BESW = Big Energy Saving Week

Expenditure

Description	Core	Restricted Projects	Total
Rent	16,0053	6,115	22,168
Service Charge	3,027	6,154	9,181
Insurance	2,004	250	2254
Telephone	494	26	520
Office Expenses	1,779	1,492	3,271
Travel	2,145	10,654	12,799
Training	881	5,319	6,200
Equipment/depreciation	881	2,262	3,143
Professional fees/accounts	4,533	2,750	7,283
Equipment Leases	239	119	358
Salaries	45,432	125,495	170,927
Citizens Advice Membership Fees	3,746	1,756	5,502
Other Expenditure	794	1,856	2,650
Fundraising	152		152
IT/Software	1,169	1,261	2,430
Marketing		4,062	4,062
Redundancy alignment	-2,944		-2944
TOTAL	80,385	169,571	249,956
INCOME LESS EXPENDITURE	9,034	5,306	14,340

Thank you to all our funders. Core grant: Devon County Council; South Hams District Council; Town and Parish Councils*. **Project funding:** South Hams District Council; Action for Children, Cabinet Office in partnership with Big Lottery; Citizens Advice. ***Town Council:** Dartmouth, Ivybridge, Kingsbridge and Totnes. **Parish Councils:** Ashprington, Aveton Gifford, Bigbury, Blackawton, Brixton, Buckfast West, Charleton, Dartington, Dean Prior, Diptford, Dittisham, East Allington, East Portlemouth, Halwell & Morleigh, Harberton, Malborough, Modbury, Newton & Noss, Rattery, Ringmore, Shaugh, South Brent, South Huish, Sparkwell, Staverton, Stoke Fleming, Strete, Ugborough, West Alvington, Yealmpton. Thank you, also, to all those who made individual donations to the bureau.

Our principles

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

Our Aims

- To provide the advice people need for the problems they face.
- To improve the policies and practices that affect people's lives.

Opening hours and contact information

Five ways to access our service

1) Drop in

Ivybridge Watermark Centre, Mon 10 - 11

Kingsbridge Quay House, Weds 10 - 11

Dartmouth Clinic, Tues 10 - 11

Totnes Follaton House, Mon-Thurs 10 - 4

2) Phone

03444 111 444. Mon-Fri 10 - 4

3) Do-it-yourself

www.adviceguide.org.uk

4) Email

advice@southhamscab.org.uk

5) By Appointment

Can be arranged at the outreach venues and in Totnes at Follaton House, Mon-Thurs 10-4

Check out www.southhamscab.org.uk for up-to-date information on our opening times and outreach services