

# **Our annual report 2014/15**



**citizens  
advice**

**South Hams**



# Introduction from the Chair

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This year has been a year of change. Not only is this my first year as Chair, having taken over from Graham Meaden who served for three years, but our previous Manager of eight years, Emma Handley, has moved to our Plymouth office in pursuit of new challenges. On top of this, we have dropped the word 'bureau', adopted a new logo and changed our colours to blue and white. You will see the new branding in this report along with our new name: Citizens Advice South Hams.

What does not change, however, is the excellent service we provide to our clients. The hard work of our dedicated staff, volunteers and trustees is to be commended. As staff and volunteers often remind me, a client can present with any type of problem and very often a combination of issues. We should not underestimate the skills and personal qualities exhibited by our volunteers in what can be very challenging situations.

**Volunteers regularly give at least one day a week. Last year 48 volunteers donated over 15,000 hours, amounting to a contribution of over £265,000 worth of volunteering hours.**

I would like to take this opportunity to thank Emma Handley for the dedicated contribution she made to the success of our charity during her time with us. I am very pleased to welcome Janie Moor as our new Manager. I am sure that her leadership skills and previous experience in the commercial sector will soon start to influence how we work together going forward.

As a charity, we depend upon ongoing support and funding to continue our work. We are grateful for continuing support from South Hams District Council and Devon County Council. This has enabled us to strengthen our outreach provision and telephone service across the district. Also in 2014/15, we piloted a 'webchat' service and have built up our expertise in offering advice via email. This is particularly useful in an area as rural as South Hams. We are immensely pleased with the way our volunteers and staff have embraced this new way of working.

During the year a number of new initiatives were introduced by Citizens Advice. Central to these is the 'One Service' strategy - the national vision for the next five years - and a change to our quality assurance procedures, away from an audit process to continual self-assessment by use of key performance indicators. It is expected that these changes will take two years to implement fully and no doubt they

will bring with them their own challenges for us in South Hams. In preparation, all staff and volunteers took part in a useful and positive Managing Change workshop.

This theme of continuing change as we move forward is constant. For the first time we appointed three apprentices to work alongside our volunteers on our telephone service. All three brought an energy and professional approach. I'm pleased to say each has successfully gained an NVQ in Customer Services and was offered employment at the end of their time with us.

My first year as Chair has been challenging at times but overall enjoyable and rewarding. I would like to thank personally the whole team - volunteers, staff, trustees and partners – for their continued hard work and dedication. Thank-you to you all.

**Paul Evans**  
Chair of Trustees



# Manager's report

Citizens Advice South Hams is one of more than 300 local Citizens Advice which are all individual charities.

Citizens Advice helps people to solve their problems. In 2014/15, for the first time, the national umbrella body conducted in-depth research into the movement's impact. We help two in three people to resolve their problem and for every £1 spent on Citizens Advice we are worth £8.74 to society and save the taxpayer £1.51 while our clients benefit by £10.94 each.

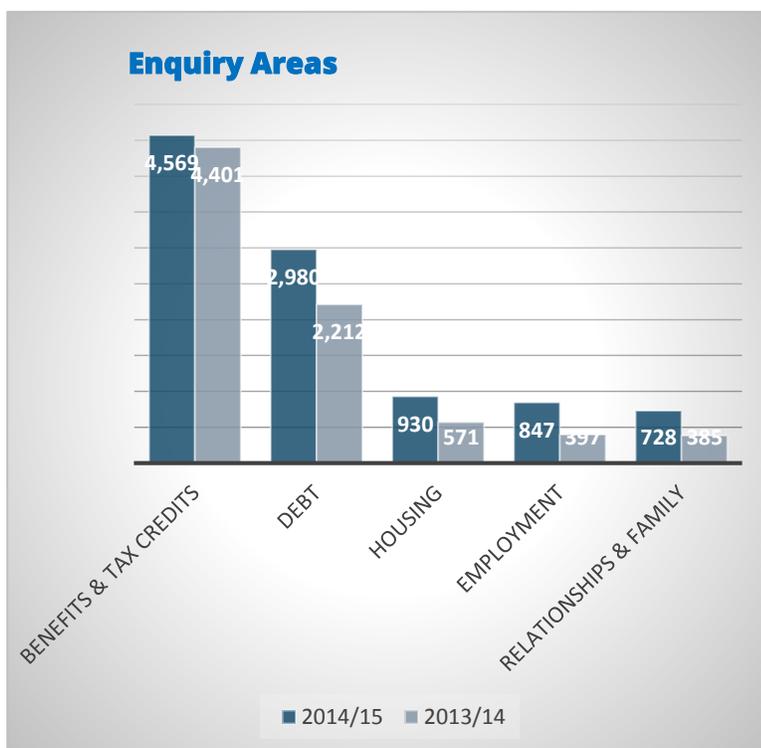
Here in the South Hams, a two year grant from the Big Lottery Advice Services Transition Fund (ASTF) provided financial stability throughout 2014/15. This enabled us to explore new ways of working and, indeed, to grow and improve the service we offer clients.

As in previous years, we saw client numbers continue to rise. In 2014/15,



we helped 6,780 unique clients, an increase of more than a third on the previous year, with more than 12,000 issues. We continued to develop our outreach and home visits service, our telephone advice and digital offering, and we strengthened our partnerships with local organisations.

There was no change in the most common enquiry areas, with benefits and tax credits, followed by debt, remaining by far the most significant. In terms of benefits and tax credits, we received large numbers of queries about Employment and Support Allowance and overpayment of tax credits, as well as from people struggling to navigate the complex procedures for claiming.



Regarding debt, we saw an increase in the number of clients coming to us with rent arrears, council tax arrears, credit card debts, and debts to family and friends. Issues around social and rented housing tended to be the general state of disrepair of properties and the lead time for repairs to take place. There was a marked increase in employment issues, notably around zero hour contracts, or sometimes no contracts, especially in the care home sector. In terms of relationship enquiries, we saw an increase in the number of relationship break downs, abusive relationships, and unmarried fathers seeking information on their rights to see their children.

Underlying these trends we identified a rise in the number of clients reporting mental health conditions and whose anxiety affected our ability to help them. Some clients were very distressed, others unable to keep a series of appointments. As a result, their enquiries could not be resolved. We worked with mental health professionals to provide training to our volunteers and staff on how best to handle these challenging situations and be in a position to continue to provide appropriate advice in the best way possible.

During the year we met with Sarah Wollaston, MP for Totnes, to discuss funding concerns, difficulties communicating with HMRC and problems with the administration of Personal Independence Payments. Sarah Wollaston

was very supportive and a good relationship has developed.

Trustees benefitted from office visits where they witnessed first-hand volunteers and staff in action. This was a two-way process. The trustees benefitted greatly from seeing the work being done while advisers and assessors were able to put faces to names and find out more about the work of the board.

We continued to have a good relationship with solicitors working in the South West Employment Rights Centre in Plymouth who provide a free legal consultation to clients with employment issues.

To sum up, the ongoing reform of the welfare and benefits system and the continued challenging economic climate mean that demand for information and advice continues to rise. Coupled with the new channels through which people can contact us, demand for our service is also set to continue to rise. The challenge for us is to continue to deliver a reliable, impartial and quality-assured service for our clients and to retain our specialist staff and highly skilled volunteers.

I would like to express my thanks and admiration to all our volunteers, staff and trustees for their hard work and dedication. They show absolute devotion to ensuring that all we do benefits our clients and helps them move on with their lives.

**Janie Moor**  
Manager

## Case study

A very distressed man was referred to us by South Hams District Council's housing department. The man was suffering from anxiety and depression and had been sitting on two bills for a while; these had risen from £600 to £820 over the course of a few months. He told us that his mental health problems made it difficult for him to deal with his debts. "When I have to deal with a letter or form I have a panic attack. I often sit and look at an envelope but don't always open it." It had taken a lot for him to come in and see us.

The man was living alone in social housing, was unemployed and was relying on a soup kitchen to feed himself.

We contacted the agencies he owed money to. They agreed to write off some of the debts. Payment plans for the remainder were put in place. We assessed his eligibility for Personal Independence Payment, in addition to Employment and Support Allowance, but, due to his mental health condition, he did not manage to complete the application process.

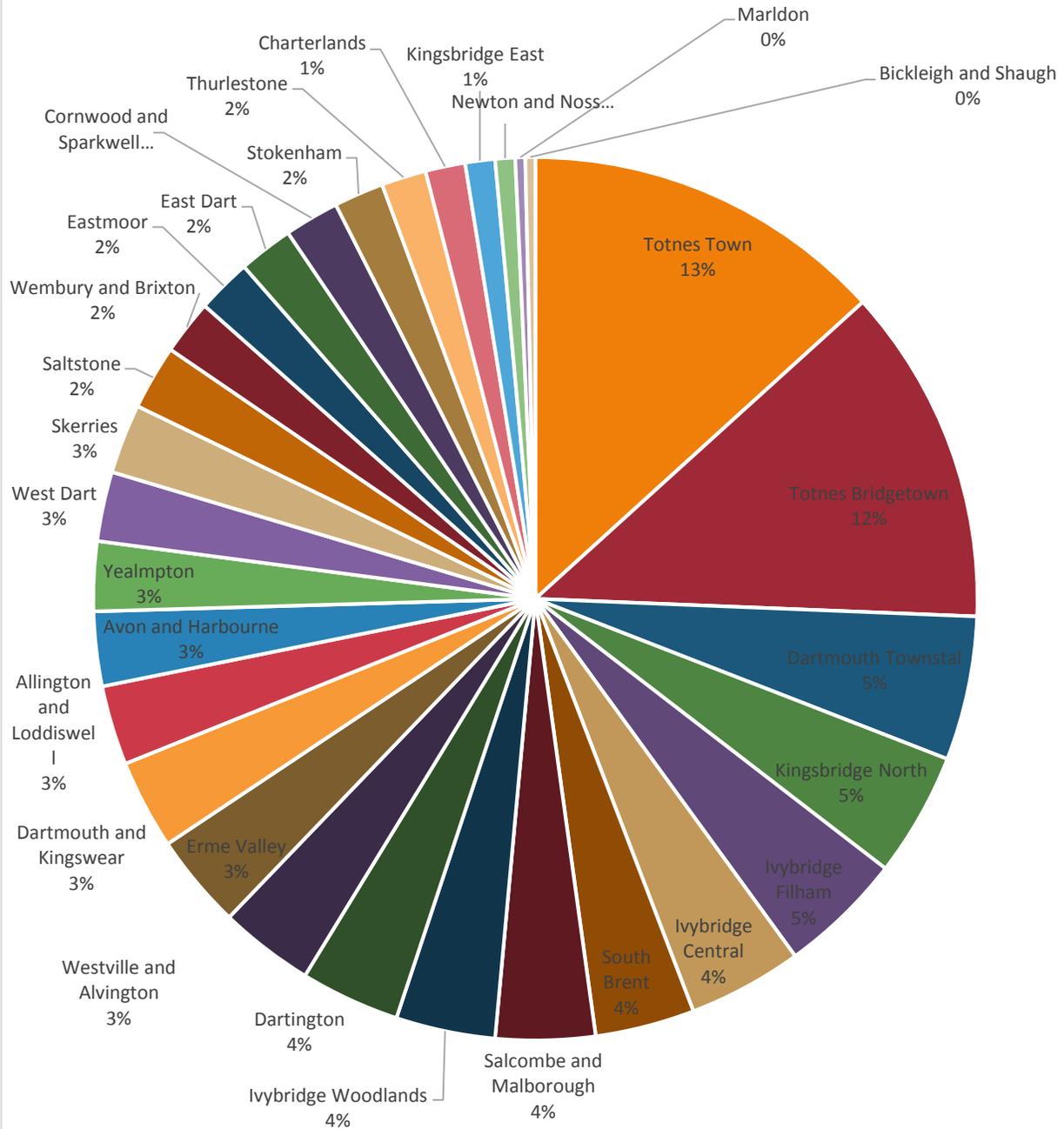
Two months later he came back to us. He had moved house, only to discover that the previous tenant had left a large electricity bill. He faced the prospect of living in a house with no heating, lighting or means to cook, and couldn't contemplate dealing with this situation alone.

We negotiated with the energy company on his behalf and also helped him claim for housing benefit and council tax support for the new accommodation.

With our support, the man's confidence and motivation increased and after a number of months he started looking for work. He set himself up as a market trader and came to us a few months later seeking help with a self-assessment tax form.



## Where our clients live: South Hams ward profile



# Our projects

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During the year we saw both the continuation and the start-up of several projects.

## South Hams Advice Rural Partnership

We continued to build and strengthen our relationships with our partners, the Dartmouth, Totnes, Saltstone and Ivybridge Caring organisations, and South Hams CVS. We ran 'Trigger and Clue' training sessions for workers and volunteers from nine organisations. In the training sessions, participants were introduced to the signposting & referral mechanisms within the partnership and began to learn how to use the online Adviceguide tool.

We introduced a hotline for our partners, which meant they had quick and efficient

access directly to an advice worker. Two of our volunteers developed their expertise and qualified as Debt Relief Order intermediaries. A specialist volunteer was recruited with specific skills in health and social care. As a result we were awarded a Devon-wide contract to administer and coordinate Healthwatch champions across the region.

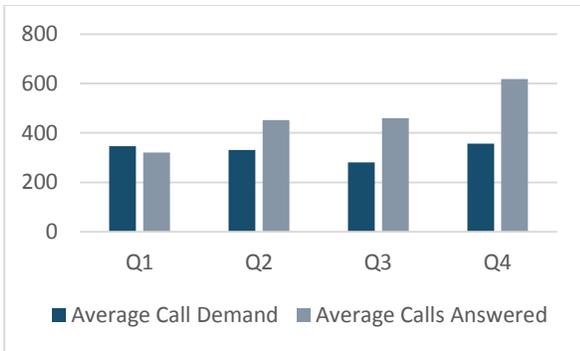
The partnership continues to work together in seeking funding for new joint initiatives.

## Adviceline

The rural nature of our district means that overcoming transport difficulties is a constant challenge. Our strategy has been to embrace new ways for clients to contact us and in 2014/15 we were awarded a full-time contract to offer advice via telephone through the Adviceline project. We invested in enhanced telecommunication systems and recruited three apprentices to help our volunteers meet the anticipated demand.

Not surprisingly, during the first quarter, time was invested in training the new assessors and, at times, demand for telephone advice outstripped our ability to answer calls. This meant partner organisations had to field some calls.





However from quarter two onwards, as our expertise grew, our skilled team of assessors were able to keep pace with demand and developed the capacity to answer calls from other areas, supporting local Citizens Advice across Devon.

### Healthwatch Devon

Healthwatch is the consumer champion for health and care. It has significant statutory powers to ensure the voice of the consumer is strengthened and heard by those who commission, deliver and regulate health and care services. As a partner organisation of Healthwatch Devon, we have a network of champions across the region who can help clients navigate the health and social care environment and direct feedback to the right people in the right organisations.

During the course of the year, our champions helped more than 1,300 people with over 1,850 enquiries.



### Energy Savings

We were awarded a number of contracts to deliver energy-saving awareness to South Hams residents. We ran short training courses for frontline workers, including our own staff and volunteers, as well as those from other local advice agencies and partners. To home owners and tenants, we delivered more than 80 individual energy advice sessions.

### Case study

A retired man who lives alone and suffers from several health problems, including emphysema, agoraphobia and panic attacks, came to see us with an energy bill for £2,500. He had lived in rented accommodation for 50 years and the landlord had recently modernised the gas central heating system.

The man had contacted his supplier about the bill and was shocked to hear it was correct. When he came to see us he was scared of using the heating.

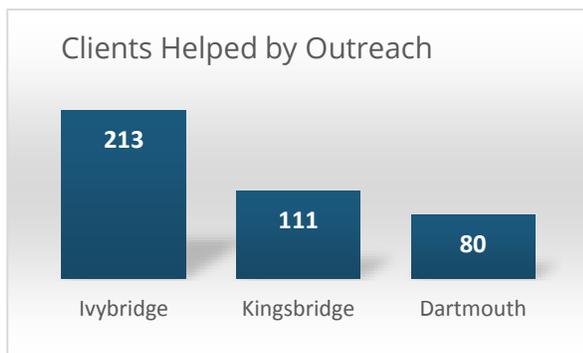
We asked the supplier to check the meter. It transpired that there had been a mistake: the reading of the new meter had been misrecorded. The client was asked to destroy the bill and told a new one would be generated.

He then received another bill, this time for £1,700. We wrote to the supplier again challenging this bill. Eventually another fault was discovered. This was rectified and the £35 charge paid by client to have someone come and check the meter was refunded.

We sent a letter of complaint to the supplier. The client received compensation of £68 plus a payment of £140 under the Warm Home Discount.

## Outreach and Home Visits

This was the fourth year of funded activity for outreach services in Dartmouth, Ivybridge and Kingsbridge. Across all three areas we helped clients with nearly 1,150 enquiries. Many people who live in these towns do access us on the phone and internet as well - so these figures represent how many people chose to use the outreach face-to-face service rather than how many people from those localities accessed our service.



The Ivybridge outreach continued on Mondays and, thanks to additional funding from Ivybridge Town Council, the drop-in was extended to run from 10am-1pm. On average, we saw 5-12 people at the drop-ins each week and gave two advice appointments each afternoon. Kingsbridge drop-in sessions ran on Wednesdays for one hour and we generally saw 2-7 people a week. We provided advice appointments in the afternoon. Dartmouth, with the smallest population, ran on Tuesdays with numbers of up to five clients a week.

Since May 2013 we have had additional help from another project for an adviser

to work in Kingsbridge and Dartmouth on alternate weeks. This has made it much easier for us to assist those clients who just would not have found it possible to access our office in Totnes. And for exceptionally vulnerable clients we offer a home visiting service if we consider it necessary.

With a small amount of funding being made available after the floods of February 2014, temporary outreach centres were established in Modbury, Holbeton and Yealmpton. From September to December, we recorded financial gains for these clients of £11,184 as a direct result of our help.

It is vital that those who, for whatever reason, want to use the face-to-face outreach service have access to one in their locality. It is equally important that our outreach service runs on a regular weekly basis so that clients can be assured of finding us when they need us. We have found that many of the clients we do see need a high level of support and also that many people who initially access our services via the outreach, build trust and confidence (in our service and in themselves) and then go on to access our service via the internet and telephone.

## IDMAP Webchat Pilot

We successfully piloted a web chat service for clients with debt problems. This provided a new channel for clients to contact us through and helped us develop

the skills to deal with email and web chat in all enquiry areas.

### **Money Advice**

In 2007 we were commissioned by SHDC to provide independent money advice to clients who were directly referred from the housing and benefits service. The contract was awarded annually and grew from two days a week to three and then five in 2013. However, in 2014, funding cuts required a drop back to three days a week. With no additional funds available, regrettably the project came to an end in March 2014.

The project helped clients to maximise their income and reduce their outgoings. We taught budget management skills, and where appropriate, applied for debt relief orders to write off clients' debts.

### **Free Mediation Project**



In February 2015 we formed a partnership with the Society of Mediators to trial a Free Mediation Project.

The Society provided a half day training session for our case workers and since then we have made a small number of referrals to the Society.

The nature of disputes ranged from consumer/trader disputes to family disputes and child access arrangements. Five out of six of the cases referred were successfully resolved via mediation and we hope this partnership will continue.

### **Mental Health**

Having identified that growing numbers of clients have mental health issues, we realised that staff and volunteers would benefit from understanding the signs to look for and how best to support these clients. We received a community grant which enabled us to provide training for our staff, volunteers, trustees and those of partner organisations. Forty seven people took part in the training and a further twelve attended an 'Introduction to Mindfulness' day at Sharpham House, which provided information on a NICE-approved stress management technique. Eight participants then went on to complete an eight week mindfulness course and are now able to provide support, if required, to fellow volunteers.

### **Case study**

A young man with Obsessive Compulsive Disorder and anxiety was living with his mother. The situation at home had become really difficult and his mother wanted him to find alternative accommodation. He was in the first year of a two-year college course and wanted to live near to his college.

He had no income of his own so we helped him to claim Employment and Support Allowance and advised him he could also be entitled to Personal Independence Payment.

We liaised with SHDC who were able to arrange supported housing near his college.

# Report from the Treasurer

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The 2014/2015 fiscal year certified accounts, summarised in this AGM report, reflect a large increase in the incoming funds over the previous year, of £48k. None of this extra funding was for our core operations, nor for rebuilding unrestricted reserves. The main projects behind this increase, IDMAP (£18.7k) and the Apprentices project (£25k), endorse the high regard the bureau holds as a pilot for embracing the latest technology and training, which the scope of these projects encompass.

Our costs for the year increased by £25k compared with last year, which means a higher amount of this year's funding income is carried forward and committed to fulfill funder's projects next year (£16k restricted funds carried forward in 2013/14, versus £62k this fiscal year 2014/2015).

However these projects and the major funding from ASTF (Big Lottery) are of a one-off nature and considerable management resource has been applied to secure replacement projects for 2015/16 fiscal year, as these three projects alone represented 70% of our project-based funding.

The Legal Services Commission contract for Legal Aid consumed resources

within the year where there was no remuneration and this resulted in our reserves suffering a reduction of £8.6k to £42.6k, which is just within the reserves policy for our core costs.

Looking ahead to 2015/16, we are concerned about any reduction in our core income and our need to win many smaller projects to replace the ASTF funding. We are aware of the continuing pressure from our core funders to cut costs and deliver ever increasing value for money services. We are confident that we continue to deliver a highly efficient and effective service to those in need. In turn, this represents good value for money for all the funding bodies that we remain grateful to for their continued support.

Thank you too, to Lesley, our accounts technician, for the hard work and diligence in the preparation of the annual accounts and the operational efficiency throughout the year, which guide the management and trustees of the bureau.

**Chris Mottram**  
Treasurer

# Summary of accounts

## 2014/15 Funding sources

Description	Core	Projects: restricted	Total
South Hams District Council (SHDC)	41,867		41,867
Devon County Council	33,700		33,700
Town Councils	3,700		3,700
Parish Councils	1,685		1,685
Citizens Advice Devon/ Central	5,854		5,854
Page Adams Charity	1,000		1,000
Fundraising	2,380		2,380
Donations	1,402		1,402
Bank Interest	487		487
ASTF (Big Lottery)		115,241	115,241
SHDC- Money Advice Services		24,647	24,647
SHDC- Outreach		10,000	10,000
Apprentices project		25,202	25,202
IDMAP		18,731	18,731
South West Foundation		8,958	8,958
Citizens Advice Flood defence fund		13,000	13,000
Ivybridge Town Council		3,500	3,500
Energy Best Deal		3,100	3,100
Healthwatch		6,584	6,584
NCVO Young Devon	654	1,346	2,000
Less Legal Aid Agency incurred in year	-10,964		-10,964
<b>TOTAL</b>	<b>81,765</b>	<b>230,309</b>	<b>312,074</b>

Please note:

1. Full copies of the audited accounts and Trustees Report are available from Citizens Advice South Hams
2. Auditors: WR Frost & Co., Riverside, Ashburton Road, Totnes, TQ9 5JU

**Thank you to all the councils who have supported us this year:** South Hams District Council, Devon County Council, Ivybridge Town Council, Kingsbridge Town Council, Dartmouth Town Council, Cornworthy Parish Council, Modbury Parish Council, South Brent Parish Council, East Allington Parish Council, Dartington Parish Council, Staverton Parish Council, Yealmpton Parish Council, South Huish Parish Council, Bigbury Parish Council, Brixton Parish Council, Strete Parish Council, Malborough Parish Council, Shaugh Parish Council and Dittisham Parish Council.

**Thank you, also, to our volunteer fund raising team and those who made individual contributions. We would not be able to continue our work without your donations.**

## 2014/15 Expenditure

Description	Core	Projects: restricted	Total
Rent	18,398	4,200	22,598
Utilities/Service charge	1,814	7,108	8,922
Insurance	1,467	302	1,769
Telephone	166	95	261
Office Expenses	1,413	1,978	3,391
Travel	6,755	7,206	13,961
Training	2,321	9,681	12,002
Equipment/depreciation	952	1,185	2,137
Professional fees/accounts	5,976	2,420	8,396
Equipment leases	556	100	656
Salaries/ NHI/Pension	44,336	144,993	189,329
Other Expenditure	827	3,305	4,132
IT/Software	812	96	908
Marketing	0	0	0
Repairs and Renewals	427	1,682	2,109
Citizens Advice Membership Fees	4,220	171	4,391
<b>TOTAL</b>	<b>90,440</b>	<b>184,522</b>	<b>274,962</b>
<b>INCOME LESS EXPENDITURE</b>	<b>-8,675</b>	<b>45,787</b>	<b>37,112</b>

Note the excess in projects is deferred funds for future project costs already committed

# Research and campaigns

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The stories our clients provide a unique insight into the problems faced by people in the South Hams. With over 6,000 clients, this evidence is hard to ignore. We speak up about the policies and services that cause people difficulties. Below are examples of 2014/15 campaigns:

## **Fair Play for Prepay**

People who pay for their electricity on a pre-payment meter were being charged more for their electricity than those who pay in other ways such as via direct debit. We campaigned for access to fairer tariffs and, as a result, some companies have begun to respond with fairer prices.

## **Scams Awareness**

We continued our annual work with Trading Standards to spread the message that scams can be tackled if people learn to spot the signs. This represents continuous awareness raising and has had a high profile in the media.

## **Settled and Safe: A renter's right**

We campaigned successfully for legislation to strengthen tenant's rights in the private rented sector and with letting agents. One of the big problems is retaliatory eviction, where a landlord may decide not to extend the tenancy of a tenant who has complained about disrepair to the property.

## **Big Energy Saving Week**

This is another annual event we support. In 2014, we were on hand in Ivybridge to help publicise energy saving initiatives in the home. We provided training to other frontline workers, giving them the tools to cascade energy saving ideas to their user groups.

## **Case study**

A vulnerable, elderly man came into the bureau for help after receiving a letter from his energy supplier that he could not understand. He wanted us to check if he was on the best tariff.

He has a key meter which suits him as he does not wish to risk getting in arrears. We checked the tariff with the supplier and found he would not save anything by changing supplier. We agreed he should stay as he is. We discovered he was claiming guaranteed pension credit but that he had not realised he was eligible for a Warm Home Discount. We spoke to the supplier who confirmed he would receive this in October this year and that he would be given £140 worth of vouchers towards his bill which will help him this winter.

### **Making ESA Fit for work**

This campaign aimed to improve the Employment and Support Allowance (ESA) work capability assessment process, consistently one of our highest areas of enquiry. Poorly designed rules have made it difficult to determine who is fit for work and who is not.

We collected evidence of clients who had experienced hardship due to poor decision-making which often leads to delays in payments. We submitted petitions to the Department for Work and Pensions.

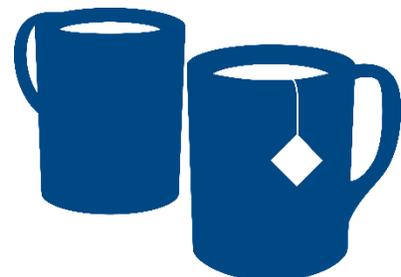
The medical assessment provider has been changed and we have begun to see improvements in the time in which applicants are receiving their payments.

### **Payday lenders**

We campaigned about the unfair practices of payday lenders and during 2014 the Financial Conduct Authority imposed tough new rules on the industry. Lenders are required to make more stringent affordability checks, explain their interest rates more clearly and have had to modify their advertising campaigns.

### **Mad about the ad**

We worked with the Advertising Standards Authority to highlight unfair consumer practices stemming from misleading advertisements, encouraging the public to report incorrect or erroneous information.



# Thanks to our volunteers

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We simply wouldn't be able to do what we do without our volunteers. It is in no small part thanks to their skills and dedication that we have been able to help so many people this year. It takes a team of around 40 assessors and advisers to deliver our services each week. Each volunteer undertakes a stringent training programme and regularly commits to at least one day a week. The fact that we are able to offer quality-assured information and advice over the phone, via email, face-to-face and by webchat is testament to the hard work and resourcefulness they show. We should specifically mention the great work of our IT Manager who helps keep our computer systems running; our Social Policy Coordinator who leads on Research and Campaigns; our 'Benefits Team' which provides expert advice on the welfare and benefits system, and, of course, our Trustees who provide our strategic direction.

With ever-increasing demands for advice and the growing complexity of clients' problems, assessors and advisers have to be very flexible and professional in their approach to their roles. During the year, training was offered in Housing, Benefits, Legislation and Case Law for managing

social security and tax rules for tribunals, Tax help for older people, Mental Health communication skills, Devon Home Choice, Domestic Violence, Welfare reform, Alcohol Awareness, and Mindfulness.

During the year, a group of volunteers and trustees led several fund-raising activities. These included supplying and managing the tea kiosk by the band stand in Dartmouth in July. Sandwiches and cakes were made in abundance with musical entertainment laid on in the band stand. Two supermarket bucket collections were undertaken and a dinner at "Al Fresco's" in Dartmouth with a "Call my Bluff" antiques quiz was a great success. We raised £2,380 and are very grateful indeed to Al Fresco's and Bearne's Auctioneers for their generous contributions.

## **The skills I use when volunteering:**

Team work, sensitivity, careful listening, problem solving, researching a wide range of topics that affect all our daily lives.



Thank you to all our volunteers who give up their free time to support us. We couldn't do it without you. Best wishes to those who have left us this year.

Fran A	Bridgit D	Ruth H	Pauline M	Pat T
Frank B	Gill F	Daphne J	Alison P	Jill T
Michelle B	Hilary F	Rosemarie J	Jake P	Shirley W
Chryz C	Jude G	Maggie K	Allison Q	Joanna W
Nicky C	Clare G	Elaine K	Chris R	Michael W
Andrea C	Juliet G	Chris L	Pat S	Nick W
Paul C	Tara G	Richard L	Malcom S	Sarah W
Jane Lily C	Iain G	Michelle L	Kimberly SR	
Pam Dawson	Chris H	Caroline M	Angela SC	
Helen D	Caroline H	Virginia M	Steve T	



# Trustees and paid staff

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We are grateful to the trustees and others who have served on the board during the year to 31<sup>st</sup> March 2014:

<b>Chair</b>	Paul Evans
<b>Vice Chair</b>	Anna Brownlow
<b>Treasurer</b>	Chris Mottram
<b>Secretary</b>	Anna Brownlow
<b>Trustees</b>	Graham Meaden Wendy Gornall Gerald Hine-Haycock Sue Wellum Mark Taylor

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

<b>Manager</b>	Emma Handley
<b>Advice Services Manager</b>	Lynne Baker
<b>Training Officer</b>	Amanda Furse
<b>Accounts</b>	Lesley Crooks
<b>Supervisor Cover</b>	Jane Lilley Carpenter Frank Bond
<b>Business Development</b>	Zoe Oldman
<b>Advice Caseworker</b>	Linda Shilan
<b>Outreach Coordinator</b>	Lin Etherden
<b>Money Advice Advisor</b>	Viv Oxley Teresa Crouch
<b>Health Watch Caseworker</b>	Tessa Blight
<b>Administrator</b>	Sarah Ingram

# Citizens Advice South Hams

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 wherever you are.

## How to get in touch



**By Phone:**  
Call: 03 444 111 444



**By Email:**  
Use our online form

**Face to face**  
Drop in at these times:



**Search Online**  
Get Online Advice

**Totnes**  
Monday - Thursday

**Drop In**  
10:00 - 13:00 and 14:00 - 16:00

**Appointments**  
10:00 - 13:00 and 14:00 - 16:00

Follaton House, Plymouth Road, TQ9 5NE

**Ivybridge**  
Monday

**Drop In**  
10:00 - 13:00

**Appointments**  
13:30 - 14:30

The Watermark Centre, Ivybridge PL21 0SZ

**Kingsbridge**  
Tuesday

**Drop In**  
10:00 - 11:00

**Appointments**  
10:00 - 13:00

Quay House, Kingsbridge TQ7 1DZ

**Dartmouth**  
Tuesday

**Drop In**  
10:00 - 11:00

**Appointments**  
Wednesdays 9.30am and 11am

Dartmouth Clinic, Dartmouth TQ6 9NF





Free, confidential advice.  
Whoever and wherever you are.



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South Hams Citizens Advice Bureau Ltd.  
Registered charity number 1091133.  
Company limited by guarantee  
registration number 4349641  
Registered address: Follaton House, Plymouth Road,  
Totnes, TQ9 5NE  
[www.citizensadviceouthams.co.uk](http://www.citizensadviceouthams.co.uk)