

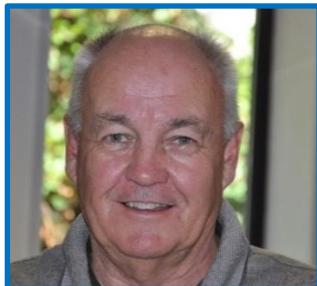
Our annual report and accounts 2016/17



**citizens
advice**

South Hams

Welcome from our Chair



This has been a year of stability and developing operational excellence

within the new membership requirements of Citizens Advice.

Following an intensive period last year piloting Citizens Advice new Leadership Self-Assessment programme together with the new Advice Quality Standards, we have moved forward with our first real test against the new Citizens Advice membership requirements. I am pleased to report that following a tremendous effort from all of our staff, volunteers and trustees we passed the requirements with flying colours, improving on all the scores recorded during the pilot stages. In short, we continue to operate at a very high standard, generating outcomes for clients that quite often are life changing.

Our Manager, Janie Moor, is now well-established, and is ably helped in the office by Teena Barrett, our new Advice Services Manager. Following last year's restructuring, we have successfully realigned and balanced our resources to meet the ever changing needs of our clients. We are now a much fitter, leaner organisation with a sound financial base, and I believe we are in a better position to grow and respond to

new opportunities as they arise and present themselves.

From the accounts you may notice that our funding from specific projects has continued to fall - although not as much as last year. However, the reduction puts considerable strain on the ongoing core operation and has led to a renewed focus on raising funds by other means. Some of you will have attended our concert at Dartington Hall which raised £2,000, thanks to the wonderful pianist Mark Bebbington. You may have also seen press coverage of Janie's considerable efforts in raising over £1,000 in the South Hams Triathlon at Blackpool Sands.

We are very conscious of the need to raise our profile as a local charity and continue to raise essential funds with events such as the annual 'pop-up' tea kiosk in Dartmouth and information stalls at various supermarkets.

As a registered charity, we are of course still dependent on funding from our main sponsors: South Hams District Council and Devon County Council. Their support has enabled us to strengthen our outreach provision and maintain our telephone service across the South Hams. Our 12 month initiative and partnership with SHDC offering advice services in GP surgeries was a great success. More on this follows later in the report.

Our re-branding has gone well, and Citizens Advice remains a strong and

identifiable brand both nationally and locally.

However, what does not change is the excellent service we provide throughout the South Hams to our clients. The hard work of our dedicated paid staff and volunteers, including trustees, is something to be commended. As our staff and volunteers continue to remind me, clients can present us with any type of problem and frequently a combination of complex issues. We should therefore not underestimate the skills and personal qualities exhibited by our staff and volunteers, in what can be very challenging situations.

Having served as Chair for three years I am soon to step down from this role. I have found the experience at times full and challenging and equally enjoyable and rewarding. I am pleased with the progress we are making and to entrust this valuable and thriving organisation to a new Chair in the coming months.

I would like to thank the whole team - volunteers, paid staff, trustees and partners – for their support, hard work and dedication. You can all be very proud of the contribution that you make which enables us to provide an outstanding service to our local community.

Thank you to you all.

Paul Evans – Chair of Trustees

Manager's Report 2016-2017



I am incredibly proud of the service we provide in the South Hams and the way we help and support people who are facing challenging circumstances.

Quite often, through no fault of their own, people find themselves facing unexpected circumstances – the loss of a loved one, a cut to welfare benefits, loss of a job, a parking fine that spirals to threatened court action. It is at these points in life when those who are 'just about managing' often need additional support.

Our team of dedicated paid staff and volunteers are here for those times. I never cease to be impressed by the reassuring way that we help break down problems into smaller manageable chunks, and then provide step by step advice to help resolve the issues. In the financial year to March 31st 2017, we helped 4,391 local people with 9,041 advice issues. You can find more on our impact later in the report.

Our outreach services held around the South Hams have gone from strength to strength, with more people than ever before making use of this valuable face to face service.

We have updated our telephone systems and continue to make a significant contribution to Devon Adviceline, the shared county-wide telephone service.

We have, in the year, welcomed Teena Barrett as our new Advice Services Manager. Teena has been focused on operational development to enhance client access and ensure high quality standards for the advice we provide. In the year we have implemented new appraisal systems; trained all advisors in debt advice that meets the new Money Advice Service standards; and were one of the first Citizens Advice offices across the country to pilot and adopt Casebook, the new national IT system for recording client interactions.

Looking ahead, we remain concerned by rising indebtedness among our clients; the proportion of enquiries related to debt rose from 13% to 17% of total enquiries during 2016/17.

This is particularly concerning given that the present year will see the rollout of Universal Credit in the South Hams, the biggest shake-up of the welfare system in decades. We have particular concerns over the length of time claimants must wait for their first payment, and of the accessibility of the new system that requires access to the internet and digital computing skills.

This is just one example of why the need for our services is growing. We are also operating against a backdrop of

upheaval and change in health care services, a significant shortage of affordable housing in the South Hams, and the year on year constraints our main funders face.

The good news is that our interventions for so many thousands of South Hams clients really do work. National research shows that our advice helps people feel less stressed and contributes towards improvement in their physical health. Our local evidence shows that people we help visit their GP less often, which is expanded up on later in this report.

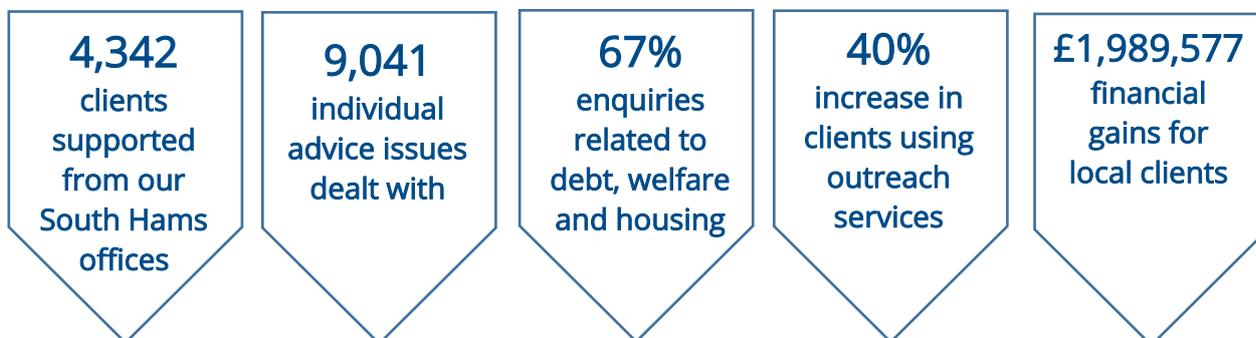
Not only do we help improve the health, wellbeing and outlook for individual clients but we reduce the demand on partner services and make a tangible contribution to the local economy. In 2016/17 our team of paid staff and volunteers generated an impressive £1.9m of income gains for local people.

Our aim is to ensure our much valued and much needed service continues to be available to all, so that everyone in our community can access the advice they need to resolve the problems they face.

Janie Moor - Manager

Operations 2016/17

Headlines



One of our key aims in 2016/17 was to provide better access to our face to face services. Since 2014 we had worked hard to become leaders in digital advice. However, in 2015 our research showed that, for the most vulnerable members of our communities, digital services were a barrier to accessing the help and support they needed. In 2016/17 we refocused our efforts. Whilst we were able to sustain and maintain our digital access channels, we extended opening hours in outreach. As a result we have seen a 40% uplift in client numbers helped through outreach. Although telephone remains the main way that clients contact us, 38% of clients now use our drop-in services, a significant rise compared to 21% last year.

The £1.9mn of income gain we secured for our clients means that for every £1 we expend in our core service we generate £14.77 increased income for clients.

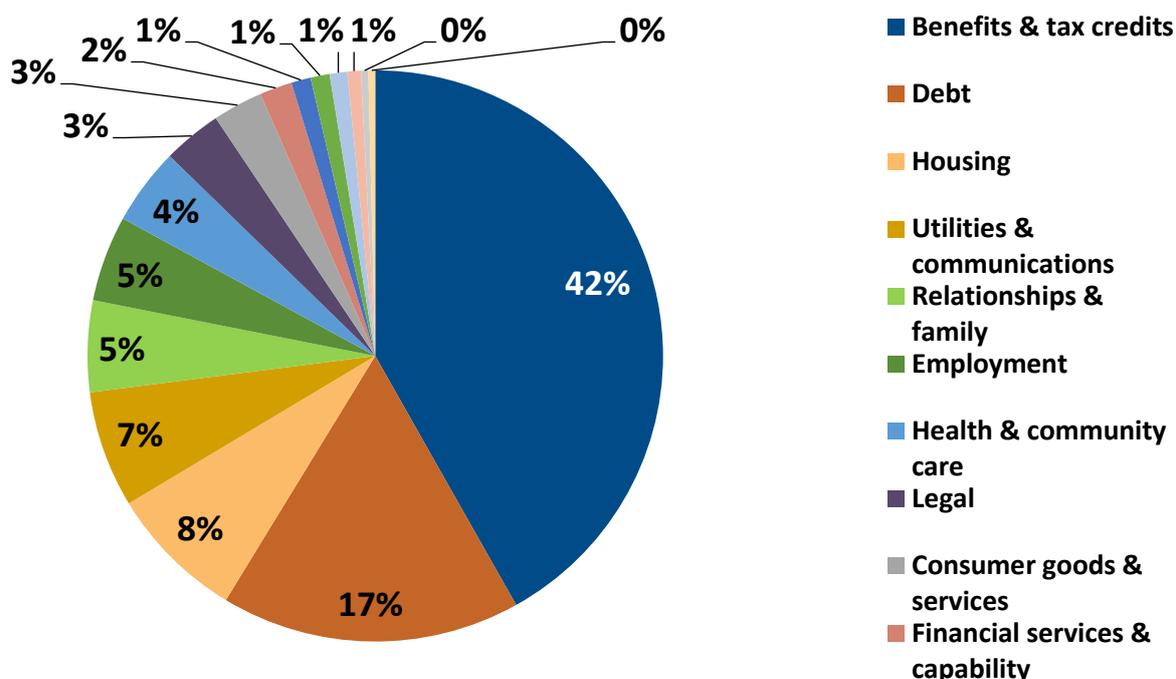
Advice Issues and Trends 2016/17

Ongoing reform of the welfare benefits system has not surprisingly resulted in increasing demand for support; Welfare Benefits and Tax Credits now accounts for 42% of all enquiries, up 7% from last year. We have also seen an increase in the proportion of debt enquiries which rose from 13% to 17% during 2016/17. Combined with housing issues (8%), these three advice areas accounted for 67% of all enquiries.

Why we're needed

At a national level, 77% of the people we help say they would not have been able to solve their problem without our support

Knowing how to take action isn't always obvious. More than 2 in 3 people say they had difficulty knowing who to contact or how systems work.



We can identify the top five enquiries in each area, see table below. What is striking is that Personal Independence Payments (PIP) were the largest single enquiry area, accounting for more than

8% of all enquiries, and 20% of all benefit enquiries. Enquiries about Employment Support Allowance also outnumbered those of general benefits which fell to third place from top spot.

Top five enquiry areas in benefits, debt and housing			
Top Five Welfare Benefit Enquiries			
	2016/17	2015/16	Variance
Personal Independence Payment	19.8%	14.3%	+5.5%
Employment Support Allowance	17.5%	13.2%	+4.3%
General benefits enquiries	16.1%	20.3%	-4.2%
Housing Benefit	12.2%	12.2%	0
Working & Child Tax Credits	10.7%	12.0%	-1.3%
Top Five Debt Enquiries			
	2016/17	2015/16	Variance
Council tax arrears	13.7%	13.1%	+0.6%
Credit, store & charge card debts	11.8%	11.1%	+0.7%
Debt Relief Order	10.9%	11.2%	+0.3%
Water supply & sewerage debts	7.9%	6.4%	+1.5%
Fuel debts	6.5%	4.5%	+2.0%
Top Five Housing Issues			
	2016/17	2015/16	Variance
Private sector rented property	27.8%	34.8%	-7.0%
Housing association property	18.7%	9.4%	+9.3%
Threatened homelessness	10.9%	8.0%	+2.9%
Access to & provision of accomm.	9.5%	5.7%	+3.8%
Environmental & neighbour issues	8.2%	9.6%	-1.4%

The prevalence of PIP and ESA enquiries is a consequence of continuing welfare reform, where the Government requires those in receipt of certain payments, to make new applications. The assessment process can be a daunting prospect and many applicants need support to complete the complex paperwork.

Reason for PIP enquiry	% enquiries
Making and managing a claim	27.2%
Eligibility - daily living	16.2%
Appeals	15.3%
Eligibility - mobility component	10.3%
Eligibility - DLA reassessment	9.0%

Council Tax Arrears (CTAs) remains the largest debt enquiry, suggesting that people are finding it harder to manage their income and keep on top of daily living expenses. SHDC's reliance on court action as the first step in tackling CTAs is a cause for concern. Many local authorities across England have a similar approach and concerns have been raised by local Citizens Advice offices across the country. As a result the national Citizens Advice service will be reviewing its 'Collection of Council Tax Arrears Good Practice Protocol' in 2017/18.

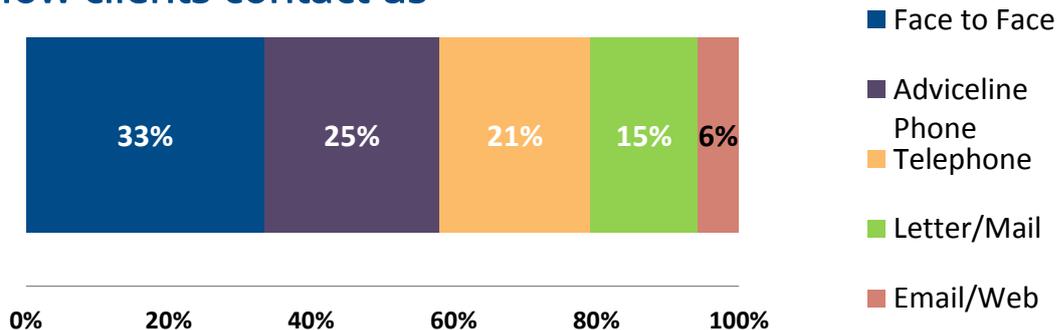
Through contact with our clients, we are very conscious of the shortage of housing provision. A lot of our housing enquiries are around helping people threatened with homelessness, accessing local authority housing support.

Client satisfaction

During two weeks in October 2016 we asked our clients to let us know their experience of our service. Our survey tells us:

- 100% of clients were happy with the service they received (of which 73% were "very happy")
- 93% of clients received the advice and information they were looking for
- 100% of clients would use the service again
- 77% of clients said there was nowhere else they could have gone for help
- 97% of clients said it was easy to find out about us

How clients contact us



Our Impact

- **£1.9m** financial gains to clients
- **£1.3m** welfare benefit gains
- **£409,000** debts written off

When we help a client improve their financial circumstances, we record the annualised value. In 2016/17 this totalled £1.9million.

During the year we dealt with nearly 4,000 welfare benefits enquiries. Sometimes we help people navigate the complex world of how to make a claim for welfare benefits. Other times it's more complex work. For example, helping appeal a decision where someone reliant on a disability payment finds their income unexpectedly reduced.

We are extremely fortunate to have a number of volunteers who specialise in welfare benefits. Thanks to their work, combined with our core service, 2016/17 saw our clients' welfare

benefits income rise by more than £1.3mn, tangibly putting more money in the pockets of local people.

We also have a small team of debt specialists who take a holistic look at the finances of our clients. Where appropriate we offer budgeting advice, sometimes we speak to creditors about making payments manageable, or apply for grants for short term help.

Sometimes we help write off debts in their entirety. In 2016/17 our interventions helped improve people's circumstance by half a million pounds.

The increased income of the families and individuals we help means they are more likely to be able to afford food, clothes and keep their homes warm and dry.

In summary improving people's financial circumstances helps them to become more resilient and better able to meet their own needs, and reduces pressure on overstretched local public services. As well as having a positive impact on the people we advise, financial gains of this magnitude result in more money being spent locally, to the benefit of the South Hams economy.

Category	Benefits & tax credits	Debt	Housing	Other	Total
Income gain	£1,360,063	£10,155		£10,445	£1,380,663
Reimbursements, loans			£65,799	£19,922	£85,721
Debts written off		£409,332			£409,332
Repayments rescheduled		£28,625			£28,625
Other				£85,236	£85,236
TOTAL					£1,989,577

What about other, wider impacts?

This year we started to measure the impact of our work on our client's wellbeing. Using a system developed by Warwick and Edinburgh universities (the short WEMWBS scale) we asked a sample of our clients to score their own wellbeing at the point in time when they came to us. A few months later, once we had completed our intervention, we asked them to respond to the same set of questions.

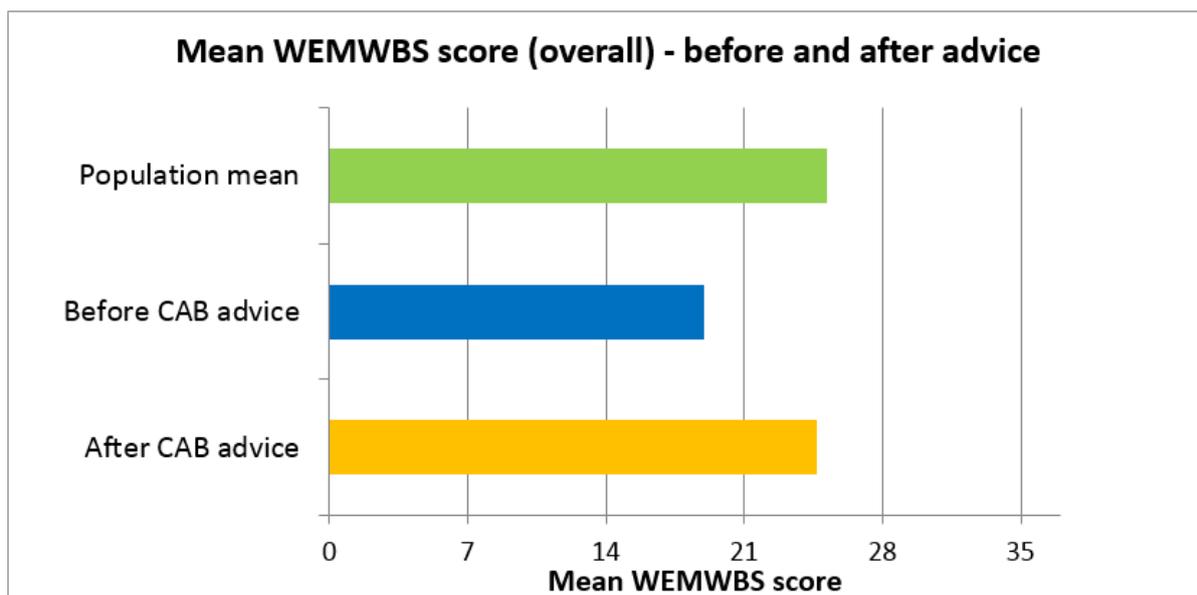
Although the response rate was lower than we had hoped for, we discovered a clear trend. On average wellbeing scores rose by five points from 19.1 to 24.7. Following our intervention the wellbeing of our clients was significantly closer to the UK average of 25.2.

The results of our survey are shown in the chart below and you can find a full breakdown on our findings in the 'Prescribing Advice' project evaluation which on our website.

“ The help I've had has been invaluable.

I wouldn't have known that help was available without you. The fact that someone listens ... and you don't feel alone any more... it's amazing. Thank you.”

Anonymous client,
Chillington



Local outcomes

The outreaches we run in Ivybridge, Kingsbridge and Dartmouth continue to experience more and more demand for our services. During the year we aligned the opening hours of each location, and increased our resources redeploying some of our volunteers and specialist workers.

Despite the changes made, we recognised that the grant made

available from SHDC would not cover our running costs for the year.

We made an appeal to local benevolent organisations and are particularly grateful to the following, for their financial help in supporting our outreach work:

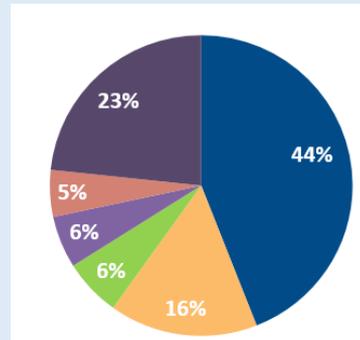
- The David Gibbon Foundation
- The Norman Family Trust
- The Ashworth Charitable Trust.

Ivybridge

- £673,483 income gained
- Client numbers up 15%

Top enquiry areas:

ESA	8.6%
PIP	7.8%
Housing benefit	5.8%

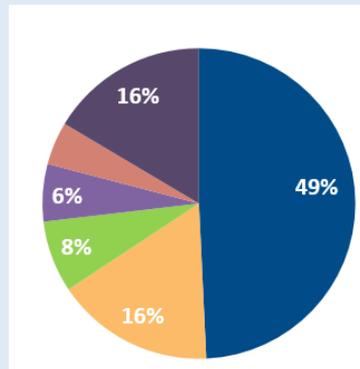


Kingsbridge

- £136,719 income gained
- Client numbers up 80%

Top enquiry areas

ESA	11.2%
PIP	7.5%
Housing benefit	6.5%

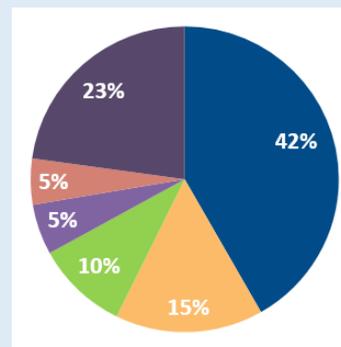


Dartmouth

- £269,319 income gained
- Client numbers up 40%

Top enquiry areas

ESA	7.3%
Housing benefit	7.3%
Benefit enquiries	6.8%



The reorganisation and much needed injection of money has meant that we are better able to meet demand in all three locations. As a result we have seen a 40% uplift in clients using our face-to-face, drop-in service.

Some of the benefits brought to each area are shown in the tables overleaf.

One of the most significant benefits of maintaining our outreach services is that they are more accessible to the old, the frail and vulnerable. More than 55% of clients accessing our outreach services have a disability or a long term health condition, and more than 25% are aged 65 and above. Both these figures are higher than our core service, proving that outreach services are especially valued by those who do not have a car, those with disabilities, those with young children and those on low incomes who would find it almost impossible to access our digital/telephone services or to travel to our offices in Totnes.



Sylvia's story

55 year old Sylvia lived in a two bed property in a village. Recently bereaved she was suffering from grief, anxiety and depression. She was confused about her benefits and struggling to make ends meet. She was worried she might lose her home.

When she had been caring for her husband, her main source of income had been Employment and Support Allowance (ESA) & Housing Benefit (HB).

However, in a re-assessment, Sylvia had been found 'fit to work'. This meant she would need to actively job hunt to receive Job Seekers Allowance (JSA) and could lose her HB payments. Her poor mental health and low self-esteem left her feeling terrified at the prospect of having to complete job searches.

We explained her situation to the Job Centre. They agreed she would be awarded JSA and would not be pressured to job search intensively.

We then investigated her housing situation. We identified how she could reduce her debts by £3,000. The remaining monthly payments were affordable and Sylvia was no longer at risk of losing her home.

Some months later, we helped Sylvia with an application to return to ESA because of her continued ill health.

With support from her GP and from us Sylvia eventually won her appeal. She was awarded increased ESA and a substantial lump sum payment.

She is now considering volunteering as a way to boost her confidence so she can eventually return to work.

Our Projects

Healthwatch

Citizens Advice has been one of Healthwatch Devon's partners since it was set up in 2013. A government initiative to capture the 'voice' of users of health and social care services, Healthwatch gathers information through events with the public, through its website and via partners such as ourselves. Views are fed back to Devon County Council and NHS clinical commissioning groups.

The project, managed from the South Hams office, funds a Healthwatch Champion in every Citizens Advice in the DCC area for one day a week. These champions have specialist knowledge and work with clients to resolve their issues.

Fuel Poverty

We continued our work delivering energy saving initiatives and advice to vulnerable South Hams residents struggling to pay their bills, and requiring better deals. Our Energy Best Deal provides training for front line workers and consumers about energy efficiency in the home and the benefits of switching energy providers.

Brighter Futures

Our Brighter Futures project helps families examine the environmental efficiency of their homes and manage any debt. We identify what changes they could make to improve energy efficiency and bring fuel bills down, reducing debt and improving the likelihood of staying in their home.

Awards for All

The focus of this Big Lottery-funded project was to help recruit and train our volunteer workforce. In recognition that younger people are under-represented in our service, this project targeted this age group and we successfully recruited and trained 12 volunteers.

Victim Support

We provide support, generalist and where required specialist advice to victims of crime.

Money Advice

We support clients in debt referred from South Hams District Council. We help identify priority debts, provide budgeting advice and help support applications to the Discretionary Housing Fund.

Our advice can improve people's health

Having a problem can adversely affect someone's mental or physical health. Our advice helps. At a national level, 70% of the people we help said they felt less stressed and 46% said their physical health improved.

Featured project:

Prescribing Advice

Headlines

- Of the 169 people that accessed this new service at GP surgeries, 46% had never used our services before.
- We were able to show at a local level that our interventions help improve well-being.
- Evidence indicates our interventions reduce demand for GP appointments.

Introduction

In this 12 month project, two local Citizens Advice offices teamed up to explore the logistics and benefits of offering an advice service from GP surgeries in the mainly rural and sparsely populated districts of West Devon and South Hams, South Devon.

The project was funded by South Hams and West Devon district councils and set out to demonstrate that advice can improve patient well-being; provide benefits to GPs and the NHS; and can be delivered in an affordable and sustainable way in a rural setting.

“ We noticed that the majority of people who used your service have some form of mental health issues, whether that is anxiety, low mood or depression,”

Practice Manager, Woolwell Medical Centre

Targeting those most in need

Over the 12 months, 169 people accessed the service at six GP surgeries. Almost half (46%) had never used Citizens Advice before. A quarter were aged 70 or over, more than double the number of clients we usually see in this age bracket, while 71% had a disability or long term illness – again significantly more than those we see in the core service (44%).

On average, each client presented with 3.4 advice issues, a third more than clients in our core service, highlighting the complexity of individuals' situations.

The advice issues mirrored closely the patterns of demand in the core service, with debt and benefits the biggest areas of advice, at 52% and 14% respectively. However, in contrast to the core service, relationship problems surpassed housing and employment as the third largest advice issue at 8%. Project workers encountered cases of relationship breakdown where there had been controlling behaviour or domestic violence and where the client had only felt able to come forward and seek help because the service was located in a trusted and confidential, local setting.

Outcomes for clients

The project achieved significant financial and wellbeing outcomes for clients.

In financial terms £305,482 new income was generated for clients through help in claiming welfare benefits and discretionary payments; £28,747 of client debt was written off; and £19,644 of arrears were scheduled into affordable payments.

We have also collected data on other, non-financial gains directly attributable to the project which include: obtaining a blue badge, preventing homelessness, and improved capacity to manage, amongst others.

“ Anecdotally, I can see that the demeanour of patients is improved by your presence. There is a very striking example of a lady who you helped. She had been visibly stooped by the anxiety she felt. Since your help, this lady has walked upright,”

Practice Manager, Woolwell Medical Centre

Wider Outcomes

In many cases, the preventative work we undertook directly benefitted other organisations as well as the client.

Through the project we:

- prevented at least 15 benefits issues escalating to appeal stage, saving the DWP the work and cost of representation at a tribunal
- resolved at least eight cases of rent arrears in social housing, saving the housing association staff time chasing rent arrears

£305,482

income gains

£28,747

debts reduced

£19,644

repayments rescheduled

- prevented at least two cases of homelessness, representing savings of tens of thousands of pounds to the district councils

One of the aims of the project was to establish some of the tangible benefits Citizens Advice brings to the health and social care sector. In a study of 25 patients at Chagford surgery, we found that 64% of patients reduced their demand on GPs post intervention.

Conclusion

Poverty and money issues, relationship issues, domestic violence and social isolation are some of the factors which may cause patients to present to the GP with stress, anxiety, sleeplessness or depression.

General practices are under considerable pressure. In a recent study the Primary Care Foundation and the NHS Alliance aimed to quantify sources of bureaucracy and potentially avoidable GP demand. Our study provides evidence of other ways demand on GP services can be reduced and would benefit from further exploration.

Margaret's Story

Margaret has suffered from depression and anxiety since she was a teenager. For many years she had managed these conditions sufficiently to be able to work. However, a sequence of events in her 50s triggered a substantial decline in her mental health. She was no longer able to work or to go out, other than to trusted locations. On her worst days, she felt she could not carry on with life. At her first appointment with Citizens Advice at her GP surgery, Margaret was very anxious at meeting a stranger, feeling physically sick. She could only absorb limited information at any one time, so we arranged a series of appointments. Margaret was distraught when, after several months, her application for Personal Independence Payment was refused.

We helped compile a detailed Mandatory Reconsideration (MR) letter to appeal the decision and held further appointments to explore other options

to help stabilise her finances. Many weeks later Margaret was relieved to discover the MR was successful. She was awarded £70 per week for two years - enough to meet her ongoing needs and provide some long term security. She also received a substantial lump sum as a back-payment.

During her visits to Citizens Advice at her local GP surgery, Margaret had come to know and trust the adviser. This had helped reduce her anxiety and nausea and enabled her to engage more easily with the process. It also gave her the strength to participate in the demanding face-to-face assessments for PIP and ESA which she simply would not have attended without our encouragement and preparation.

It was a long, slow process and a relatively modest outcome, but it made a big difference to Margaret, her mental health, feeling of self-worth and ability to cope with daily life.

Research and Campaigns

In our social policy work, we gather evidence of clients' problems and, where we identify injustices, we campaign for changes in national and local policies.

As an organisation we are particularly conscious that the more vulnerable people in society, including the young and old, and also people with health problems, are often more likely to be affected by the kinds of issues we raise.

All new volunteers receive training in Research and Campaigns as part of their induction. We are increasingly employing social media to raise awareness of campaigns and issued 15 press releases covering a broad range of subjects. We work closely with other local organisations, this year meeting with Totnes Caring, local government councillors and officers and with local MPs.

This year we submitted 214 evidence forms to the national Citizens Advice service. Of these, 75% cover 5 issues:

- **83 welfare benefits** Particularly issues around assessment processes for Employment Support Allowance and people undergoing the transition from Disability Living Allowance to Personal Independence Payments
- **23 private parking charge notices** Particularly unfair parking charges for those parking on private land

- **21 employment** Range of issues around employment insecurity and self-employment
- **21 housing** Including social housing and private landlord disrepair
- **15 debt** Including council tax arrears and overpayment of benefits

Parking on privately managed car parks has been a particularly emotive issue in the local area for those issued with charge notices, in many cases where they had (or thought they had) adhered to all the terms and conditions. We have worked with Trading Standards to highlight this issue, and with the help of good local press coverage, have been able to raise awareness of the need for motorists to be acutely aware of the terms and conditions of private parking companies.

Through our **Healthwatch** project we identified that the assessment process for some people with disabilities, had become particularly problematic when applying for a Blue Badge. We worked with Healthwatch to gather data which was presented to Devon County Council. As a result, the assessment procedures were modified and there has been a reduction in clients approaching us for help.

Although **Universal Credit** is not yet one of the top ten enquiry areas, we are monitoring its implementation closely. In South Hams enquiries around Universal Credit have almost doubled in the past 12 months and we fully expect

this to continue as we approach full roll out of the benefit in the first half of 2018.

Housing – We have continued to support clients who are experiencing delays with both private and social landlords in responding to requests for repairs.

We have also actively promoted national Citizens Advice initiatives across the South Hams:

- **Energy** – we were part of an awareness drive at Totnes Library with our local partner Dartmoor Community Energy during Big Energy Saving Week and also attended sessions at Totnes Memory Café, enabling clients to access good value tariffs, and improve suppliers' customer service support.
- **Scams** – 'Be Scam Aware' campaign was launched in July, aimed at raising awareness amongst the public about how to spot signs and report concerns. This has involved working with Trading Standards and has been supported in high profile media reporting.
- **Consumer Rights** – 'Buying Electrical Goods' was launched in November 2016 and covered everything from tumble dryers to mobile phones and drones. This helped raise the public's understanding of product safety as well as knowledge of their rights when buying electrical goods.

Our advice can make people more resilient

3 in 5 people said they had low confidence about taking action to solve their problems before advice.

After advice, 2 in 3 felt more confident to handle a similar problem in future and 3 in 4 felt more knowledgeable regarding their rights.

Treasurer's report and accounts



The 2016/17 fiscal year certified accounts summarised in this annual

report, reflect the decisions we took to re-organise resources at the end of the last fiscal year.

The results of that decision saw our total costs in this reporting year reducing to £200,157, versus £262,661 in the previous year.

Of the £62,504 reduction in costs, it should be noted that the employee resources unfortunately reduced, were employed on specific projects for enhanced call capacity across Devon and the national Citizens Advice funded webchat pilot. These past activities added to our capacity to assist clients outside of the South Hams area. In the year reported on our main activity for South Hams residents increased, in respect of local clients and client interactions numbers.

The projects outlined in the Funding Sources schedule, are aimed primarily for the benefit of South Hams residents and enable us to support some of the costs of running our core advice services. Without these projects, that we compete to secure, we would not be able to sustain the level of core free advice services provided to thousands of South Hams residents every year.

Our carried forward restricted reserves reduced this year to £47,659, which is less than last year, and the year before, and reflects the ongoing difficulty in securing longer term contracts with both grant and project funders, plus the tougher funding climate which all charities have experienced in recent years.

However, we completed the year with a surplus of £1,094 which compares favourably with our deficit of £5,936 in the previous year and enables us to hold three months of core operating costs, amounting to £37,824, as unrestricted reserves.

The trustees regularly review the level of unrestricted reserves, and aim to deploy the maximum resources we can to our charitable objectives for local South Hams residents. This level is considered the minimum required to cover any unforeseen swings in our funding sustainability, plus any future contingent costs.

Looking ahead to 2017/18, we are concerned about any reduction in our core income and our ever more pressing need to win funded projects to continue to enhance the essential service breadth of our advice offering in the district. We are aware of the continuing pressure on our core funders to cut costs and deliver ever increasing value for money services.

We are confident that Citizens Advice South Hams, a locally registered independent charity, continues to deliver a highly efficient and effective

service to those in need, which in turn represents good value for money for all the funding bodies who we remain extremely grateful to for their continued support.

Thank you 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 gives good guidance to the management and trustees of the Bureau.

Chris Mottram - Treasurer

Accounts Summary 2016/17

Funding Sources

Description	Core	Projects - restricted	Total
South Hams District Council (SHDC)	41,867		41,867
Devon County Council	34,796		34,796
Renters Rights CA Devon	4,280		4,280
Town and Parish Councils	2,270		2,270
Fundraising	1,407		1,407
Donations	2,591		2,591
Bank Interest	310		310
Prescribing Advice		17,662	17,662
SHDC Outreach		10,000	10,000
Benevolent trusts for outreach		5,000	5,000
Healthwatch		26,334	26,334
Victim Support		1,926	1,926
MASDAP		5,126	5,126
Apprentice training		3,000	3,000
Pensionwise		2,000	2,000
Money Advice SHDC		7,322	7,322
Energy Best Deal schemes- 4 of		22,950	22,950
Brighter futures		26,995	26,995
TOTAL	87,521	128,315	215,836

We are extremely grateful to the following town and parish councils and trust funds who together made a significant financial contribution to our service:

Ashworth Charitable Trust	East Allington PC	Sparkwell PC
Ashprington PC	Ivybridge TC	Staverton PC
Bickleigh PC	Kingsbridge TC	Stoke Fleming PC
Bigbury PC	Malborough P C	Stoke Gabriel PC
Brixton PC	Modbury PC	Stokenham PC
Cornworthy PC	Newton & Noss PC	Strete PC
Dartmouth TC	Norman Family Trust	Ugborough PC
David Gibbons Trust	Shaugh Prior PC	Wembury PC
Dean Prior PC	South Brent PC	
Diptford PC	South Huish PC	

Expenditure

Description	Core	Projects - restricted	Total
Rent	10,844	8,342	19,186
Util/Service charge	4,299	3,201	7,500
Insurance	1,301	225	1,526
Telephone	324	588	912
Office Expenses	2,349	1,918	4,267
Travel	5,157	5,933	11,090
Training	1,498	1,210	2,708
Equipment/depreciation	2,314	0	2,314
Professional fees/accounting services	6,944	1,959	8,903
Equipment leases	358	0	358
Salaries/ NHI/Pension	45,294	88,438	133,732
Other Expenditure	150	36	186
IT/Software	144	0	144
Marketing	479	966	1,445
Repairs and Renewals	482	914	1,396
Citizens Advice Membership Fees	4,490	0	4,490
TOTAL	86,427	113,730	200,157
INCOME LESS EXPENDITURE	1,094	14,585	15,679

Notes

Note 1- The surplus in **Projects of £14,585** represents some funds which were in paid in advance where the project expenditure occurred in the next fiscal year i.e. 2017/18.

Note 2 -The surplus in **Core of £1,094** slightly increases our unrestricted funds.

Note 3 - The **Restricted funds** carried forward to cover project expenditure commitments for 2017/18 are **£47,659**.

Note 4 - The total **Unrestricted funds** carried forward are **£37,824**.

Note 5 - Full copies of the audited accounts and trustees report are available from the Manager, Citizens Advice, Follaton House, Totnes TQ9 5NE

Note 6 - Accountants: WR Frost & Co., Riverside, Ashburton Road, Totnes, TQ9 5JU

Thanks

We would like to express sincere thanks to all our volunteers who regularly commit at least one day week in variety of roles from advisors to fund raisers, communications, IT support and training. In the year reported on, our team of volunteers contributed a total of 8,925 hours. Thank you to you all, we couldn't do it without you:

Allison Q	Frances A	Pam T
Andrea C	Frank B	Pat K
Anne B	Gill F	Pat S
Annette P	Helen D	Paul C
Barry B	Helen N	Pauline M
Beckie H	Hilary F	Rachel J
Bridget D	Iain G	Richard A
Caroline H	Jan C	Richard L
Caroline M	Jennie H	Rosemarie J
Charles K	Jill H	Ruth H
Charlotte B	Jill S	Sally D
Chloe M	Jill T	Shirley W
Chris L	Jude G	Simon G
Chris R	Kimberley S	Simone C
Chryz C	Maggie K	Steve T
Clare G	Malcolm S	Sue H
Colin L	Mary S	Tara G
Daisy W	Mike W	Veronica M
Daphne J	Nick Wh	Virginia M
Elaine K	Nick Wo	
Emma L	Pam D	

We are also extremely grateful to our trustees who served on the board during the year to 31st March 2017:

Chair	Paul Evans
Vice Chair	Anna Brownlow
Treasurer	Chris Mottram
Secretary	Chris Hall
Trustees	Graham Meaden Sue Wellum* Amanda Furse Kenneth Sigrist**

* resigned during year

**joined during year

About us

Citizens Advice South Hams is an independent local charity (1091133) and member of the national Citizens Advice service and of Citizens Advice Devon. We are the leading provider of independent advice and information services in the South Hams.

We have a vision where everyone in our community is able to live happier and more productive lives because they can access the advice they need to resolve the problems they face.

Our values underpin the information and advice we provide: it will always be free, independent, impartial and confidential. We support equality and encourage diversity. We are here for all members of our community, and make sure that our services are available to the people and communities that need them most.

As well as helping people resolve the problems they face we campaign to improve policies and practices that affect their lives.

How to contact us:



By Phone:
03 444 111 444



By Email:
Use our online form



In Person
See our opening times



Search Online
www.southhamscab.org.uk

Totnes
Monday - Thursday
Drop In
10:00 - 13:00
14:00 - 16:00
Follaton House, Plymouth Road,
TQ9 5NE

Ivybridge
Monday
Drop In
09:30 - 12:30
The Watermark Centre, Ivybridge
PL21 0SZ

Kingsbridge
Tuesday
Drop In
09:30 - 12:30
Quay House, Kingsbridge
TQ7 1DZ

Dartmouth
Tuesday
Drop In
09:30 - 12:30
Dartmouth Clinic, Dartmouth
TQ6 9NF

Free, confidential advice. Whoever you are.

We help people find a way forward with 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.

www.southhamscab.org.uk



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Citizens Advice South Hams is an operating name of South Hams Citizens Advice Bureau Ltd, company limited by guarantee (04349641) and registered charity (1091133).

Registered address Follaton House, Plymouth Road, Totnes TQ9 5NE