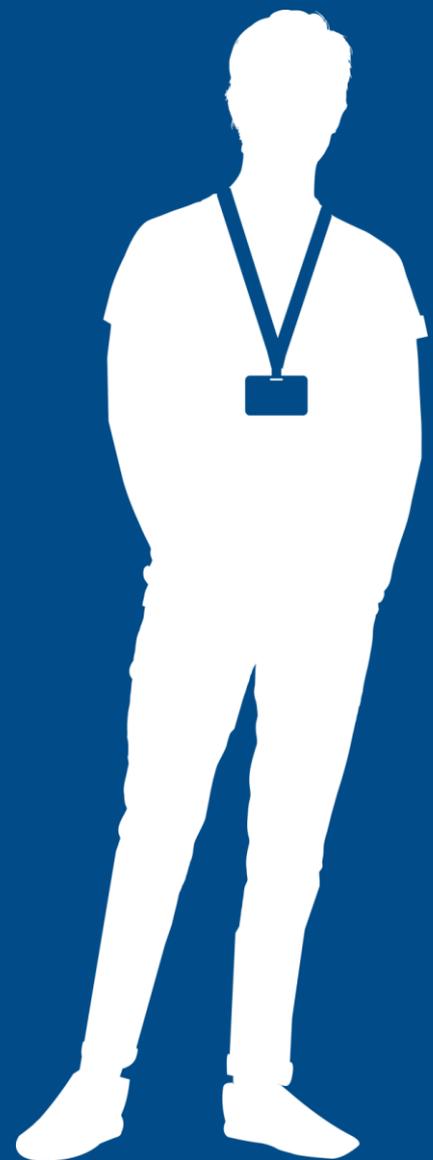


Our Annual Report and Accounts 2017/18



**citizens
advice**

South Hams

Chair's Report



I am pleased to welcome you to Citizens Advice South Hams 2018 Annual Report.

This is my first year as Chair, having taken over from Paul Evans in April. My overall feeling as I reflect on the year is one of constant development and change. Change is often a force for good, but brings with it many challenges. I am proud to say that, despite the many changes we have faced this year, we continue to offer a high quality and valuable service to our clients.

This year's main changes include:

- implementation of a new client data system (Casebook);
- reviewing and amending our procedures to comply with the new data protection regulations (GDPR);
- recruiting and training two new groups of volunteers;
- managing board level changes.

The quality of our work and management is assessed independently as part of national Citizens Advice membership requirements. It is particularly pleasing to report that in the annual Leadership Self-Assessment we scored 100% in 8 of the 9 categories and 80% in the ninth. In addition, we received an award for leading the way within Citizens Advice for our implementation of Casebook.

The credit for these achievements goes to our volunteers, staff and trustees. Our now established management team led by Chief Officer Janie Moor with the support of Teena Barrett, Advice Services Manager, is also a major factor in our success.

As mentioned above, one area we focused on during the year was the recruitment and training of new volunteers. We have had two rounds of recruitment thus far, in January and March, which have resulted in an extra 23 volunteers. A further round of recruitment began in October. All this work means we now have 54 volunteers, an increase of 28% from last year.

The benefits of having more volunteers are many: it gives us extra Gateway Assessors to handle initial client queries; we can support and expand outreach locations – for example, the recent addition of a presence in the Mansion, Totnes; and it enables us to provide a development path for volunteers who want to train to provide specialist advice.

Funding continues to be a challenge. We are a registered charity and are hugely thankful for, and largely dependent on, the grants we receive from South Hams District Council and Devon County Council. This funding enables us to deliver the bulk of our face-to-face, phone and email services where we provide access points for the entire South Hams district. However, these grants do not cover all our core costs.

We therefore seek funding for specific projects on a range of key issues faced by our clients such as benefits, debt, energy efficiency and health. These projects extend the scope and scale of services we can offer and contribute towards our core costs.

Further funds are achieved through fundraising. Our fundraising effort, championed by Chris Hall, does great work throughout the year. A small group of volunteers and paid staff raised £11,000 over the last year through various local events which many of you supported.

At a board level there have also been changes. In April, Paul Evans, our previous long-standing chair and trustee resigned, and I am honoured to have been asked to take on that role. We have had two further trustee resignations but I am pleased to say we have recruited some excellent replacements.

As a relatively new look board we took the opportunity over the past few months to review the overall strategy of Citizens Advice South Hams. Happily, there was no need to change radically the existing plans although we tweaked the key priorities to help the service grow and meet an anticipated increase in demand over the next three to five years.

The key priorities are:

- Make it easier for South Hams residents to get advice
- Ensure sustainability of the charity
- Deliver a quality service

- Ensure our paid staff and volunteers are valued and developed
- Be an influential campaigning organisation for local people
- Be a champion of equality and diversity.

With the introduction of Universal Credit across the South Hams, we anticipate an increased demand on our services. These are challenges which we will meet to support our clients.

I am proud of Citizens Advice's campaigning work which we support here in the South Hams. This has resulted in a softening of the government approach to Universal Credit and also to the recent "super complaint" about the loyalty penalty for customers who are renewing contracts e.g. for insurance or utility services.

Finally, I want to say thank you. I'd like to thank our hard-working staff, volunteers and trustees without whose dedication we would not be able to provide a valuable advice service to the people of the South Hams. Thanks also to all our funders without whose contributions we could not function.

Every penny, role and hour contributed makes a real difference in changing lives for the better.

Thank you.

Rob Austin
Chair

Chief Officer's Report

The 2017/18 year has been another busy 12 months for us. Our paid staff and volunteers provide the advice people need to resolve the issues they face and move forward with their lives.

Last year our team helped more than 4,000 local people resolve nearly 10,000 issues. And we generated more than £1.2m in financial gains for our clients - just one way we can demonstrate the value and the impact of our service.

At the start of the year we identified six goals that we would strive to achieve, and it's very pleasing that we have made good progress in all six.

Make it easier to get advice

One of our priorities is to ensure that more local people can access advice. To achieve this, we renewed our focus on recruiting, training and retaining volunteers. As a result, our volunteer workforce has grown by almost a third, enabling us to serve more local people.

We ran three consecutive volunteer training programmes, and thanks to the innovative and supportive way the course was delivered, achieved a 100% completion rate. Twelve months on, it's even more pleasing that we have achieved almost a 100% retention rate of these new volunteers and they are rapidly building experience and confidence as they help more and more people each week.

Be a stronger champion for equality

We are an organisation that seeks to live its values and give a voice to those who might be under-represented. This year

we established links with Proud 2 Be, a Totnes-based group that represents and campaigns for the rights of the LGBT+ community, and took part in Totnes Pride. We celebrated International Women's Day with young women at Kingsbridge College and we created a more diverse trustee board through targeted recruitment.



Be more effective and efficient in our operations

We tested a new way of delivering our outreach services, particularly important given that our data show a more vulnerable group of people prefer to access our service this way. We integrated outreach into the training programme, set the expectations of our trainees that this would be part of their role, and began to manage the outreach and core service in a combined way.

This has made a considerable impact to the help we can offer from the market towns. There is more on this on p10.

Invest in our people

Our people, paid staff and volunteers, are at the heart of what we do. This year we refreshed the volunteer programme to cater for larger numbers and

standardised our training and induction programme. We committed to giving all staff an annual appraisal and offered a continuing programme of professional development opportunities such as training in Universal Credit, Illegal Money Lending and Equality and Diversity.

Be more influential

As well as being the UK's biggest provider of advice, we are a campaigning organisation. As such, it is essential our voice is heard, by local people, supporters and by policy makers. This year we raised our profile by achieving local and national media coverage of our Universal Credit campaign. One of the main achievements was central government's one week reduction in the length of time claimants have to wait before receiving their first benefit.

We also achieved excellent media coverage of our Scams Awareness and Energy Efficiency initiatives.

We started a local Advice Network in partnership with CVS and Teignbridge CA and continued to work with CA Devon to attract new funding that will allow us to develop our services.

Ensure our financial stability

We met all the financial and operational funder targets. We continue to keep core and project costs to budget and even achieved a small annual surplus.

On a personal note, I completed a three month training programme with

Dartington School of Social Entrepreneurs. The programme brought together a wealth of local, ethical and socially led organisations whose leaders shared skills and expertise, as well as the challenges and possible pitfalls many social enterprises face. This has led me to start voicing more clearly, and with conviction, Citizens Advice South Hams' status as a local charity. As a consequence, we have put renewed efforts into our fundraising activities which helped raise more than £11,000 during the year.

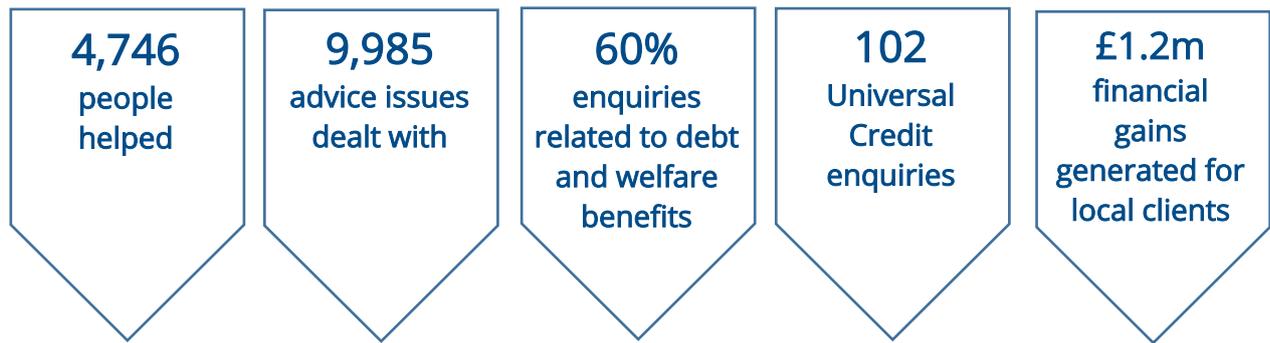
Looking ahead

Our future activities remain heavily focused on making sure that local people can access the advice they need. We remain committed to offering face to face services across all locations and will continue to provide email and telephone services. Jointly with Citizens Advice Devon, we will start to encourage confident internet users to make better use of the substantial advice resources on our website. In turn, our trained advisors will be freed up to help those without internet access and/or with more complex issues.

It's a credit to our paid staff and volunteers that our local charity continues to go from strength to strength, offering the advice people need to resolve the issues they face. I would like to offer my heartfelt thanks to all our paid staff, volunteers and supporters without whom we couldn't provide this essential service.

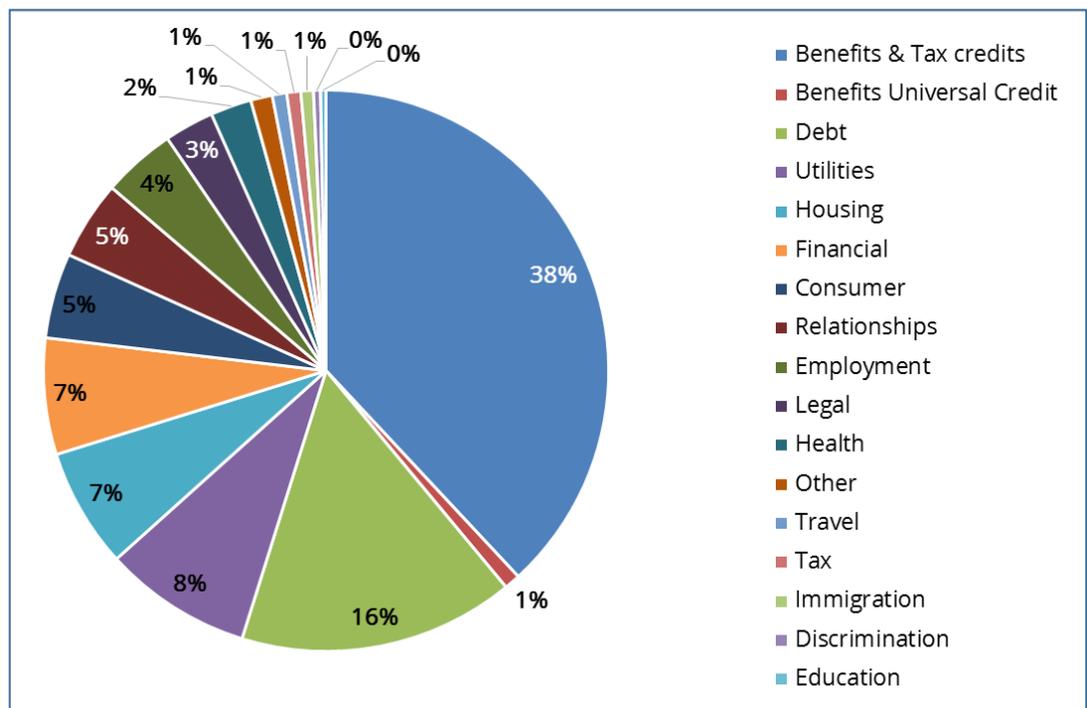
Janie Moor
CEO

Advice Issues and Trends 2017/18



Ongoing reform of the welfare benefits system has continued to create high levels of demand for support with Welfare Benefits and Tax Credits which accounted for more than 40% of all enquires during the year. Implementation of Universal Credit in the South Hams was split between two job centres. The Plymouth Job Centre moved to Full Service just after Christmas which affected people living in the western parts of South Hams, whereas the Totnes Job Centre and remainder of South Hams moved onto Universal Credit Full Service in September 18. Implementation of the government's flagship welfare reform has been full of challenges and we continue to monitor enquiries carefully and to collect social policy evidence forms for national Citizens Advice.

Issues 2017/18	
Benefits & tax credits	4,131
Debt	1,680
Utilities & communications	926
Housing	749
Financial services & capability	698
Consumer goods & services	534
Relationships & family	498
Employment	467
Legal	315
Health & community care	260
Other	137
Benefits Universal Credit	102
Travel & transport	90
Tax	88
Immigration & asylum	78
Discrimination	44
Education	35



Top five enquiry areas in benefits, debt and housing

Top Five Welfare Benefit Enquiries	2017/18	2016/17	Variance
Employment Support Allowance	18.7%	17.5%	+1.2%
Personal Independence payment	17.5%	19.8%	-2.3%
Housing Benefit	13.5%	12.2%	+1.3%
General benefits enquiries	10.6%	16.1%	-5.5%
Working & Child Tax Credits	9.5%	10.7%	-1.2%

Overall the top five enquiry areas within Welfare Benefits remain the same as last year, but PIP enquiries have fallen slightly, with ESA now the single biggest issue. The growth in Universal Credit enquiries, from one last year to 102 this year, shows the expected trajectory of help and support needed in this area.

Top Five Debt Enquiries	2017/18	2016/17	Variance
Council tax arrears	14.9%	13.7%	+1.2%
Debt Relief Order	11.7%	10.9%	+0.8%
Credit, store & charge card debts	8.5%	11.8%	-3.3%
Water supply & sewerage debts	6.0%	7.9%	-1.9%
Fuel debts	5.0%	6.5%	-1.5%

Again, the top five debt issues remain unchanged. Council Tax arrears continues to be the area where people need most help, with slightly more enquires this year. There has also been an increase in the numbers of people applying for Debt Relief Orders, although debt associated with credit cards has dropped by 3 per cent.

Top Five Housing Issues	2017/18	2016/17	Variance
Private sector rented property	25.9%	27.8%	-1.9%
Housing association property	15.3%	18.7%	-3.4%
Access to & provision of accomm.	10.8%	9.5%	+1.3%
Environmental & neighbour issues	9.3%	8.2%	-1.1%
Threatened homelessness	9.2%	10.9%	-1.7%

Although we have seen a slight fall in the number of enquiries around private sector rented properties, this segment continues to account for more than a quarter of housing issues. Enquiries around social housing have also fallen. However, there has

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

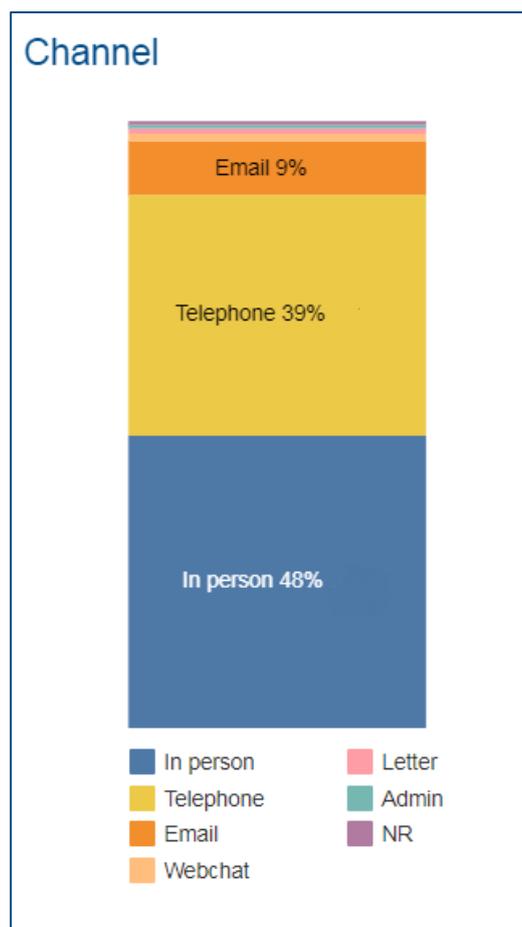
Knowing how to take action isn't always obvious. More than 2 in 3 people say they had difficulty knowing who to contact or how systems work.

been an increase in enquiries around access to and the provision of accommodation, reflective of the shortage of affordable housing in the South Hams.

How clients contact us

This year we have seen a significant increase in the number of people using our face-to-face service, which now accounts for almost half of initial enquiries. Nearly 40% of people use the telephone to contact us, but this has fallen from 51% just two years ago. There has been a corresponding increase in email enquiries. We remain committed to providing as many different access points as possible, to be sure we are reaching and readily accessible to those in need.

We continue to make a significant contribution to Devon Adviceline – the group of Citizens Advice offices in Devon which support each other in providing a shared telephone service. Our volunteers responded to more than 1,500 calls and contributed 16.5% to the total number of calls taken during the year. However, we know that call demand continues to far outstrip supply and all offices across Devon are committed to increasing the number of telephone calls answered by the group.



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 consumers' of health and social care services, Healthwatch gathers information and provides feedback and analysis to stakeholders including the public, Devon County Council, CCGs, the STP and other local groups.

The project, managed from the South Hams office, funds a Healthwatch Champion in eight Citizens Advice offices across Devon County. These champions have specialist knowledge of the health and social care system, supporting clients to resolve issues such as hospital services, accessing GPs and adult social care.

Domestic Energy Advice

We continue to help people with excessive energy bills to switch tariff and/or supplier. Each switch usually represents an annual saving of £90 to £300. We train front line workers and consumers about steps they could take to reduce their bills by improving the energy efficiency of their home.

We held a number of events in local community venues across the South Hams where people who wouldn't normally access our service could seek confidential advice on their energy bills. We are particularly grateful to the local

foodbanks and job centres for supporting this work.

Awards for All

Funding from the Big Lottery allowed us to review and refresh our volunteer training programme. We integrated classroom sessions with 1-1 mentor support, observations, feedback and coaching. We added additional training around debt and benefits so that trainees felt more confident in these key areas.

We also decided to integrate outreach into the new volunteer training programme and to set trainees' expectations that Outreach would be an integral part of their role.

We ran three consecutive training programmes, achieving 100% completion rate, and 12 months on we have achieved a nearly 100% retention rate of these newly trained volunteers.

Money and Debt Advice

This project had three different elements and made use of webchat, face to face and telephone channels. Our qualified Debt Relief Order intermediaries supported clients in financial hardship and debt, many of whom were at risk of losing their homes. We helped identify priority debts, provided budgeting advice and helped boost people's incomes through welfare benefit applications, requests to the Discretionary Housing Fund and grant funding applications.

Outreach

In addition to the core service based in Totnes, we run drop in sessions in Kingsbridge, Ivybridge and Dartmouth 12 hours a week. Our data shows a more vulnerable group of people access our service this way. Outreach is used by people with complex needs, many of whom would struggle to access our services either by telephone or at Follaton House. In many cases our support is ongoing over many weeks and even months.

For example, on average, each person presented with 4.5 issues in outreach, compared to 2.8 issues in the core service. Delivery is also different, with 90% of Debt and Benefits cases being handled face-to-face against 60% in core.

Outreach clients tend to be older: 25% are over 65, compared with 18.5% in core. Income and health profiles are similar, however, where nearly half (48%) of outreach clients have a long-term illness or disability against 45% in core. Around 55% of clients in both groups have an income of less than £1,000 a month.

In 2017/18 the Outreach service helped 365 people, many of whom accessed the service on multiple occasions. The advice given meant they collectively improved their financial circumstances by £216,750.

For every £1 invested in the service at least £21.67 of financial gain was generated.

Julie's Story

Julie, a single Mum, living in an old, damp rented property, saved 40% on her energy costs.

Julie, a single mum, was claiming Job Seekers Allowance and studying with the Open University. With her daughter, she had moved into a 100-year-old flat. After three months, Julie found the flat impossible to heat. Whatever she did the flat remained cold, mouldy and damp. She couldn't afford to keep it warm.

We arranged for one of our energy advisers to visit Julie at home and quickly established how she could improve her circumstances. We showed her how to use the night storage heaters so she could take advantage of the cheaper electricity tariff; explained her energy tariff and showed her how to find a better one; identified that she was entitled to the Warm Home Discount; and we helped her move from an expensive pre-payment meter to Direct Debit payments. We also showed her some measures she could take to cut condensation and mould.

Julie said: "You helped so much. I was sinking with all the problems and financial worries. Solving the electric costs got the ball rolling for me to feel able to make other changes".

Julie now feels confident doing her own yearly energy switching checks, and is also helping neighbours who don't have access to the internet to do the same.

Specialist Support in Dartmouth

Since November 2017, funding from Dartmouth United Charities has enabled us to provide a specialist caseworker to support vulnerable people in the Dartmouth community.

The project has helped 50 people with nearly 400 issues. Clients are presenting an average of 7 issues each, which compares to around three in our core service. This gives an indication the complexity of the cases presented and the vulnerability of the clients. 50% of clients have a long-term illness or disability; 46% have dependent children; 84% are of working age and of these 27% are unemployed; 18% have caring responsibilities.

The largest area of enquiry is from those seeking help with debt and financial capability (37%). Benefits and Tax Credits, including Universal Credit, accounts for a further 35% of all enquiries. Taken together these figures indicate a very high level of need for help with all forms of income maximisation and debt reduction.

Of the 36 housing issues presented, 57% concerned homelessness or the threat of homelessness, indicating that security of tenure is a prominent issue within the community. The project has generated nearly £40,000 of financial gains for these clients.

Victim Support

We provide much needed support and advice to victims of crime, helping them cope at a point in time where they may be particularly vulnerable.

The Watsons

Natasha was being taken to court and was at risk of losing her home.

She had rent arrears amounting to £4,000. The debt had occurred as a result of the sudden death of her husband which had thrown her life into turmoil. In a period time when she was grieving and not coping well, she had chosen to pay her daughter's college fees, rather than pay the rent.

When we met Natasha, she couldn't make ends meet and was terrified at the prospect that she and her daughter could become homeless. We identified that Natasha was struggling to cope with other debts, which left her trying to live on £90/a month.

We were able to immediately stabilise her situation. We contacted her landlord and requested a hold to court proceedings. We then identified ways to help reduce her outgoings, including bills for water, electricity and Council Tax. We helped Natasha produce a weekly budget and an affordable payment plan for her rent arrears.

We are aware the family is still in need of support. Natasha is still not physically or emotionally able to seek employment. We are helping her find more affordable accommodation and we are assisting with an application for the disability element of Universal Credit which will see a small increase in the family's income.

Brighter Futures

Fuel poverty is a significant local issue: 12.4% of South Hams households are in fuel poverty, well above the national average (11%). In some parts of South Hams fuel poverty is 16%, placing them in the worst 10% in England.

Brighter Futures was a project designed to help alleviate fuel poverty amongst low income families with young children in South Hams. Running for 12 months, the project helped 705 fuel poor and vulnerable people in 205 households.

Funded by ScottishPower Energy People's Trust and run in partnership with South Hams Children's Centres, we identified fuel poor families and made a series of interventions to help these families take practical steps to achieve affordable warmth and make sustainable changes to maintain this.

As the project progressed we learned more about the complexities that many families face and subsequently extended our interventions so they went well beyond tackling fuel poverty. We uncovered a host of social and other problems: from the many households failing to claim all their benefit entitlements to landlords unwilling to invest in their properties, and rocketing amount of personal debt.

In families with debts, the average per household was £8,940, a significant burden given average annual income of less than £16,000.

The project achieved some impressive outcomes. Nearly two thirds of the families made savings on their fuel bills. 75% said our intervention had been beneficial and improved their well-being.

"If people can't afford to heat their homes or are spending too much on energy, their health and well-being will suffer, and they face a circle of decline,"
Project Lead, Lin Etherden

In all, we generated nearly £330,000 in debt management and income maximisation. The average gain per household was £703 while more than £180,000 of debt was written off. These outcomes are conservative given that we continue to work with many project households. Income maximisation was also key: three quarters of those with incomes of less than £8,000 were missing out on benefit entitlements.

We successfully reached an under-represented demographic: 59 per cent of households were new clients while the mean age of the member of the household with whom we had contact was 30-34, far younger than a mean of 50-54 in the core service. Parents were often too busy 'fire-fighting' to get on top of energy usage and high bills.

Sustainable Tenancies

Continuing the theme of supporting people in fuel poverty, this project highlight rights and responsibilities of both landlords and tenants in relation to the energy efficiency of rented properties.

With funding from the Tenancy Deposit Scheme Foundation our trained domestic energy assessors are able to assess energy efficiency, suggest energy improvements and possible funding streams to support change, help find the best energy deals and assist the client to switch suppliers.

To date, we have helped 87 tenancies. The project has identify £13,000 of new income for tenants, assisted landlords to access £4,560 of funding support for improvements and has helped reduce tenant debt by £7,568. We have also reduced stress and anxiety and helped improve relationships between tenants and landlords.

Tracey's story

Tracey used to run a successful business but had given up work following the birth of her second child who had serious health issues requiring frequent visits to hospital.

When we met Tracey, the family's debts exceeded £7,000, including more than £600 in fuel bills. The debt prevented her from switching energy supplier; instead, she was obliged to move to a prepayment meter, which increased her weekly outgoings even more. She had not paid her rent or Council Tax for six months and the family was under threat of eviction.

Tracey's husband was working extra hours but even so the bills continued to mount. Combined with long days and high travel costs to the children's hospital in Bristol, there was considerable stress at home. Tracey felt her marriage was on the brink of breakdown.

We helped Tracey prioritise her debts, coming to affordable arrangements with both her landlord and the Local Authority. No longer at threat of eviction, we then helped the family get some debts entirely written off and bring others to affordable levels.

To boost the family's income, we helped Tracey apply for Disability Living Allowance for her daughter.

Tracey says, *"I cannot thank you enough for your help. I was slowly drowning in all that debt and stress. You have been my lifeline."*

How we make a difference

Every year thousands of people from South Hams come to us for help with solving their problems. As a member of the national Citizens Advice service we contribute to, and can share here, national findings on how our work makes a difference to our clients.

Problems affect lives

We know that problems don't happen in isolation. Data commissioned by national Citizens Advice shows that four in five people helped experienced a significant life event before seeking advice – nearly half reported a change in their health situation. Nine in ten said their problem was affecting their life, causing financial difficulty and making managing day-to-day harder.

How we help

Our advice makes a difference. National data shows that seven in ten people were helped to solve their problem; four in five said our advice helped improve their health and finances, and three in five found it easier to manage day to day.

However, we recognise that some problems are too difficult to solve through advice alone and we are grateful to our local network of partner agencies to whom we make regular referrals.

Our value to society

It's impossible to put a financial value on everything we do – but where we can we have used a Treasury-approved model to demonstrate our local financial impact. The model allows us to say with confidence that in 2017/18 Citizens Advice South Hams, generated at least:

£129,195 savings to the Local Authority by preventing homelessness and lowering the cost of temporary housing;

£183,343 savings to the NHS by reducing use of mental health and GP services;

£209,086 to the local economy through the value of volunteering. Volunteers report increased confidence, more connection to their communities and reduced visits to their GPs.

£757,499 to the local economy through the value of advice. This is based on attributing financial values to keeping people in work, improved emotional well-being and improved family relationships.

£1.2m financial gains generated for our local clients, see breakdown in the table below:

Financial gains for local clients

	Number of outcomes	Client count	Amount	Average per outcome	Average per client
Income gain	451	281	£767,276	£1,701	£2,731
Re-imbursments, services, loans	21	20	£9,704	£462	£485
Debts written off	65	49	£391,198	£6,018	£7,984
Repayments rescheduled	2	2	£2,004	£1,002	£1,002
Income loss	1	1	£6,720	£6,720	£6,720
Other	261	201	£43,151	£165	£215
Grand Total	801	472			

Research and Campaigns

During 2017/18 the Research and Campaigns Team doubled in size: we were very pleased to welcome Jill Sampson to work with Pauline Macdonald; her contribution to research and campaigning on social policy issues is much appreciated. Ken Sigrist, nominated Trustee, has also supported R&C work.

The Research and Campaigns Development Plan 2017/18 highlighted the need to promote shared awareness across the CA team. To help further this, the R&C team participated in induction for all new volunteer and trustee recruits. We also provided feedback and topics for discussion at quarterly planning days and operational meetings.

As a result, the whole team has been active in identifying social policy issues: we submitted 218 evidence forms to national CA, using the new Casebook template introduced in summer 2017. Key issues and trends raised included Benefits (particularly Employment and Support Allowance and Personal Independence Payment), Universal Credit, Consumer issues and debt.

The Devon Research and Campaign Group co-ordinated local office research into three selected areas: Monitoring the implementation of Universal Credit; client survey into experience of the

Personal Independence Payment assessment process; and consumer experience of Private Parking Charges.

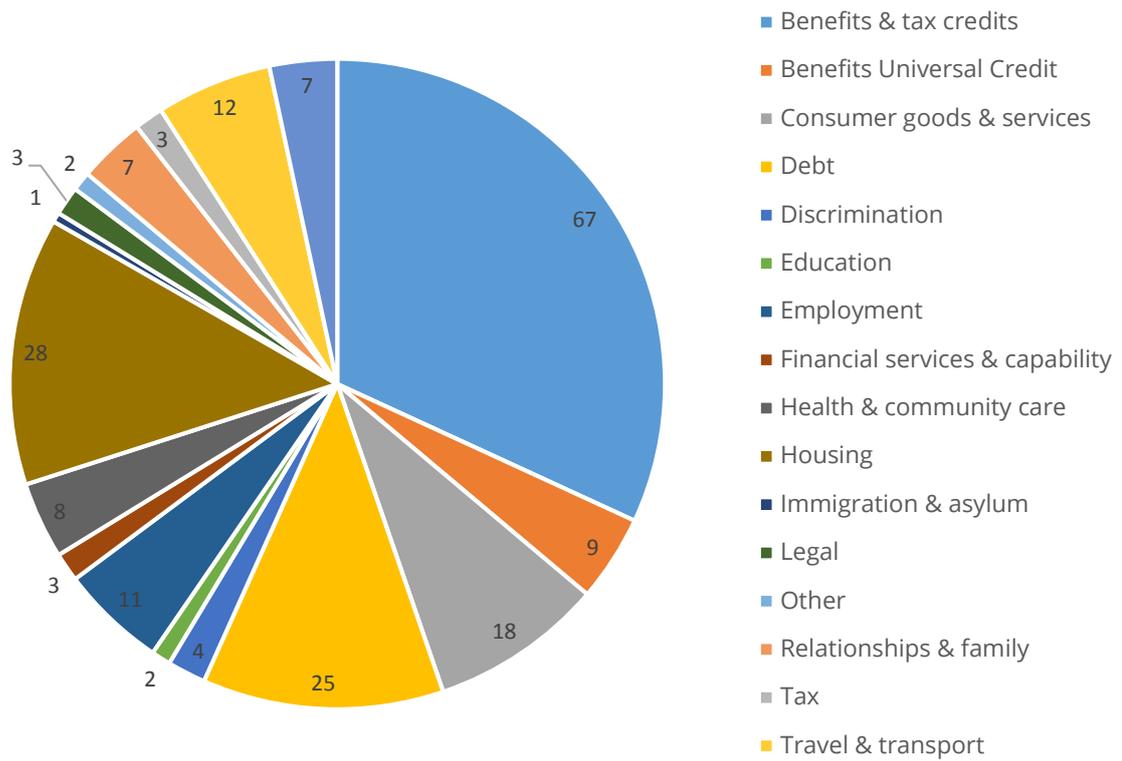
Our learning from these campaigns has influenced the roll out of further research in 2018/19 as well as submissions to support campaigns at national level during 2017/18, namely the CA campaign about Universal Credit full service implementation and the Works and Pensions Select Committee work on ESA and PIP.

National campaigns have also been supported through poster displays and stands, specifically Scams Awareness, Consumer Awareness Week and Big Energy Saving Week, January 2018.

The R&C profile has been raised through increased print and social media releases. We have continued to network with local and national individuals and agencies to ensure we influence policy development. Our network includes local MPs, Councillors, Council staff, Totnes Caring, Dartmouth Caring, Devon Trading Standards, Healthwatch, local Job Centre staff, Foodbanks, Libraries and the national Illegal Money Lending Team.

**Jill Sampson & Pauline McDonald
R&C Volunteers**

Evidence Forms Submitted 2017/18



Treasurer's report and accounts



The 2017/2018 fiscal year certified accounts, summarised below, show our income in the year fell to

£208,430, from £215,836 the previous year. Our costs were £216,155, up from £200,157 in 2016/17, leaving a negative net income of £7,725. However, restricted project funds held, as advance monies from the previous year, covered this year's expenditure on projects, meaning that this negative income had no material effect on the charity's unrestricted reserves. Our unrestricted reserves increased by £91 to £37,915.

The projects outlined in the Funding Sources schedule primarily benefit 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 free advice services provided to thousands of South Hams residents every year.

Our carried forward restricted reserves at £39,843 were less than the year before at £47,659 and reflect the ongoing difficulty to secure longer term contracts with both grant and project funders, plus the continued tough funding climate which all charities continue to experience. The sustainability of restricted project funding is healthier, as the income of £108,521 in the year is spread across 15 project funds, where historically we have been dependent on a one or two

major projects which were not on-going each year.

Our Reserves Policy is to hold at least three months core operating costs (excluding projects) as unrestricted reserves. Trustees regularly review the level of unrestricted reserves and aim to deploy maximum resources to our charitable objectives. We consider this level of reserves to be the minimum to cover any unforeseen swings in our funding plus future contingent costs.

Looking ahead, we are always conscious of any reduction in our core income and focus heavily on securing ever more funded projects to both support our core operational costs and enhance the breadth of our free advice offering. 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 continues to deliver a highly efficient and effective service to those in need. In turn this represents good value for money to all the funding bodies who support us and to whom we remain extremely grateful for their continued support.

Thank you to Lesley, our Accounts Technician, for the hard work and diligence in preparation of the annual accounts and the management accounts throughout the year, and for the good guidance to management and trustees.

Chris Mottram
Treasurer

Accounts Summary 2017/18

Funding Sources

Description	Core	Projects-restricted	Total
South Hams District Council (SHDC)	41,867		
Devon County Council	34,796		
Plymouth University	521		
Town and Parish Councils	6,950		
Fundraising	11,138		
CA and CA Devon misc training / branding	2,836		
Donations and misc income	1,650		
Bank Interest	151		
IDMAP		2,995	
SHDC Outreach plus trust donation		10,500	
Specialist Advice - Dartmouth United Charities		9,269	
Healthwatch		23,151	
Victim Support		96	
Money advice		9,762	
Sustainable Tenancies		6,152	
Campaigns in a Box		3,000	
Money Advice SHDC		1,532	
Energy Best Deal schemes- several		18,825	
Volunteer Training and Support		1,450	
Youth Social Action		4,850	
Awards for All		9,940	
Brighter futures		2,999	
Big Energy Saving Network		4,000	
TOTAL	99,909	108,521	208,430

Note 1. Full copies of the audited accounts and Trustees Report are available from the Chief Officer, Citizens Advice South Hams, Follaton House, Plymouth Road, Totnes TQ9 5NE

Note 2. Accountants: WR Frost & Co., Riverside, Ashburton Road, Totnes, TQ9 5JU

Expenditure

Description	Total
Rent	20,443
Utilities/Service charge	7,500
Insurance	1,340
Telephone	1,431
Office Expenses	3,699
Travel volunteers and staff	12,438
Training	3,048
Equipment/depreciation	1,762
Professional fees/accounting services	10,208
Equipment leases	369
Salaries/ NHI/Pension	145,238
Other Expenditure	1,727
IT/Software	1,166
Marketing-advertising and publicity	1,175
Repairs and Renewals	288
Citizens Advice Membership Fees	3,544
Conference and workshop costs	779
Total	216,155

Income less expenditure	-7,725
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Note 1- The deficit of **£7,725** represents that some funds were paid in advance during the previous year, with the project expenditure in this fiscal year, 2017/18.

Note 2 - The Restricted funds carried forward to cover project expenditure commitments for 2018/19 are **£39,843**.

Note 3 - The total Unrestricted funds carried forward are **£37,915** (increased £91 in the year).

Thanks

We would like to express sincere thanks to all our volunteers and paid staff who contribute towards making this a great place to work and volunteer and without whom we could not provide this essential service for local people.

Our volunteers regularly commit at least one day a week in a variety of roles from assessors and advisors to fundraisers, communications, IT support and training. In the year reported on, they contributed close to 12,000 hours. We would like to thank:

Alex S	Allison Q	Andrea C	Anne A	Anne B	Annette P
Barbara N	Barry B	Bridget D	Caroline H	Caroline M	Chris L
Christina F	Chris R	Chryz C	Clare G	Colin L	Deb JP
Emma T	Emma L	Frances A	Gill F	Helen B	Helen D
Helen N	Helen W	Hilary F	Hilary L	Holly D	Jane M
Janie H	Janine D	Jennie H	Jill H	Jill S	Jill T
Jo H	Jo P	Kate C	Kimberley S	Louise M	Maggie K
Maggie D	Malcolm B	Malcolm S	Mary S	Mike K	Nick W
Nina B	Pam D	Pam T	Pamela L	Pat K	Pat M
Pat S	Patricia P	Paul C	Pauline M	Peter G	Rheanna S
Richard L	Rod S	Rosemarie J	Ruth H	Sacha Q	Sally D
Simon D	Simon G	Simon W	Simone C	Sky R	Steve T
Sue H	Vanessa L	Virginia M			

We would also like to thank our trustees for their continued support and guidance. In particular we would like to recognise the contribution of **Graham Meaden**, **Anna Brownlow** and **Paul Evans** – all of whom left the board during this year but made a significant contribution towards the achievements of the charity over many years.

And finally we like to acknowledge the financial support received from local town and parish councils and other local funders during the year:

Dartmouth, Ivybridge Town and Kingsbridge Town Councils

Ashprington, Bigbury, Brixton, Cornwood, Cornworthy, Dartington, Diptford, Dittsham, East Portlemouth, East Allington, Malborough, Marldon, Newton & Noss, Rattery, Shaugh Prior, Slapton, South Brent, Stoke Fleming, Stoke Gabriel, Ugborough and Wembury Parish Councils

Norman Family Trust, David Gibbons Trust, and Aldon Eventing

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

**Caring Town,
Totnes**
Wednesday

Drop In
09:30 - 12:30

Caring Town, The Mansion, Fore
Street, Totnes TQ9 5RP

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).
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