# **Annual Report** 2022-23



citizens advice South Hams

# We are Citizens Advice South Hams

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

As a member of the national Citizens Advice service, we offer advice on the phone, face-to-face and via webchat.

Our goal is to help people find a way forward, whoever they are and whatever the problem. We also use our clients' experiences, stories and evidence to research and campaign for positive change locally and nationally.

Most of our advice team are highly trained volunteers. We are supported by local councils, a variety of specialist partner organisations and the public. We serve a population of 89,000 people across the South Hams and handle thousands of enquiries each year.

Our goal is to help people find a way forward, whoever they are and whatever the problem.


citizens
advice

# Contents



**5**
A welcome from the Chair



**6**
Chief Officer’s report



**8**
Who we helped in 2022-23



**15**
Our projects

**16**
Energy - The EmPower project

**22**
Treasurer’s report

**24**
Accounts

**28**
Contact information

**29**
Volunteering information



# A welcome from the Chair

**I am pleased to welcome you to the Citizens Advice South Hams 2022-23 Annual Report.**

Another year has passed when demand for our services from residents across the South Hams has been unrelenting. I am proud as ever that we continue to deliver free, independent, confidential, and quality assured advice to anyone in our community. Last year the charity helped more than 6,400 clients with over 14,000 issues. For these clients, the charity recorded over £1.2m of financial gains.

I am delighted that we recruited a large number of volunteers over the past year to meet the increasing demand. Volunteers are the body and soul of our organisation and I want to express my sincere thanks for their time and commitment to Citizens Advice. We now have over sixty volunteers working for us, many of whom work a hybrid pattern between the office and home. We now need to recruit trustees with diverse skills and backgrounds to the board over the coming months.

Over the past year we have seen the cost of living crisis worsen. We have responded through collaboration with Devon County Council, South Hams District Council and local partners to help local families who can't afford essential costs - like food, energy and housing. Further cooperation is the theme for the next year.

We are hugely thankful for the grants we receive from Devon County Council, South Hams District Council, and our local town and parish councils. This funding enables us to reach a wider cross section of our community.

I would especially like to thank Janie Moor and all the dedicated staff, whose outstanding professionalism and enthusiasm, drives us all along.

**Chris Peach**, Chair



# Chief Officer's report

**After all the disruption caused by Covid lockdowns, the last year has been marked by the cost of living crisis, which has had a big impact on the numbers of people coming for help from across the South Hams.**

The demand has cut across many different areas of advice, from people having to claim benefits and visit food banks for the first time, to help with unaffordable energy bills and a housing crisis, exacerbated in the South Hams by a chronic lack of affordable homes to rent in all our towns. The cases we are dealing with are more complex as people's problems have multiplied under the severe financial stress they are experiencing.

As usual, our advisers responded to the challenge, grappling with an avalanche of new government energy announcements and going into battle on behalf of some of the most vulnerable people in our community.

As you will read in this report, we are particularly well-placed to help people with their energy costs thanks to the expertise we built-up with our EmPower project team.

I was delighted that this year, we were also able to pay tribute to some of our longstanding volunteers who have stood by us through thick and thin. Again, you can read more details in this report.

Finally, I would like to say a big thankyou to our whole team of volunteers and staff for their hard work and dedication to ensuring our doors are always open to all members of the community who need our help.

**Janie Moor**, Chief Officer



**During 2022-23 we helped 6,500 people with 14,500 issues.**

# Who we helped in 2022-23

During 2022-23 we helped 6,500 people with 14,500 issues.

**58%**

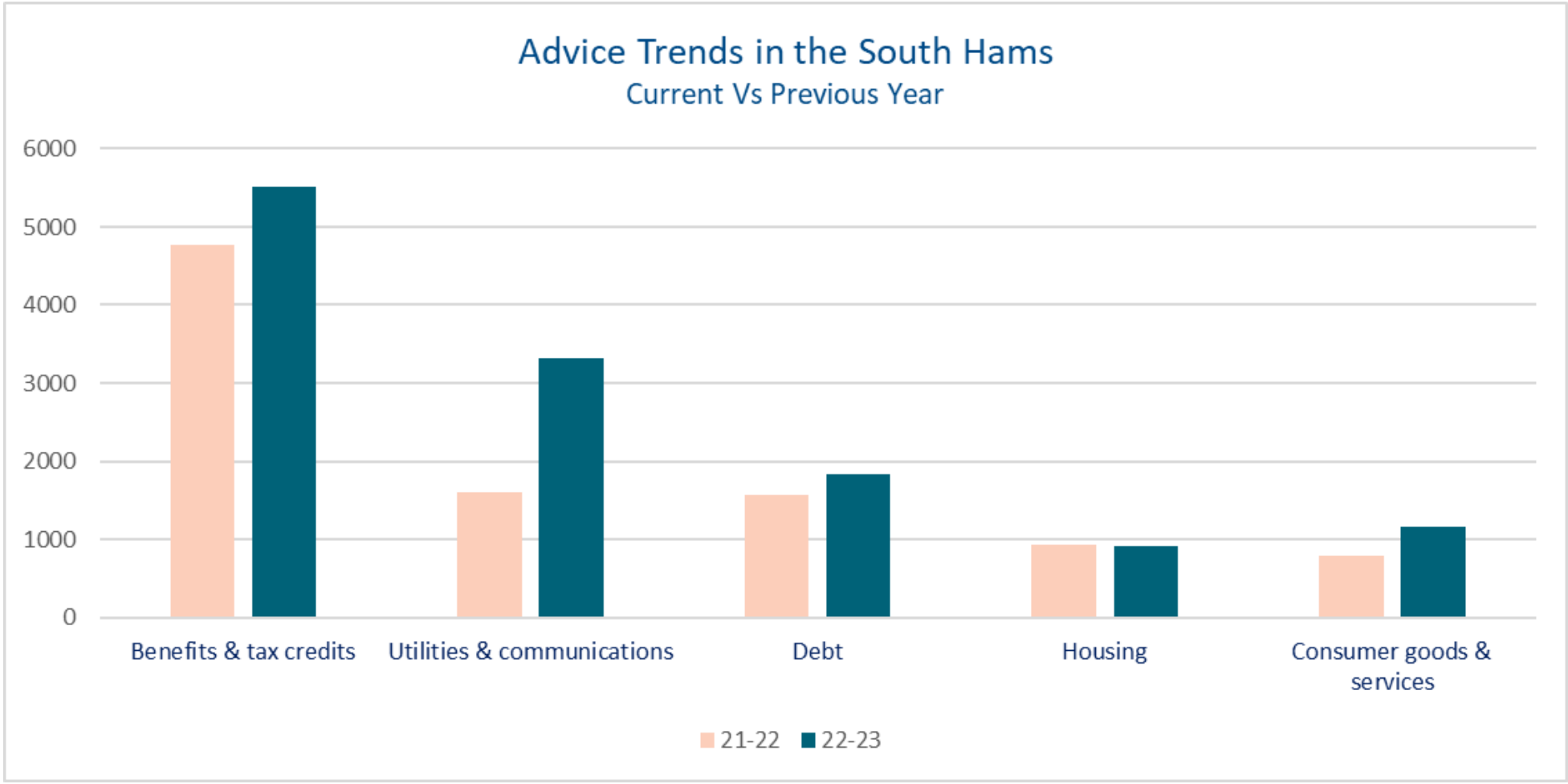
were disabled or had a long term health condition

**25%**

had a mental health condition

**73%**

were of working age


Advice Trends in the South Hams
Current Vs Previous Year
6000
5000
4000
3000
2000
1000
0
Benefits & tax credits
Utilities & communications
Debt
Housing
Consumer goods & services
21-22
22-23

# Our value to society

## We help thousands of people every year.

Our holistic approach to helping clients means we ensure they receive all the help necessary and appropriate to their circumstances. This can range from energy and debt advice to food parcels, benefits checks and referrals to other agencies.

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 is statistically reliable and provides a credible, conservative financial value of work.

Some examples of our impact are listed here.

**During 2022/23 Citizens Advice South Hams generated at least:**

**£106,405**

savings to the local authority through preventing homelessness and evictions

**£182,915**

in savings to the NHS through reduced use of health services

**£569,000**

in savings to the DWP through helping people keep in work

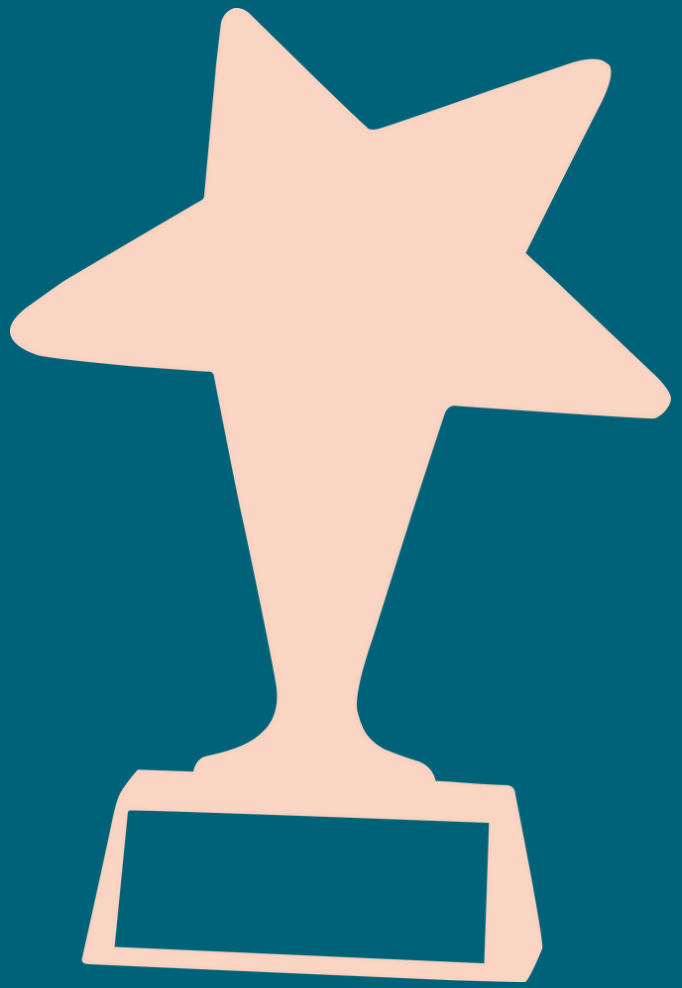

Our volunteers are the lifeblood of our service.

# Celebrating our volunteers

This year, we celebrated the fantastic contribution made by our dedicated volunteers and staff with our first long service awards.

People from all walks of life contribute to the success of Citizens Advice, whether as advisers, receptionists, IT support or working as trustees. They all have one thing in common – a desire to help others in the community when they really have no-one else to turn to. More than 60 volunteers work at Citizens Advice South Hams and more than half say that volunteering has increased their self-confidence and self-esteem.

Overleaf are some of our staff and volunteers being presented with their long service awards by our Chief Officer Janie Moor.





Back row - Gill, Paul, Joanna, Caroline and Pat
Front row - Pam, Fran, Pam, Maggie and Malcom recieving their awards from Chief Officer, Janie Moor



**Alongside our core advice service, we run several specialist projects.**

# Our projects

**We run several specialist-advice projects. These are run in conjunction with our core service but give people more expert support and advice on certain subject areas.**

**Our projects during 2022-23 included:**



**Energy Advice** – helping people to save money on their bills and use energy more efficiently.



**Debt Advice** – helping people to manage and deal with their debts and providing financial capability support.



**Healthwatch** – providing information and advice to people navigating the health and social care system in Devon



**Partnership with Totnes Caring -** supporting elderly people within our community to access benefits and further support.



**Homes for Ukraine** - providing support to anyone from Ukraine in the South Hams who needs help as a result of the fighting in Ukraine, and to people hosting Ukrainian guests.

# Energy

## The EmPower project

The EmPower project was funded by the energy industry's Voluntary Energy Redress Scheme and was launched in 2020 operating across Devon and Cornwall.

During the two years in which the scheme was running more than 2,200 households received expert energy advice, reduced their fuel bills and made long term savings in energy usage.

Working with LiveWest, Teign Housing, Citizens Advice Cornwall and Citizens Advice Devon, the team also carried out workshops for housing association staff, provided information for new tenants to help them use their heating systems efficiently and helped people referred from food banks, government departments, local authorities and community energy groups.

More than 400 households were helped with energy savings through home efficiency improvements and empowering them to make changes, with an estimated annual saving of around £90,000.

## EmPower successes:

- **£523,000** of financial gains for clients (£234 per household) with ongoing savings as people change their energy use and consumption
- Over **£150,000** of fuel vouchers were issued - providing emergency relief from prepayment meter self-disconnection
- **£93,000** of energy debts were written off and **£34,000** from resolutions to disputes with energy companies
- **500** Citizens Advice volunteers and staff briefed and updated on energy policy



**Over 20%** of tenants helped reported improved health and had seen improvements in their capacity to manage.

**46%** of those helped earned less that £1,000 per month, with **65.3%** of tenants living with a long-term health condition or disability.

I cried when I received the letter saying the debt had been cleared. I'm so grateful to Citizens Advice for all their help.

- Arleen

## How our advice helped Arleen

Arleen is a single mum with two teenage sons. Due to poor health she is unable to work and she had built up debt on her electricity account.

EmPower advisers supported Arleen with a successful application to the British Gas Energy Trust to clear the debt.

The bulk of her electricity usage was due to her sons' lengthy showers each day. She was shocked and committed to cutting consumption. Arleen also puts on 10 loads of washing a week due to incontinence issues. She has since managed to reduce the number of loads each week.

In total these changes in energy use have saved her about £400 a year and helped Arleen keep her energy bills at an affordable level.

Names and certain details have been changed or omitted to preserve client anonymity



‘I have found the help given by Citizens Advice exemplary, and without them I would have been unable to pursue my case. I cannot thank you enough for the professionalism, dedication and knowledge.’

# Our research and campaigns work

**In addition to our work with the public, Citizens Advice South Hams has a Research and Campaigns team to tackle the root causes of the problems we see and run publicity initiatives to highlight issues of concern to the public.**
**This year our activities have included:**

### Scams Awareness Fortnight

Scams Awareness is an annual campaign which aims to create a network of confident, alert consumers who know what to do when they see a scam. This year we focused on scams relating to the cost of living crisis.

### National Consumer Week

An annual campaign which aims to raise people's awareness of specific consumer issues, and provide support and advice for those who need it. This year's campaign focused on helped people to shop smartly online.

### Cost of Living Crisis

We continued to monitor the emerging cost of living crisis and the impacts of governmental policies and interventions on our clients. Sharing our data with our local MPs and the national Citizens Advice policy team to strengthen calls for more support for struggling households,



‘The Citizens Advice service is so valuable for people. Advisors are committed and helpful - they give up their time and provide a really good service.’



# Treasurer’s report

The 2022/2023 fiscal year certified accounts, summarised in this report, shows our income in the year was £547,907 (£412,262 in the previous year). Of this income £121.599 was paid directly to partner charities in Devon and Cornwall (£75,089 in the previous fiscal year), so the direct income to the charity was £426,308 (versus £337,173 in the previous year).

This increase in income represents the success of securing more restricted project income particularly welcome as in the current year we lost the funding for helping clients apply for Universal Credit. This extra new funding was aimed at assisting clients with cost of living issues where people have been pushed further into hardship and escalating debt levels, a trend that continues apace.

Our current income level is sustained by our continued focus on securing project income to support and extend our free, core services where local government grant funding only covers a smaller proportion of the costs. Our range and number of projects underpins the charity's sustainability, a position that has taken several years to build and a key focus of our strategy. Though the effects of Covid are now behind us and we have returned to full service operations, we have continued to offer a flexible work from home option for our volunteers and staff, which has maximised the time we have for client services. However this hybrid mode of working does bring extra supervisory and IT costs which we have provided for by way of ring fenced designated funds where we have used £11,536 of these funds in the current year and this leaves £15,000 in our post Covid/ Cost of Living fund, plus £11,600 for further IT procurement and licence costs which are greater with hybrid working. In the year our net volunteer numbers increased by 10 people and recruitment/ retention of volunteers is a main KPI for the organisation, as is the pressure to increase client delivery resources as the client demands become more by both number and complexity.

Our costs were £407,176 this year compared with £348,912 in the previous year 2021/22.

In the year our Unrestricted reserves decreased slightly by £626 and as at the year

We continue to invest in our workforce and infrastructure to allow us to meet the growing needs of our clients...

end are £80,507, which represents 2.4 months of net expenditure for the Charity and demonstrates that this substantial increase in income in the year has been directed to client facing resources and not unnecessarily building up our unrestricted reserves.

In the year we also distributed over £340,000 of fuel vouchers to vulnerable households, though as client not charity funds, these are not shown in our income or expenditure.

The 15 projects outlined in the Funding Sources schedule, are aimed primarily for the benefit of the 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, core advice services provided to thousands of South Hams residents every year.

In addition to the grants and project funds both our economical and high service level model would not be possible without the commitment of 60+ volunteers (excluding trustees); a hidden financial gain that we are immensely grateful for.

Looking ahead to 2023/24 and beyond, the funding environment remains both competitive and ever more difficult. We continue to be conscious of any reduction in our core income and the need to continually to secure more funded projects to both support our core operational costs and allow us to continue to enhance the essential service breadth of our free advice offering in the district. We are not immune to the cost of living crisis, which our clients, funders, staff and volunteers are also grappling with. We have designated reserves to help support the inflationary pressures on the charity and do not see a material risk to the client service levels we achieve, which are increasing year on year.

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.

**Chris Mottram**, Treasurer

# Accounts - funding sources

| Description | Core | Projects - restricted | Total |
|---|---|---|---|
| South Hams District Council (SHDC) | 50,867 | | |
| Devon County Council | 35,432 | | |
| Gift Aid | | | |
| Town and parish Councils | 12,347 | | |
| Fundraising events | 709 | | |
| Donations and misc income | 3,161 | | |
| Bank Interest | 2,255 | | |
| Totnes Caring | | 7,000 | |
| Services to other Local Citizens Advice Offices | | 10,510 | |
| SHDC Outreaches | | 10,000 | |
| Specialist Advice Dartmouth Charities | | 14,768 | |
| Energy Best Deal/Safe and Warm, Energy Saving - several schemes | | 46,733 | |
| Healthwatch | | 64,821 | |
| Household Support Fund – fuel vouchers etc | | 37,058 | |
| Covid Outbreak Management Fund (COMF) | | 9,925 | |
| Devon Carers | | 1,794 | |
| EmPower | | 130,298 | |
| Town Totnes Outreach | | 7,000 | |
| Money Advice and Pensions Service | | 52,864 | |
| Victim Support | | 1,497 | |
| Homes for Ukraine | | 31,843 | |
| Independent Age | | 17,025 | |
| | | | |
| | | | |
| **TOTAL** | **104,771** | **443,136** | **547,907** |

# Accounts - expenditure

| Description | Total |
|---|---|
| Rent SHDC | 25,056 |
| Util/Service charge SHDC | 10,000 |
| Insurance | 1,350 |
| Telephone & translation services | 9,831 |
| Office expenses | 4,176 |
| Travel & welfare - volunteers & staff | 10,503 |
| Training | 2,346 |
| Equipment/depreciation | 313 |
| Professional fees - accountancy and legal. | 6,084 |
| Equipment & rental leases | 2,410 |
| Salaries/ NHI/Pension - Charitable activities | 316,299 |
| Other Expense - postage/stationery & misc | 2,479 |
| IT/Software/ innovation | 8,045 |
| Marketing - advertising and publicity | 1,155 |
| Repairs and renewals | 1,541 |
| Citizens Advice Membership Fees/ publications | 5,342 |
| Conference and workshop costs | 246 |
| EmPower - Citizens Advice Devon and Cornwall partner charity payments | 121,599 |
| Trustee expenses | 0 |
| | |
| **TOTAL** | **528,775** |
| | |
| **INCOME LESS EXPENDITURE** | **19,132** |

**Notes**

1. Restricted funds of £67,423 were brought forward from 2021-22 to cover project expenditure commitments for 2022-23.
2. Restricted funds carried forward for 2023-24 are £91,181
3. The total Unrestricted funds carried forward are £80,507 (£81,133, in previous year) excluding designated funds of £15,000 Covid recovery/ Cost of living support & £11,600 IT/ innovation


‘Excellent and understanding service.
I was very stressed and couldn't have
coped without it.‘

# Our volunteers and staff

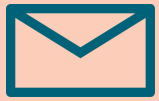
A sincere thank you to all our volunteers and paid staff who contribute to making Citizens Advice South Hams so successful year upon year. Without you we would not be able to offer this essential service to the local community.

Allison Q
Ann C-H
Anne M
Barbara B
Barbara N
Bridget D
Carmen L
Carol A
Caroline H
Cherrith M
Chris L
Chris R
Chryz C
Clare G
Dagny B
David S
Elizabeth S
Elly R
Frances A
Gill F
Graham C
Helen N
Helen W
Hilary F
Janice G
Jean C
Jennie H
John M
Juliet C
Kimberley S-R
Lesley T
Maggie K
Malcom S
Marianne H
Mark P
Matthew V
Mike K
Molly B
Owen B
Pam D
Pam Thompson
Pam W
Pat S
Pauline M
Richard L
Richard P
Robert S
Rosemarie J
Rosie M
Sharon H
Simon D
Simon G
Susan W
Wim V
Youlie G

# Contact us



**0808 278 7948** (free from mobiles and landlines)
Monday - Friday 10am - 4pm



**Email us using the form on our website**
southhamscab.org.uk



**Come and see us**
Follaton House, Plymouth Road, Totnes, TQ9 5EZ
Monday - Friday 10am - 1pm, 2pm - 4pm

## Ivybridge

The Watermark
Erme Court
Leonards Road
Ivybridge
PL21 0SZ

Every Monday
9:30am to 12:30pm

## Dartmouth

The Flavel
Flavel Place
Dartmouth
TQ6 9ND

Every Tuesday
9.30am to 12.30pm

## Kingsbridge

Quay House
Ilbert Road
Kingsbridge
TQ7 1DZ

Every Tuesday
9:30am to 12:30pm

## Ivybridge

St John's Church
Bridgetown
Totnes
TQ9 5AD

Every Wednesday
9:30am to 12:30pm

## Dartmouth

Health and
Wellbeing Centre
Wessex Way
Dartmouth
TQ6 0JL

Every Tuesday
1pm to 4pm

## Dartmouth

Yorkshire Building
Society
3 South
Embankment
Dartmouth
TQ6 9BH

Thursday mornings
by appointment only

# Volunteer with us

**Volunteering with us is your chance to make an active difference to people's lives in your community.**

Volunteering with Citizens Advice South Hams offers you:

- A chance to learn new skills – free training is provided
- A way to meet new people
- Enhanced employability skills
- The ability to help others and give back to your community
- Free travel expenses – we will reimburse you

For more information and to apply visit our website – **southhamscab.org.uk/getinvolved**

"All sorts of people volunteer with us and for many different reasons, but one thing that unites them all is that they find it rewarding, challenging and varied."

– Joanna, Volunteer Supervisor





Some members of our team with Chief Executive Officer of National  Citizens Advice, Dame Clare Moriarty.

# Citizens Advice helps people find a way forward.

We provide free, confidential, impartial and independent advice to help people overcome their problems. We are a voice for our clients and consumers on the issues that matter to them.

We value diversity, champion equality, and challenge discrimination and harassment. We're here for everyone.

## southhamscab.org.uk

Citizens Advice South Hams October 2023

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 5EZ