

citizens advice South Hams

Annual Report 2023-24

Helping people find a way forward

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 email.

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.

When we say we're here for everyone, we mean it. People rely on us because we're independent and totally impartial.



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A welcome from the Chair

I am pleased to welcome you to the Citizens Advice South Hams 2023-24 Annual Report.

I am pleased to report that the team has yet again successfully delivered free, independent, confidential, and quality assured advice to anyone in the South Hams at a time when the cost-of-living crisis is still affecting a significant segment of our local community.

Over 6,000 clients have received advice from our team of staff and volunteers. They have dealt with over 19,000 issues that collectively record £1.8 million of financial gains. This is a remarkable achievement, and I would like to give my warmest thanks to Janie Moor and all her hard-working staff and volunteers, whose personal devotion and enthusiasm is amazing.

I am delighted that we have continued to recruit volunteers to our illustrious team throughout the year. Volunteers are at the heart of our organisation, and I know the huge commitment that our volunteers give and so it has been great to improve further the support and amenities at our main Follaton House office. I am also pleased that we have recruited new trustees to our board and thus maintain the flow of fresh thinking and energy to lead and sustain the charity into the future.

We set immense importance on our outreach services in local towns, Totnes, Ivybridge, Dartmouth and Kingsbridge. We are hugely thankful for the grants we receive from town councils and local parishes to sustain these weekly services which allow local access from across the wider rural landscape.

Collaboration, cooperation, and partnership is very much at the centre of our strategic planning, and we will take forward these themes as we work with other organisations and charities across Devon.

Chris Peach
Chair of Trustees



Chief Officer's report

2023/24 has been one of our busiest years on record. The rising demand for advice has been ably met by our dedicated volunteers and paid staff team who work tirelessly to help people move forward with their lives.

As well as delivering quality-assured advice to people across the South Hams and beyond, we have worked in partnership with Plymouth University and other local Citizens Advice to carry out research into the Local Housing Allowance freeze. Our report, ' I sit there on my sofa and cry...' details the human impact of the freeze of the Local Housing Allowance. We are proud we can use our unique position to gather data and stories on the issues affecting local residents and use these to effect change at a higher level.

The cost of living crisis has loomed large over this past year and we are proud to have been at the forefront of helping people to navigate their way through, whether that be at our Follaton office, one of outreaches or at a community event.

I am, as always, incredibly grateful to our volunteers for their dedication, hard work and commitment to the service. We continue to support and develop our volunteers in their time with us - whether that be in furthering their knowledge of key advice areas or creating paid roles and opportunities.

As the cost of living crisis is far from over, and the pressures on people's finances continue, we are poised as an organisation to continue to help people with whatever life may throw at them.

An immense thank you to all of our funders, partners and supporters who enable us to provide this essential service to the South Hams community.

Janie Moor
Chief Officer

What we do

Free, confidential, independent and impartial advice

Our incredible team of volunteers give advice over the phone and face to face, helping people to find a way forward with their problems. Always empathetic, always sincere - they are the lifeblood of our service, and we couldn't do what we do without them.

During 23/24 we helped over 6,000 people with over 19,000 advice issues. Our advice teams generated over £1.8 million in financial gains for the clients we help. The cost of living crisis continued to impact many people's lives as incomes failed to keep pace with rising inflation and soaring bills. Unsurprisingly we saw the demand for our service increase and people's cases become increasingly complex.

We are proud to be able to support the community at this difficult time with quality-assured, independent advice. We have also advocated for change of their behalf through out research and campaigns work, and increased our volunteer numbers so we can help more people in need.



Specialist advice

Alongside our core service we give expert advice in the areas of energy, debt, health and benefits.



Supporting our community

We are present in our community so people know what help is available.



Research and campaigns

We carry out research and campaign on the issues that affect South Hams residents



Volunteer development

We train our volunteers and support them in their development.


During 2023-24 we helped
over 6,000 people with
over 19,000 advice issues.

Our specialist advice

Alongside our core advice, we offer specialist advice in the following areas:

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

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

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

Benefits Advice – helping people to navigate the benefits system and maximise their income.



Supporting our community

We are a local charity working for our local community

Once a week we have an outreach in each of the four markets towns across the South Hams to enable more people to access our services.

We also attend community events and work with community partners to offer our services to those most in need. Partnerships during 23/24 have included Dartmouth United Charities, the Trussell Trust Ivybridge food bank, Totnes Caring and Totnes Town Council.

We have developed a referrals system so that we can work effectively with other local organisations and charities to ensure clients get access all the support and help they need in a quick and effective manner.

During 23/24 we helped local people to access food bank vouchers, fuel vouchers for those struggling to heat their homes and charitable and government support such as the Household Support Fund. Our holistic approach to advice means we look at the whole situation of the client to figure out the best way forward for them, and try to get them to a position where they no longer need on-going support.



Left - one of our Dartmouth outreaches at The Flavel open every Tuesday morning for Dartmouth residents to access our advice and support.




We are a voice for our
clients on the issues
that matter to them

Research and campaigns

Demonstrating the human impact of the Local Housing Allowance

During 23/24 we partnered with Citizens Advice Cornwall, Citizens Advice Plymouth and the University of Plymouth to carry out research into the impact of the Local Housing Allowance (LHA) freeze. Our report, 'I sit there on my sofa and cry…' detailed the damaging effects of the government's three year freeze on Local Housing Allowance rates for local private sector renters.

The report tells the stories of local people struggling to keep-up with soaring rents and eviction notices and contained our suggestions to help ease the crisis, including an increase in LHA, an emergency cap on rents and provision of more affordable homes.

In November 2023, we wrote to the Rt Hon Mel Stride, Secretary of State for Work and Pensions lobbying for a removal of the freeze on LHA rates.

On 22 November 2023 the Chancellor announced in the Autumn Statement that the government would raise LHA rates to the 30th percentile of local market rates in April 2024. The increase was expected to provide an average of £800 of support to 1.6 million households across the country.

Research and campaigns is an important part of our work at Citizens Advice South Hams and demonstrates how we can use our data to affect change at a higher level so that in turn more people can benefit.

We are building on our relationship with the University of Plymouth so we can continue to do important and impactful research and make a real difference to people's lives in the South Hams.

Our report details the damaging effects of the government's three year freeze on Local Housing Allowance rates



Our report revealed a growing crisis for renters in Devon and Cornwall

Our full report, 'I sit there on my sofa and cry...' can be found on our website.

Many thanks to Dr Nigel Jackson, Associate Professor in the Plymouth Business School, Dr Mike Sheaff and Dr Carl Evans also from the University of Plymouth, and to our colleagues at Citizens Advice Cornwall and Citizens Advice Plymouth for helping with this important piece of research.

Research and campaigns

The Red Index - the rise of negative budgets

Research from Citizens Advice in early 2024 showed the worrying trend of negative budgets - where people's expenditure on basic bills like energy, housing and food exceeds their income. The National Red Index uses the unique data we get from the people we help at Citizens Advice to estimate how many people are trapped in a negative budget.

Our research showed that more than 80,000 people living in Devon, including Plymouth and Torbay are in negative budgets.

The analysis found energy costs and housing are the key costs swallowing up people's income, pushing many into the red. This means more and more people in this situation are likely to fall further into a spiral of debt.

National Citizens Advice has come up with four policy recommendations to tackle negative budgets:

1. Legislate to uprate working-age benefits using inflation data from the Household Costs Indices, so they better reflect the true cost of living for low-income households.
2. Keep increasing the national minimum wage so more people in work can be lifted out of a negative budget.
3. Improve energy bill support by expanding eligibility for the Warm Home Discount and increasing support for those with the greatest energy needs.
4. Ensure affordable access to essential markets through social tariffs for water, broadband and motor insurance.
5. Reform the Local Housing Allowance so it better supports people with high private rent costs.

At Citizens Advice South Hams we cover two parliamentary constituencies.

The Red Index in our constituencies:

5,850

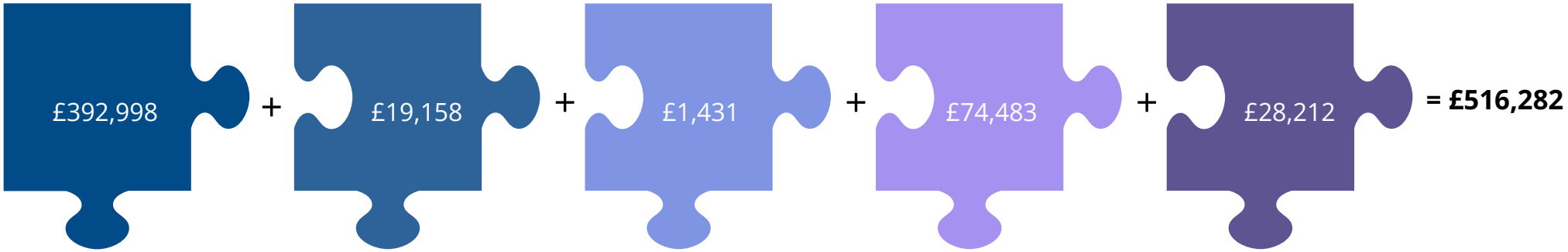
people in a negative budget in South Devon constituency (formerly Totnes)

4,190

people in a negative budget in South West Devon constituency.

Our volunteers

Volunteers are at the heart of how Citizens Advice South Hams delivers its service to the local community. Volunteering generates value to volunteers themselves, to our service and to other key stakeholders, such as the NHS and the local economy, worth at least £516,282 in 2023.



Volunteering time

Monetary value of the time volunteers spend in their local office

Gaining employment more quickly

Additional productivity for the economy as a result of volunteers getting paid employment sooner

Receiving a higher wage due to being more skilled

Additional productivity for the economy as a result of volunteers being more skilled due to volunteering and attracting a higher wage rate

Increased life satisfaction

Value of improved wellbeing for volunteers as a result of their volunteering

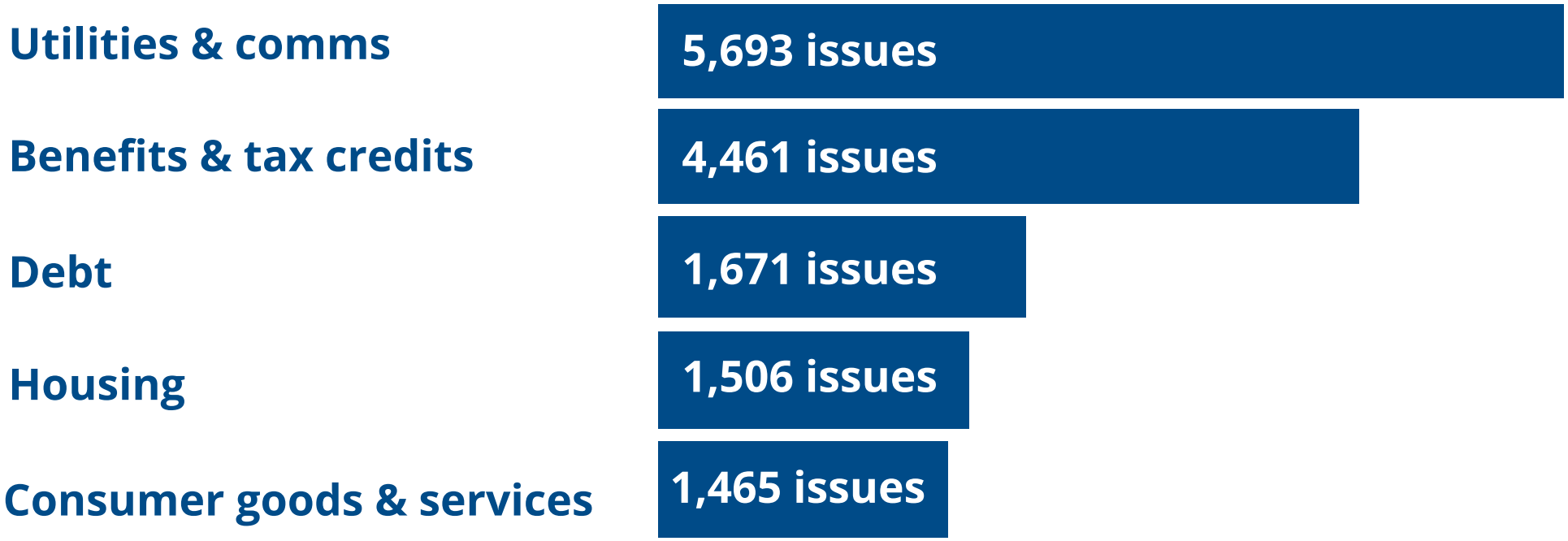
Improved mental health

Reduction or prevention in need for treatment for anxiety and depression. Use of NHS mental health services reduces


Make a difference
citizens advice
South Hams
Citizens Advice
Here today
citizens advice
South Hams

The problems people face

In 2023-24, the top five advice areas were:



We see large numbers of utilities and communications clients due to our specialist energy advice team.

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 2023/24 Citizens Advice South Hams generated at least:

£954,801

savings to the Department for Work and Pensions (DWP) through helping people keep in work

£320,157

in savings to the NHS by reducing the use of mental health and GPs services, and keeping people in work.

£15,222

in savings to the Criminal Justice System by preventing evictions and homelessness.



‘So grateful and appreciative to have the guidance and support from the Totnes Citizens Advice staff. They have been heroes helping me work through bureaucracy. Thank you for everything you've done.’

“Not a day goes by where you don’t think, what’s happened to my life? Sometimes I just sit there on my sofa and cry.”

Ken’s story

Ken is a pensioner in his 60s living in a one-bedroom flat and has recently lost his part-time job. His rent is £475-a-month and he receives around £200 in Housing Benefit. His neighbour recently had her rent increased to £575 for an identical flat and he fears his rent will also rise.

“So all in all, my life’s gone from being a happy-go-lucky guy, starting a new life, saying “goodbye old world, this is me” to someone now that, not a day goes by where you don’t think, what’s happened to my life?

“That, in a nutshell, is where I’ve come, where I’ve gone, and how that’s dragged me right down now to. I don’t have enough coming in to pay what’s going out.

“Rising bills, food - is one that’s hit me even harder. I mean I’ve been lucky, I managed to get some Asda vouchers (from the Household Support Fund) which I’m using.

“My self-respect has gone out the window. You know, yes I’ve had ups and downs, the way I feel about myself and that, you know, I lost my son to cancer, so, I’ve gone up and down like that. You know but, I just sit there, and I sit on my sofa and cry. How have I got into this state?”



‘I cannot praise the service enough. At all times I have been supported and treated with empathy and respect. The advisors are friendly, kind and knowledgeable. I was helped enormously and I am, and continue to be, incredibly grateful to the organisation.’

Treasurer’s report

The 2023/2024 fiscal year certified accounts, summarised in this report, show our income in the year was £589,647 (£547,907 in the previous year). Of this income £90,251 was paid directly to partner charities in Devon and Cornwall (£121,599 in the previous year. The direct income to the charity was £499,396 (versus £426,308 in the previous year). This increase in income represents the success of securing more restricted projects, particularly at a time when both local and central government are looking to our charity to provide extra resources to support local communities.

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 strong focus of our income strategy.

Our costs were £494,062 this year compared with £407,176 in the previous year 2022/23.

In the year our unrestricted reserves increased slightly by £1,724 and as at the year end are £82,235, which represents 2 months of net expenditure for the charity and demonstrates that this material increase in income in the year has been directed to client facing resources and not building up our unrestricted reserves. We also hold £11,600 designated funds to support investments in IT. We are investing to achieve the required Cyber Essentials certification, which will be a condition of many of our funders. A further £15,000 of designated funds are supporting the cost of living and remote working environment.

In the year, we also distributed over £70,000 of fuel vouchers and over £10,000 of items to help clients stay warm in their homes, though as client, not charity funds, these are not shown in our income or expenditure.

Both our cost efficiency and high service level model would not be possible without the commitment of our 50+ volunteers

The 20+ 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 cost efficiency and high service level model would not be possible without the commitment of 50+ volunteers (excluding trustees); a hidden financial gain that we are immensely grateful for.

Looking ahead to 2024/25 and beyond, the funding environment remains both competitive and more difficult than last year. We continue to be conscious of any reduction in our core income and the need to continually secure more funded projects to both support our core operational costs and allow us to continue to enhance the essential service 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)	60,867		
Devon County Council	44,045		
National Citizens Advice	15,000		
Town and parish councils	4,719		
Donations and misc income	5,749		
Bank interest	9,490		
Yorkshire Building Society		9,450	
Services to other Local Citizens Advice Offices		12,072	
SHDC Outreaches		10,000	
Dartmouth United Charities		18,650	
Energy Best Deal/Safe and Warm – several schemes		71,963	
Healthwatch		62,648	
Household Support Fund (HSF) – fuel vouchers		56,109	
Energy Caseworker Project		11,543	
Trussell Trust – Ivybridge Foodbank		11,779	
EmPower		48,026	
Totnes Town Outreach		5,969	
Money Advice and Pensions Service		57,488	
CMAP		15,290	
TQ6 – Dartmouth Advice		6,865	
Independent Age		15,500	
National Citizens Advice		29,625	
Thrive		6,800	
TOTAL	**139,870**	**449,777**	**589,647**

Notes
1. Full copies of the Certified Accounts and Trustees Report are available from the Manager at the Totnes office or the Companies House website.
2. Accountants: WR Frost & Co., Riverside, Ashburton Road, Totnes, TQ9 5JU

Accounts - expenditure

Description	Total
Rent SHDC	25,056
Util/Service charge SHDC	1,000
Rent (other – outreaches)	4,509
Insurance	1,902
Telephone & translation services	3,424
Office expenses	4,528
Travel & welfare – volunteers & staff	13,545
Training	1,490
Equipment/depreciation	-
Professional fees – accountancy and MAPS technical support	7,044
Salaries/ NHI/Pension- Charitable activities (including contract staff)	401,752
Other Expense - Postage/Stationery & misc	2,600
IT/software/innovation	17,718
Marketing - advertising and publicity	1,752
Repairs and renewals	1,604
Citizens Advice membership fees/ publications	5,531
Conference and workshop costs	531
CA Devon partner charity payments – EmPower & HSF	90,251
Trustee expenses	76
TOTAL	**584,313**
INCOME LESS EXPENDITURE	**5,334**

Notes

1. Restricted funds of £91,181 were brought forward from 22/23 to cover project expenditure commitments for 23/24.
2. Restricted funds carried forward for 24/25 are £101,785
3. The total unrestricted funds carried forward are £82,235 (£80,507, in previous year), excluding designated funds of £15,000 COVID/cost of living support and recovery & £11,600 IT/ Innovation, which we did not need to use in the year.

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.

Aaron H
Abigail H
Allison Q
Ann H
Anne M
Barbara B
Bridget D
Carmen L
Carol A
Carol G
Carole L
Caroline H
Chris M
Chris P
Chris W
Christine G
Christopher L
Chryz C
Clare G
Dagny B
David S
David S
Denise D
Douglas C
Elaine H
Elly R
Emma R
Frances A
Gill S
Gill F
Graham C
Graham E
Heather M
Helen N
Helen W
Hilary F
Jane M
Janet R
Janice G
Janie M
Jean C
Jennie H
Jo C
Jo W
John M
Juliet C
Katie P
Kimberley S
Lesley T
Loraine E
Louise P
Lucy G
Maggie K
Malcolm S
Manu A
Marianne H
Marie S
Mark P
May O
Mike K
Molly B
Oleh B
Owen B
Pam W
Pat S
Pat K
Paul C
Pauline M
Penny E
Peter L
Richard L
Richard P
Robert S
Rosemarie J
Rosie M
Sacha Q
Sally C
Sharon H
Simon D
Simon G
Simone C
Steve M
Steven F
Susan W
Susan G
Tamara E
Tilly M
Tracey D
Viv O
Wailim W
Wendy M
Wim V
Youlie G

Our partners

We couldn't do what we do without the help and support of our partners.
Thank you all.

South Hams District Council

Devon County Council

Totnes Council For the Community

citizens advice

the trussell trust
Stop UK Hunger

Yorkshire Building Society

healthwatch in Devon, Plymouth and Torbay

energy saving trust

Money & Pensions Service

Dartmouth United Charities

Independent Age

TQ6 Community Partnership

We are hugely grateful for the donations from our town and parish councils which enable us to keep our outreach services open to help more people within the community.

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

Every Thursday 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**



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 August 2024

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