

citizens advice South Hams

Annual Report 2024-25

We are Citizens Advice South Hams

We help people find a way forward with their problems. Whoever they are. Whatever the problem.

“Thanks to the people of Citizens Advice South Hams for being there. It is always good to know there's some hope or someone to go to for help when no other alternative seems to be there to find a solution to any of our daily life issues.”

Sarah, Ivybridge client



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Introduction

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 surrounds, handling 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.



A message from our Chair

I am delighted to present this year's report, marking another successful period in which our dedicated volunteers and staff have provided vital information and advice across the South Hams. In one of our busiest years in recent times we supported 6,830 clients with 22,625 issues.

The challenges our clients face are becoming increasingly complex, reflecting the pressures of daily life and the systems they must navigate. In response, we've trialled a more preventative approach for clients with recurring debt — aiming for long-term, sustainable outcomes.

Furthermore our team secured £2.7 million in financial gains for local clients — a remarkable achievement demonstrating the real impact of our work. We also continued distributing the Household Support Fund with funds from Devon County Council where fuel vouchers and portable warmth items help families most in need.

Our outreach services in Dartmouth, Totnes, Ivybridge, and Kingsbridge ensure our advice remains accessible across the region for those who need us most.

We remain deeply grateful for the financial support from South Hams District Council and Devon County Council along with generous grants from many of our Town and Parish Councils. Without these contributions, our core advice service could not continue. As local government reorganises, support at town and village level will become ever more vital.

Alongside our front line workers I also want to acknowledge the vital role of our trustees, whose expertise and voluntary commitment in governance, strategy and stewardship underpin all we achieve. Their contribution will remain crucial as we face future challenges.

My sincere thanks go to all who contribute to our continued success.

Chris Peach
Chair of Trustees



A message from our CEO

We continued to see high demand for our services throughout 2024/25, supporting almost 7,000 people across the South Hams.

For many, the cost-of-living crisis has not eased, and for some households, financial pressures have only grown as people reach the limits of their resources. Combined with the housing crisis and rising energy and water bills, our services are needed now more than ever.

Despite these challenges, our dedicated team of staff and volunteers has continued to deliver a first-class service, helping people find a way forward. An impressive 87% of those surveyed said they would recommend our service to a friend — a testament to the professionalism and compassion of our advisers.

We've strengthened partnerships with local organisations, including the Trussell Trust — where we provide advice at Ivybridge Foodbank — and the Yorkshire Building Society, which funds an outreach project at its Dartmouth branch. We have also been working with Plymouth University's Business School on research into hidden homelessness in the South West, which led to an award-winning report.

Looking ahead, we're launching new initiatives: providing advice for families in local schools and introducing RESET Energy Advice, a regional project offering specialist advice for people from Plymouth to Pinhoe struggling with their energy bills.

Finally, I want to thank our incredible staff and volunteers — advisers, receptionists, administrators and trustees alike. Your commitment and dedication helps people across the district face life's challenges and improve their futures. We couldn't do it without you.

Janie Moor
Chief Executive Officer

About Citizens Advice South Hams

Citizens Advice South Hams is a local charity, locally funded.

Our service is delivered by our highly-trained team of around 50 volunteers and 23 staff.

Throughout 2024 to 2025, alongside our core generalist advice services, we delivered a number of specialist services. These included the Money and Pensions Service (MaPS) debt advice, Healthwatch, multiple energy advice projects and partnerships with the Trussell Trust and Yorkshire Building Society.

Clients often come to us needing help with complicated interrelated problems. These have continued to grow in complexity since the Covid pandemic and throughout the cost-of-living crisis. We're uniquely placed to help our clients by offering an integrated approach, with core advice services able to draw upon the expertise of our specialist projects. You can see this in the diagram on p17.

We offer advice from our main Follaton office and six outreach locations:

- The Watermark, Ivybridge
- Trussell Trust food bank, Ivybridge
- St John's Church, Bridgetown, Totnes
- Health & Wellbeing Centre, Dartmouth
- Yorkshire Building Society, Dartmouth
- Quay House, Kingsbridge

We work in partnership with local services and charities to provide reciprocal referral pathways and appropriate signposting to ensure clients receive all the help and support they need.

We advocate for change on the policies and practices that are affecting people living in the South Hams and beyond.



During 2024-25

Our team help thousands of people every year find a way forward with their problems.

6,833
clients helped through our advice channels

£986,484
worth of debt written off for clients

87%
of people would recommend our services to others

22,625
issues dealt with

£2.7 million
in financial gain for clients

84%
of people said we helped them find a way forward

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 our work.

Some examples of our impact are listed here.

Our value to society

During 2024-25 Citizens Advice South Hams generated at least:



£10 million

The total value to the people we help.



£194,346

Total savings to local authorities through preventing homelessness, evictions and mental health services.



£404,394

Total savings to the NHS by reducing use of mental health and GP services.



£1.2 million

Savings to the DWP through keeping people in work.

Hannah’s story

Hannah first came to Citizens Advice through our outreach service at the Trussell Trust food bank in Ivybridge.

Hannah lives with a long-term, deteriorating health condition that makes everyday tasks difficult. When she reached out to us, Hannah was living in unsuitable social housing, and her growing debt was taking a serious toll on her mental health. Our adviser, who regularly attends the food bank, supported Hannah on several issues.

The priority was her housing. With our help, Hannah was able to demonstrate to her social landlord that her property was unfit for purpose. As a result, she was relocated to safe and suitable accommodation and received compensation for the distress and damage to her belongings caused by the poor condition of her previous home.

We also assisted Hannah in setting up affordable, regular payments to her utility providers, helping her stay out of debt. Our adviser also successfully challenged several incorrect charges that had been wrongly applied from other tenants’ accounts.

Today, Hannah is debt-free and feels deeply relieved that the for the first time in many years she is in control of her finances. She is living in a suitable home and enjoying a significant improvement in both her physical and mental health.

“I can't thank Citizens Advice enough. They have been so helpful and understanding. They’ve completely changed my life.”

Hannah



02

How we helped people in 2024 - 2025

How we helped people in 2024-2025

Citizens Advice South Hams provides advice through a variety of channels, including in-person, over the phone and by email. We also provide online advice content on our website and our social media channels.

Advice

Adviceline is our generalist telephone advice service. Using a specialist telephone platform that prioritises local calls, we also assist people from across the country - helping to support the national demand.

As our generalist advice service, the information and advice our advisers give, is extremely diverse helping clients with all manner of issues. The top issues we helped people with in 2023 to 2024 were utilities, benefits, consumer issues, debt and housing.

As well as providing direct support to clients, Adviceline plays a pivotal role in connecting clients to our other services or signposting to the appropriate organisation.

Our capacity to answer as many calls as possible depends on the dedication and availability of our volunteers. Our volunteers donated over 14,600 hours in 2024-2025, adding a financial benefit of £497,160 to our service and key stakeholders, such as the NHS.

Energy advice projects

Our expert advice team run several energy projects, including Energy Advice Project (EAP), Energy Outreach Project (EOP), Carbon Monoxide Advice Project (CMAP) and the Energy Caseworker Project (ECP).

Our specialist energy advisers assist people with billing and meter issues, advice on energy saving measures and review bills to help people save money. They also communicate with energy companies directly on the client's behalf.

Key outcomes for our energy advice in 2024 to 2025 include:

- 8,074 issues dealt with
- £622,634 in income gained for clients
- 271 heated items issued
- 1,195 fuel vouchers issued

Household Support Fund

On behalf of Devon County Council, we distribute fuel vouchers to people struggling to pay their energy bills, along with heated items such as heated jackets, blankets and hot water bottles.

During 2024-25, we worked with our Local Citizens Advice partners across Devon to distribute more than £375,000 in fuel vouchers.

Trussell Trust partnership

In 2024–25, we partnered with the Trussell Trust to provide an in-house adviser at the Ivybridge Food Bank. This partnership allows us to reach those most in need within our community — particularly individuals who may be unaware of, or hesitant to access, our services.

Through this approach, our dedicated adviser is able to meet with clients on a regular basis, offering consistent, personalised support to help them navigate their challenges and work towards long-term stability.

Yorkshire Building Society partnership

Our partnership with YBS enables us to support clients identified by the building society as needing extra assistance. By being present in the branch once a week, our adviser can devote the time and attention required to build trust and create meaningful, lasting change.

Money and Pensions Service Debt advice project

The Money and Pensions Service-funded Debt Advice Project offers free, confidential debt advice to anyone in need.

Our specialist advisers help people manage complex debt situations, providing guidance on Debt Relief Orders, Debt Management Plans, and other suitable debt solutions. They also liaise with bailiffs and negotiate affordable repayment arrangements with creditors on behalf of clients.

Healthwatch

Healthwatch Devon is the independent consumer champion for health and social care. Our Healthwatch champions provide specialist support, guidance and advice in all aspects of health and social care. The champions help clients resolve any health and social care enquiries.

Our partnerships allow us to reach those most in need in our community.

Research and Campaigns

Hidden Homelessness research

In 2024–25, we partnered with the University of Plymouth and colleagues at Citizens Advice Plymouth and Citizens Advice Cornwall to research 'Hidden Homelessness'. Our report, *'I feel like a blot on a computer screen*', revealed the extent of, and problems caused by, Hidden Homelessness and suggested how these could be tackled.

We found there are potentially thousands of people across the South West who are not living on the street, but finding themselves in various and precarious housing situations through little or no fault of their own. This results in them having to sofa surf, share overcrowded accommodation or move back into unsuitable living arrangements with parents and other family members.

Our report found this has been caused by the combination of a lack of affordable housing to rent or buy, continued rising rents and house prices, competition from the holiday and second home market, low wages and high interest rates, all of which show little signs of letting up.

In May 2025, our research won the 'Most Impactful Campaign Award' at the Citizens Advice Research and Campaigns Conference.

Scams Awareness Campaigns

We participated in the national Scams Awareness campaigns, including;

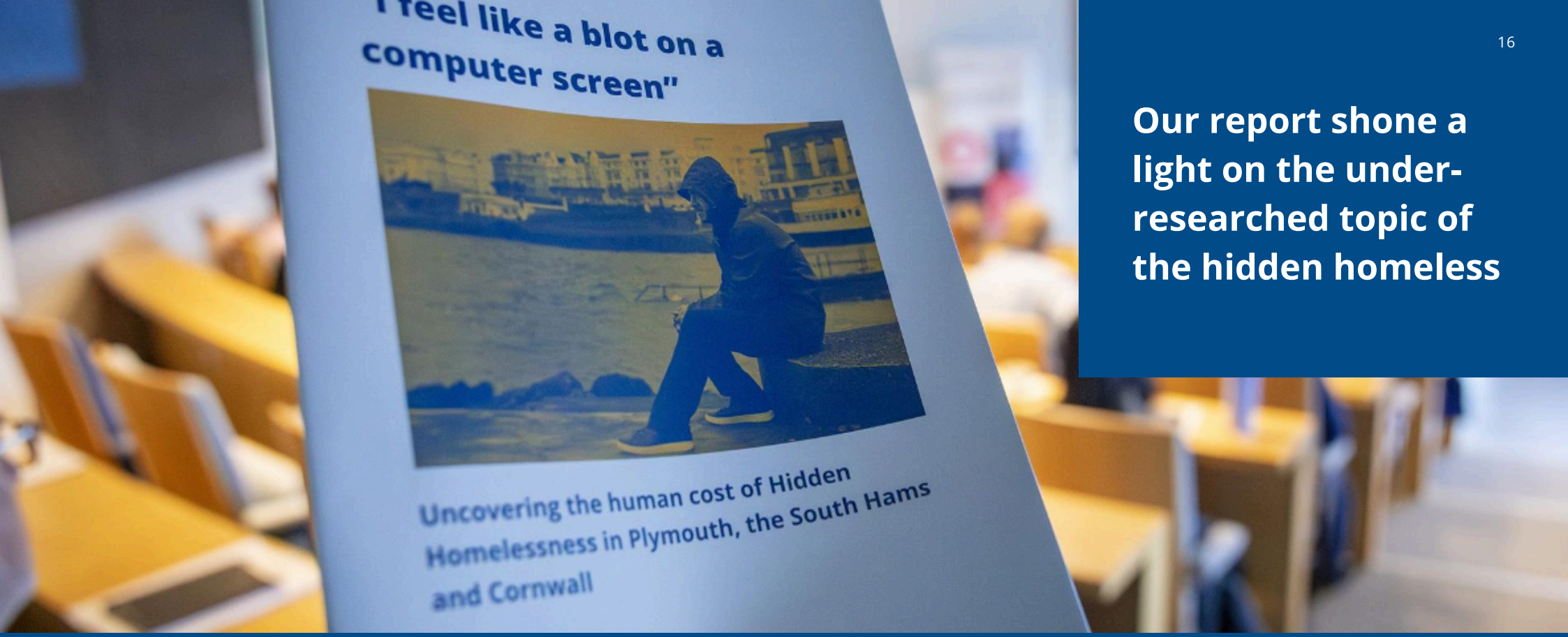
- Financial/Investment Scams Awareness in October 2024
- Online Shopping Scams Awareness In December 2024

MP engagment

Keeping elected officials abreast of our work and using our voice to advocate on behalf of our clients is an incredibly important part of our work.

During the 2024 General Election, we continued to amplify the needs of our clients and worked with National Citizens Advice to put forward policy recommendations to newly elected MPs.

At Citizens Advice South Hams, we work closely with our elected MPs, letting them know how policies and practices are affecting people living in the South Hams.



Our report shone a light on the under-researched topic of the hidden homeless

Our full report, ‘I feel like a blot on a computer screen…’ 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.

Our services

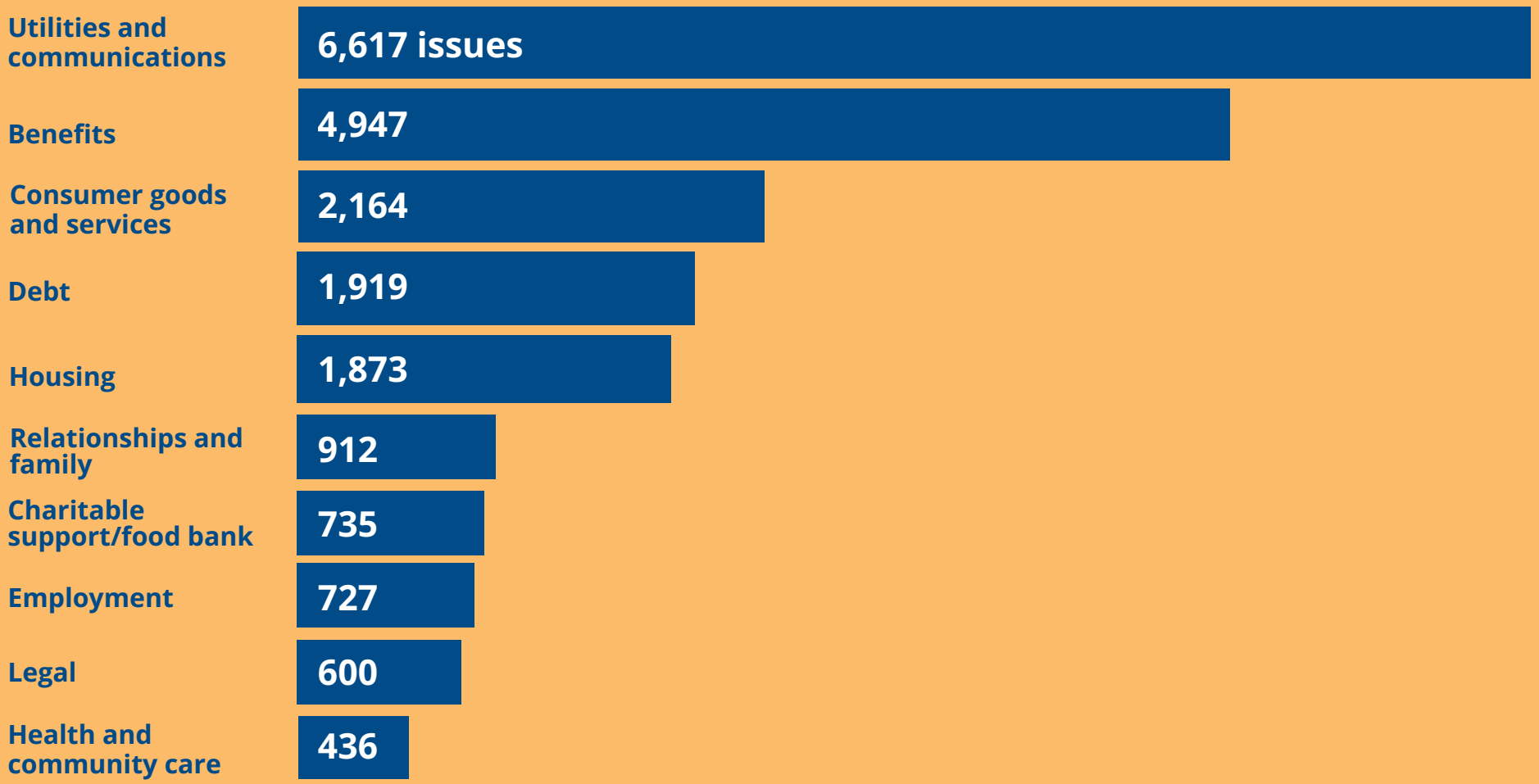
At Citizens Advice South Hams, we offer a range of support tailored to our clients' needs, including specialist advice services and referrals to trusted partner agencies.

1. **Initial gateway assessment** gently explores the client's issues and takes the appropriate next steps.
2. **Advice appointment** Trained advisers dedicate more time and expertise to people's issues.
3. **Benefits team referral** Our specialist benefits team help people navigate the complicated welfare benefits system.
4. **Energy team referral** Our energy team help people with all aspects of their energy use.
5. **Debt team referral** Our specialist debt advisers provide debt and financial capability advice regulated by the Financial Conduct Authority.
6. **Healthwatch referral** Healthwatch champions provide specialist support, guidance and advice in all aspects of health and social care.
7. **Food bank referral** We assess people's situation and refer them to food banks when needed.
8. **Grant Applications** We help clients apply for grants to help improve their living standards.
9. **Local services signposting** We direct people to their services they need within their community e.g. caring organisations.
10. **Advocacy** We negotiate directly with organisations on behalf of clients. We also campaign for change on detrimental policies.

Through our holistic approach to advice, clients feel understood and supported. Even when they come to us with one issue, we're able to identify and address related needs across multiple areas.

The problems people face

In 2024-25, the top ten advice areas were:



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

Community events

Community events are an important part of letting people know what support we provide and recruiting new volunteers into our service.

Top left
Our brilliant volunteer team ran a busy and engaging stall at the Kingsbridge Show in September 2024.

Bottom left
We were delighted to take part in the SkyRise Festival in Totnes. In attendance were members of our Energy Team, Healthwatch Team, and Dr. Katie Porkess, one of our trustees.

Right
Our cheerful Citizens Advice bear made an appearance at the Rotary's Classic Car Show in Staverton in June 2024.







85 years of Citizens Advice

In September 2024, we proudly celebrated 85 years of Citizens Advice with a lunch for our volunteers, staff and supporters.

Top left
Volunteers and staff received long-service awards from the High Sheriff of Devon, Commodore Jake Moores.

Bottom left
An incredible celebration cake made by one of our talented volunteers, Rosemarie.

Right
Caroline Hayman was honoured with a Long Service Award from the High Sheriff, marking 25 years of dedicated volunteering with Citizens Advice South Hams.









03

Treasurer’s report and accounts

Treasurer's report

The certified accounts for 2024/25 show total income of £570,723, compared with £589,647 in 2023/24. Of this, £42,068 was paid directly to partner charities (£90,251 the previous year). This gives a direct income to Citizens Advice South Hams of £528,655, up from £499,396 — a 6% increase year on year.

This growth reflects the success of securing ongoing restricted projects, at a time when both local and central governments increasingly look to our charity to provide essential community support. However, grant income has remained static for several years. Rising financial hardship continues to drive client demand, as more people struggle with escalating debt and basic living costs for rent, food and heating. Although inflation has eased, cost-of-living pressures persist — affecting our clients, staff, and the charity itself, particularly following the April 2025 increase in employers' National Insurance contributions.

Our income remains sustained through a strong focus on securing new project funding to support and expand our free core services, as local government grants cover only a small proportion of our operational costs. The sixteen funded projects outlined in the funding sources schedule primarily benefit South Hams residents and help to cover the costs of delivering our essential advice services. Without these projects — which we compete to secure — we would be unable to maintain the same level of free support to local residents.

Total costs, excluding partner charity payments, were £542,245, compared with £494,062 in 2023/24. The resulting excess of costs over income of £13,577 did not impact reserves, as restricted funds taken as income in the previous year covered this year's expenditure. During the year, we consolidated designated reserves into our general unrestricted reserves, increasing our overall reserves slightly to £130,171, equal to 2.9 months of expenditure, up from 2.6 months last year. While our target remains three months of reserves, we are committed to maximising the use of income to deliver services for

In 2024/25 the total income for Citizens Advice South Hams increased by 6% to £528,655 from £499,396 in the previous year.

clients. The Board of Trustees reviews reserves and associated risks annually and considers the current level to be appropriate for the year ahead.

During 2024/25, we worked with our partners across Devon and distributed more than £375,000 in fuel vouchers as part of the Household Support Fund, of which £119,00 went to people living in the South Hams. As these funds were distributed directly to clients rather than being used by the charity, they are not included within our income or expenditure figures.

Our ability to deliver cost-effective, high-quality services depends greatly on the dedication of over 50 volunteers (excluding trustees). Their contribution represents a significant financial value to the charity, worth around £500,000 in 24/25, and we are deeply grateful for their commitment and support. This figure includes the value of volunteering itself plus the value of skills, employability development and volunteer personal health and wellbeing.

The funding environment for 2025/26 and beyond remains challenging and competitive. Ongoing discussions about devolution and local government restructuring in Devon create further uncertainty for future funding streams. We remain focused on diversifying income and securing new funded projects to sustain our core operations and broaden our free advice services across the district.

Despite these challenges, Citizens Advice South Hams continues to provide a highly efficient, effective, and good-value service to those most in need. We remain extremely grateful to all our funders and partners for their continued confidence and support.

Chris Mottram
Treasurer

We remain focused on diversifying income and securing new funded projects to sustain our core operations and broaden our free advice services across the district.

Accounts - funding sources

Description	Core service	Projects - restricted	Total
South Hams District Council	£60,867		
Devon County Council	£43,320		
Services to LCAs	£17,955		
Town & Parish Councils	£8,235		
Fundraising events	£1,204		
Donations and other income	£2,418		
Bank interest	£9,828		
SHDC outreaches		£10,000	
Dartmouth United Charities		£12,990	
Energy Advice, Energy Outreach		£64,808	
Healthwatch		£79,063	
Household Support Fund		£43,099	
Energy Casework		£34,630	
Trussell Trust		£23,987	
CA Devon - Devon Communities Connect		£4,500	
Totnes Outreach & Advice		£7,913	
Money and Pensions Service		£56,424	
CMAP		£23,220	
Schools Project		£4,450	
Independent Age		£1,525	
National Citizens Advice - Adviceline		£50,033	
Yorkshire Building Society		£10,264	
Total	**£143,827**	**£426,906**	**£570,733**

Accounts - expenditure

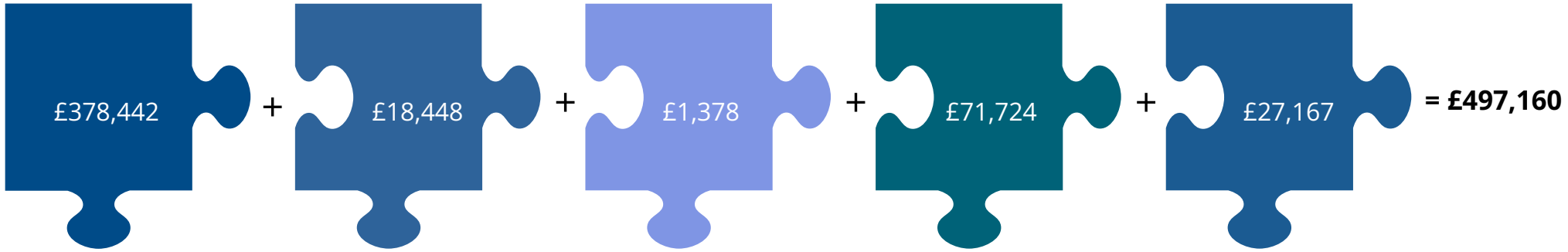
Description	Total
Rent - South Hams District Council	£25,056
Util/service charge SHDC	£10,000
Insurance	£1,748
Telephone & translation services	£1,673
Office expenses	£5,253
Travel & welfare - volunteers & staff	£16,723
Training	£149
Equipment/depreciation	£0
Professional fees, accountancy and legal	£7,901
Equipment & rental leases	£4,949
Salaries/NHI/Pension	£442,349
IT/software/innovation	£16,581
Marketing - advertising and publicity	£724
Repairs and renewals	£3,088
Citizens Advice membership fees/ publications	£5,348
Conference and workshop costs	£498
Citizens Advice Devon partner charity payments	£42,068
Trustee expenses	£198
Total	**£584,306**
INCOME LESS EXPENDITURE	**-£13,573**

Notes

1. Restricted funds of £101,785 were brought forward from 2023-24 to cover project expenditure commitments for 2024/25.
2. Restricted funds carried forward for 2025-26 are £77,843.
3. The total Unrestricted funds carried forward at 31st March 2025 were £130,171, equal to 2.9 months of expenditure.
4. Full copies of the Certified Accounts and Trustees Report are available from the CEO at Follaton House, Totnes or the Companies House website.
5. Accountants: WR Frost & Co, Riverside, Ashburton Road, Totnes, TQ9 5JU.

The value of volunteering

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 £497,160 in 2024.



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



04

Our governance

Our governance and management

Sitting almost hidden behind the frontline workers are a group of volunteers rarely noticed for their contribution to our charity - our board of trustees.

The roles of a charity trustee are to ensure the charity is well-governed and financially sound by setting its strategic direction, making key decisions, and making sure its activities align with its charitable purpose and comply with the law. Trustees are ultimately responsible for the charity's management and must act in its best interests, responsibly manage its resources, and ensure accountability to beneficiaries and the public.

At Citizens Advice South Hams each trustee is responsible for a strategic area of the organisation:

- Governance
- Strategy and planning
- Risk management and compliance
- Financial governance
- People management
- Operational performance
- Research and campaigning
- Equity, diversity and inclusion

Every year, the charity is audited in each of these eight areas against standards set by National Citizens Advice. The three year assessment cycle culminated in August 2025 where we achieved 'greens' in all eight areas, which means we continue to hold the Advice Quality Standard (AQS) accreditation - a national benchmark that shows the service we provide is accurate, timely and well-managed, with an advice team who are appropriately skilled, supervised, and have up-to-date knowledge. It is a benchmark for quality in social welfare legal advice services.

Our trustees come from diverse backgrounds, each bringing a unique blend of skills, experiences, and perspectives. Their combined insight helps shape the vision and direction of Citizens Advice South Hams, ensuring we remain responsive, inclusive, and effective in supporting our communities.

Our trustees play a crucial role in our organisation, offering strategic guidance and ensuring long-term stability.



Our Trustees: Chris Peach, Chris Mottram, Katie Porkess, David Sprent, Tamara Earley, Sue Bolshaw and Louise Pilkington.

Reflections from a trustee

As a long-serving member of the board, both as a trustee and Chair, I've had the privilege of seeing our organisation evolve and strengthen over the years. Being a trustee brings both challenges and rewards, but above all, it offers a deep sense of connection with our community and purpose in the work we do.

As trustees, we hold five guiding principles at the heart of everything we do. We may move between these or apply all five in any given situation, but they remain our golden rules:

- **Scrutiny**
- **Stretch**
- **Support**
- **Stewardship**
- **Strategy**

Our year begins each January with a strategic planning day, when we take a long-term view to ensure the organisation remains financially and operationally sustainable, and that we continue to deliver the right services for our clients. During this session, we review progress against the previous year's business plan, reflect on achievements and challenges, and look ahead to identify external factors that may affect our work.

In recent years, we've reaffirmed our commitment to maintaining a multi-channel approach, offering clients support in person, by phone, and via email. While we explored video consultations, we concluded that a simpler, more accessible model best meets client needs.

The strategy day forms the foundation of our annual business plan, which is developed by the CEO and approved by the Board. Each year, our priorities are structured around five key areas:

- Being accessible to all
- Being a local voice for local people
- Being efficient and effective
- Long-term sustainability
- Being a great place to work

We believe that our people are the essence of what makes us such a valuable service. It's not only the information and advice we can provide, but how that is delivered and what it means to the client. As we developed our organisational values it became increasingly clear just how important these values are**: compassion, acceptance, respect, empowerment**. They form the heart of our interaction with each other, our clients and our community.

Throughout the year, trustees meet regularly to review progress and provide oversight across all areas of governance. Each trustee takes responsibility for a specific area—such as finance, governance, people, risk management, or operations—ensuring thorough scrutiny and support.

Embedded across all areas is our commitment to Equity, Diversity and Inclusion (EDI), reflecting our belief that our organisation must represent and serve all members of our community fairly and equitably.

Our Treasurer plays a key role in monitoring our financial health, ensuring that the charity remains compliant and sustainable. While our reserves are modest, prudent decisions—such as moving funds into higher-interest accounts—have already begun to yield tangible benefits.

We are also fortunate to have trustees with specialist expertise. For example, our HR trustee provides valuable guidance to the CEO on policy and decision-making, and recently designed and delivered training to improve staff confidence in managing difficult conversations. This has made our appraisal process more effective and developmental for all team members.

Our trustees come from a broad cross-section of the South Hams community, and we continue to seek greater diversity in age, experience, and background. While it can be challenging to attract younger volunteers, we remain committed to ensuring our board reflects the community we serve.

We work hard to maintain strong relationships between staff, volunteers, and trustees. Our quarterly team meetings provide an open forum for discussion and connection—alongside informal opportunities to meet over coffee, attend community events, and celebrate our shared achievements.

Being a trustee is far more rewarding than I ever imagined. It has connected me to my community in new and meaningful ways, offering insight into the realities behind the beauty of the South Hams. While this is a place of natural beauty, many local people face real challenges—from the cost of living to access to essential services. Through our collective efforts, we strive to make a tangible difference where it matters most.

Chris Peach
Chair of Trustees

“Being a trustee connects me to my community in ways I never expected — it’s deeply rewarding to help make a real difference in people’s lives.”



05

Looking ahead

Looking ahead

In 2025-26 we are launching two exciting new projects:

Citizens Advice in Schools Project

One in seven children in the South Hams are living in relative poverty with families struggling through the cost of living crisis. Support is available but is too often not reaching the people that need it most. Citizens Advice in Schools will bring the life changing advice they need straight to them.

By placing a Citizens Advice adviser in a school setting, we can bridge the gap, offering convenient and confidential support in a familiar environment. We will help people navigate welfare benefits and financial entitlements, access charitable support, address debt and budgeting issues, and help with housing. Using our holistic approach, we will empower families with the knowledge and tools needed to improve their financial stability, mental well-being, and overall quality of life.

We were able to launch this project thanks to donations from the David Gibbons Foundation, River Dart, Totnes and Kingsbridge Rotary clubs and various district councillors.

RESET Energy Advice Project

We have been successful in receiving funding from the Energy Redress Scheme to roll out an advice project to help the most vulnerable energy consumers to understand their energy bills and reduce their energy consumption.



Contact us

You can contact us by telephone, email, or in person. Details of our outreach locations are available on our website.

Call Adviceline on 0808 278 7948
Monday to Friday 10am to 4pm

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

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



Our funders

Citizens Advice South Hams enjoys support from a range of funders, and we obtain the maximum value for every pound we spend. We would like to thank all of the organisations that have supported us during 2024 to 2025. We are also hugely grateful for the donations from our rotary clubs and town and parish councils, which enable us to keep our outreach services open to help more people within the community.

South Hams District Council

Devon County Council

The David Gibbons Foundation
Registered Charity 1134727

citizens advice

the trussell trust
Stop UK Hunger

Yorkshire Building Society

healthwatch in Devon, Plymouth and Torbay

Rotary International

Money & Pensions Service

Dartmouth United Charities

Independent Age

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 2025.

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