

Annual Report 2024-25

**citizens
advice**

**Torridge, North,
Mid & West Devon**

**The People's Champion
Giving
Trusted Advice in
Times of Change**



Message from Vicki Rowe CEO

Our Annual Impact Reports aren't just a review of achievements in the previous financial year, but a springboard for further improvement and development as we enter our next phase and review our strategic priorities (summarised on page 10 of this report).

In 2024-25 we saw just a 1.1% uplift in the number of people we helped and an 8.3% increase in the number of problems they brought to us. However, the increase in household income generated was a staggering 57.1% higher than the previous year at an amazing £18,240,332.

We continue to focus on growing our reach, developing ways of helping people, learning from our experiences to further improve service delivery and our eyes are wide open to the political and economic implications for the future of charitable organisations. We are, however, well placed to rise to those challenges not least because we have high levels of expertise in key areas, enabling us to move forward with positive strides.

We have unwavering commitment to help as many people as possible and reduce unmet demand as increasing numbers of people reach out to us for help. The impact on well-being in our communities as a result of our work cannot be underestimated as indicated by client stories highlighting the very real suffering endured by people in difficulties and feedback from grateful clients. Our fiscal value to society is very real and without our work, the picture in local communities would be grim and potentially unmanageable.

This report is hard hitting, but will hopefully give you a lasting impression of the invaluable work we do and the importance of us being able to perpetuate this ongoing and vital contribution to our society.



Reflections from Jilly Collins Chair of Trustees

I am constantly impressed by this Charity's ability to continue to adapt to change in its efforts to help more people and reduce the levels of unmet demand. Not only do we constantly strive to grow our volunteer numbers, but our recruitment and training techniques have been revised and updated to ensure potential volunteers have a very clear picture of what they are becoming a part of and what is expected of them.

We have opened new outreach offices in some of our most rural areas, we have introduced email and video advice and it is possible for clients to book their own appointments with us online.

Of course, not everyone has the facility or ability to make use of these new facilities, but the fact that some can, means that we get to reach those who can't that bit sooner than we otherwise might.

These results are a testament to the dedication, compassion and commitment of our entire workforce that has worked together tirelessly to help people who, in growing numbers, are reaching out to us as they deal with the challenges of everyday life.

Year on year, CA TNMWD makes a vital contribution to the local community which we serve, and we are poised to carry that forward into the next financial year. This is particularly crucial given the changing political climate. Devolution is going to have a significant impact on local Citizen Advice offices. Whilst this presents challenges, it also offers opportunities for us to extend our reach, explore new funding options and benefit from economies of scale.

The difference we have made to people in Mid Devon



3,121

people helped



10,628

problems solved



£3,616,651

household gain



70% of people say they feel less stressed, depressed and anxious thanks to our help.



47% of people say their health has improved thanks to our help.



86% of people would recommend our service



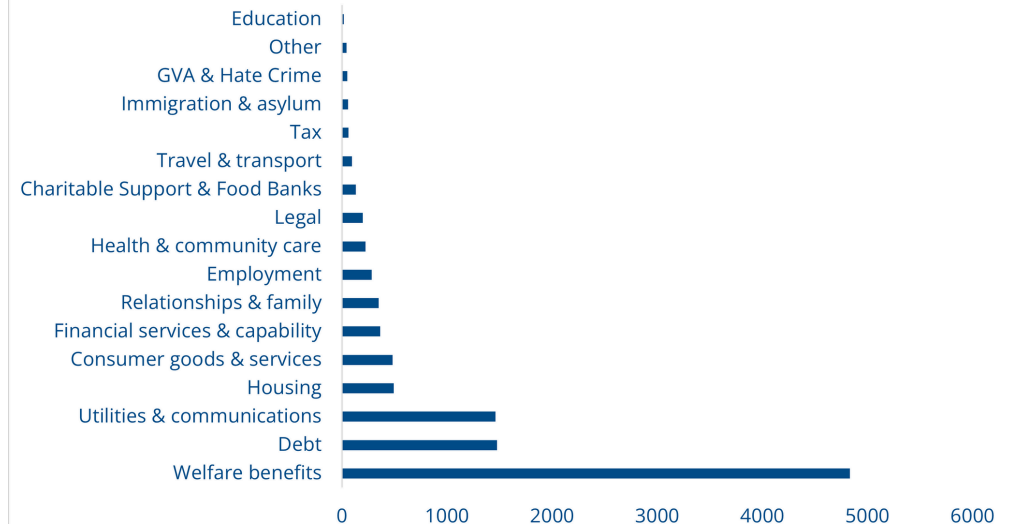
85% of people say our service helped them find a way forward



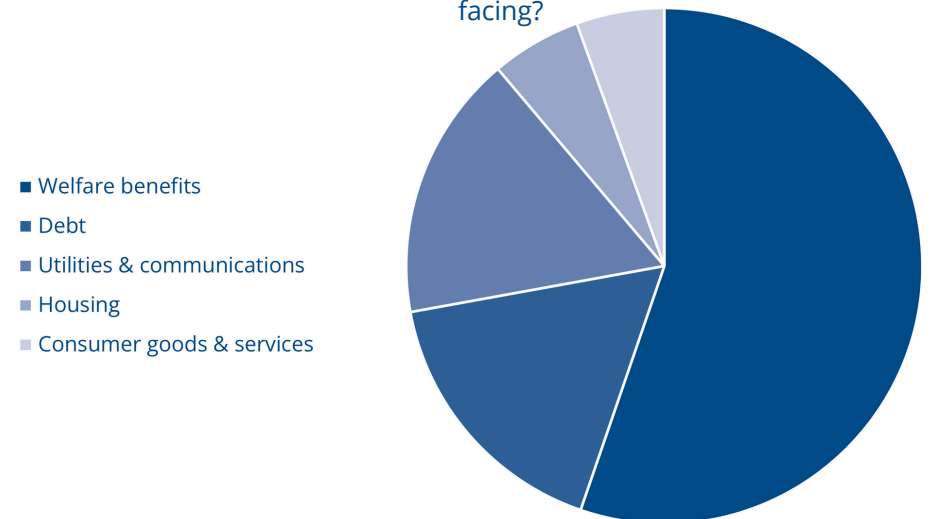
86% of people would not have been able to resolve their problem without our intervention

Our Clients' Problems in Mid Devon

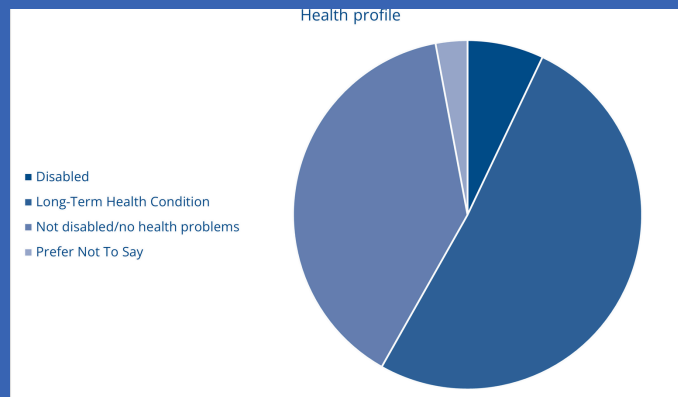
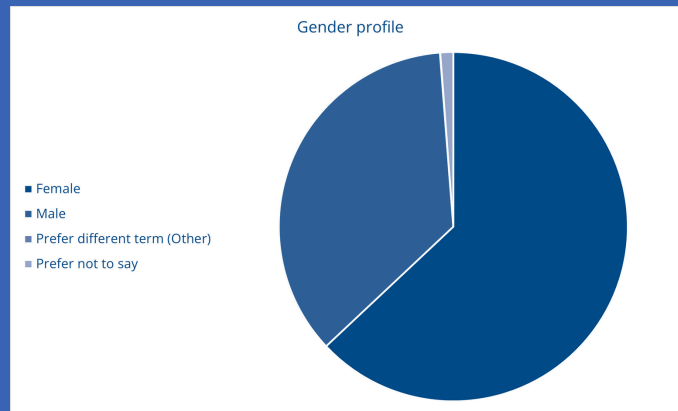
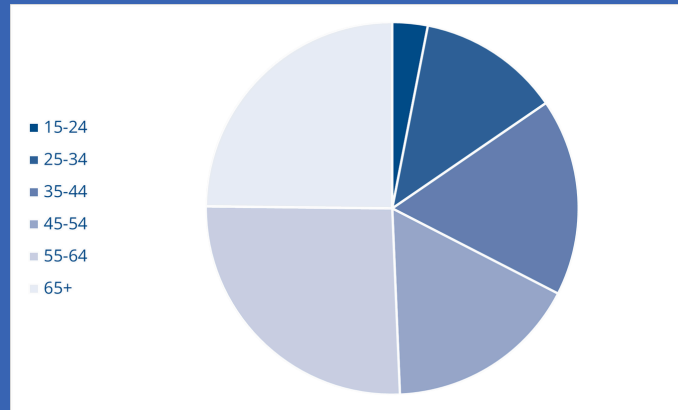
What problems are people in Mid Devon facing?



Top 5 Problems in Mid DevonWhat problems are people in North Devon facing?



Our Clients in Mid Devon

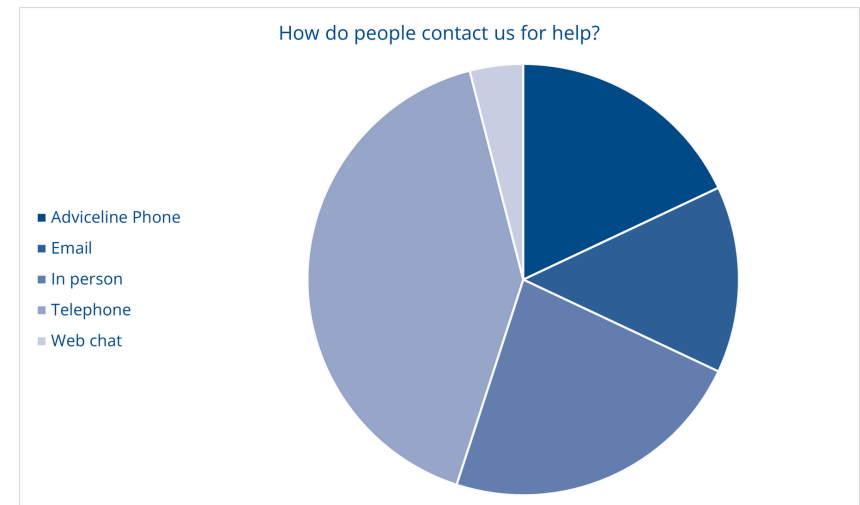


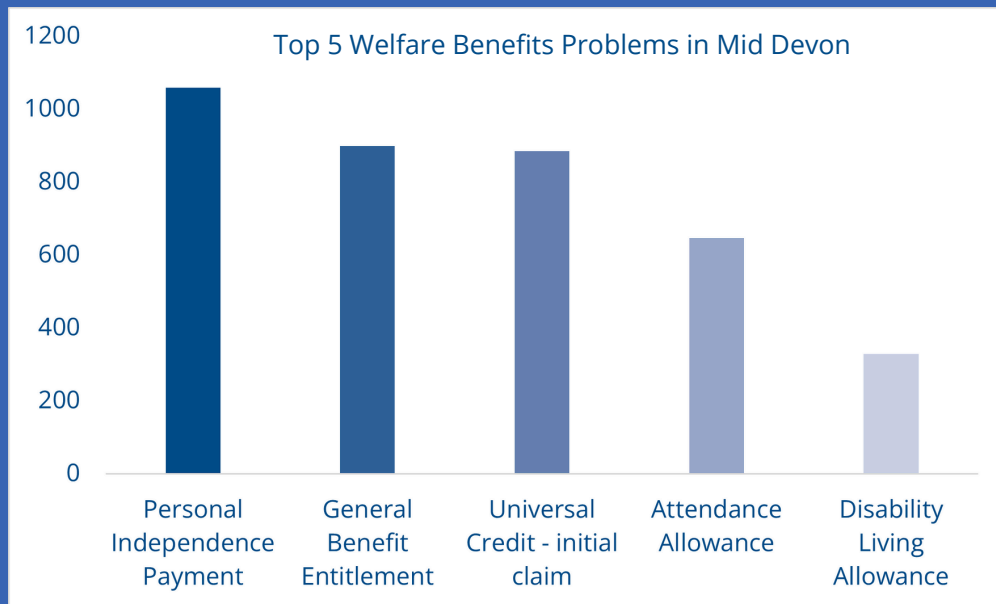
Jane's story

Jane had recently been diagnosed with cancer. She had tried to apply for Attendance Allowance (AA) to help pay for additional costs she was incurring as a result, but had been turned down as she had omitted some information.

One of our specialist Macmillan welfare benefits advisers helped her to reapply. This was subsequently awarded at the higher rate of £108.55 which was a massive relief to Jane. She said that she had been finding it very stressful covering the travel expenses from her rural home to the hospital for treatment three times a week but this award changed all of that.

Jane said "I'm sure that without your expertise in this area, my application would have been rejected. Your help was invaluable."



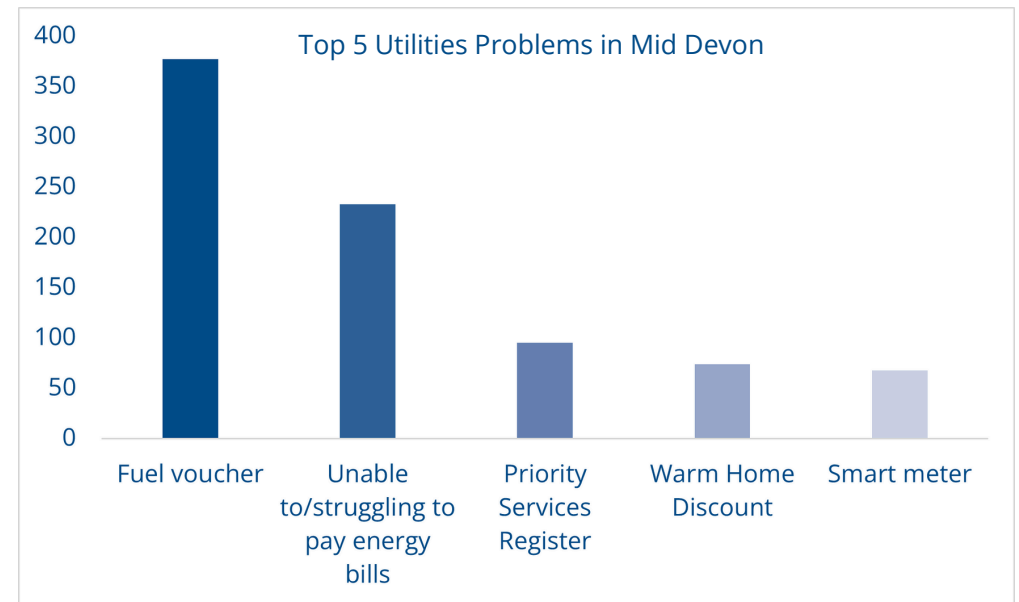


John had been fitted with a stoma following a cancer diagnosis. He had also had a heart valve replacement, ongoing angina and breathing difficulties. His health was deteriorating and he wanted help with Devon Home Choice.

Because of his health issues, he had been given a lifetime Personal Independence Payment award of standard rate for daily living and though he had recently started to receive his State Pension, his worsening health made him question whether he would be able to afford care if and when he needed it.

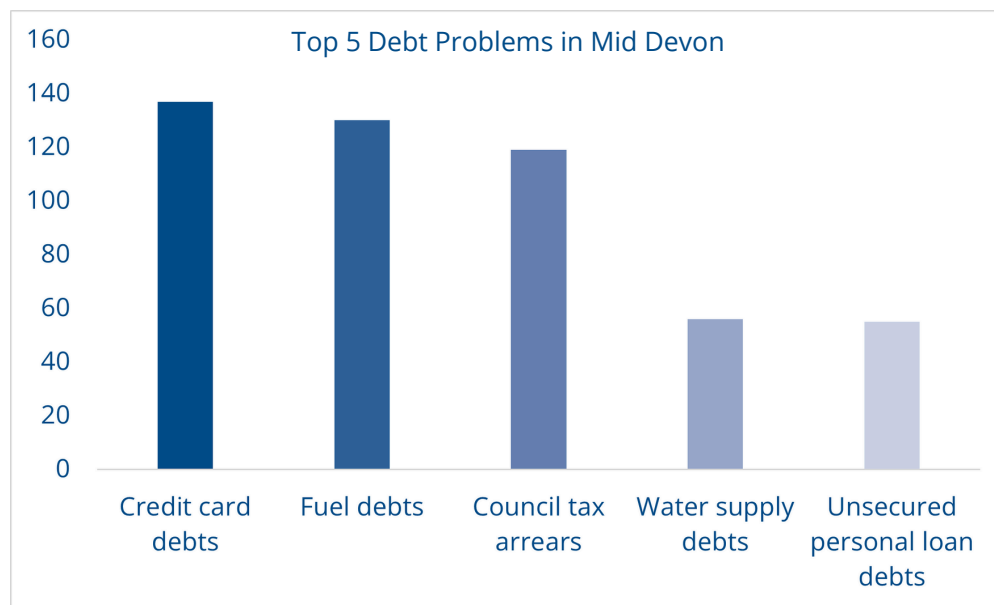
Our benefits check showed that John was entitled to claim £47.30 per week Pension Credit which would give him full Council Tax relief and he would be eligible for Housing Benefits as his rent cost less than the Local Housing Allowance. This all amounted to an extra £7,784 a year.

This was a huge relief for him and if he was unable to access alternative housing through Devon Home Choice, it allowed him to look at alternative private rental options and home health care.



Rosie contacted us for help with her divorce following an acrimonious separation. She was struggling financially and had a 3 year old child. She was referred to our energy team and they found that she was receiving all the benefits she could get. However, we gave her tips on reducing energy consumption by up to £650 over the year and we issued her with £297 vouchers to top up her pre-payment energy meters. As she had a young child, we told her to contact her energy supplier and ask them to add her to the Priority Services register so she could get extra help if she needed it. We advised her that she was entitled to the Warm Home Discount which would add £150 to her energy meter and we issued a further £594 energy vouchers.

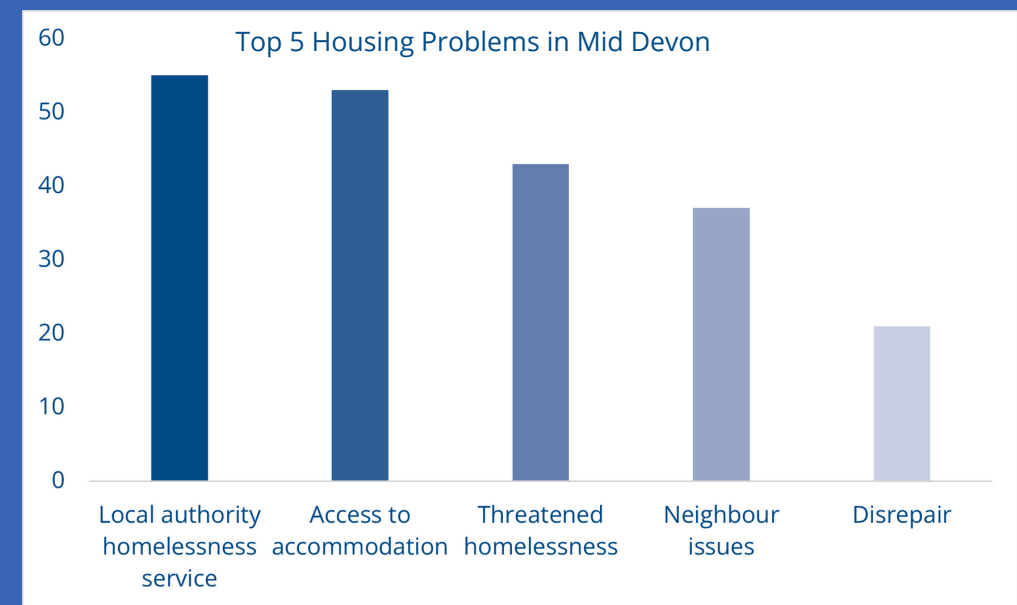
We helped her find ways to pay for her child's school uniform and helped her apply for WaterCare from her water company to reduce her bill. We applied to the Household Support Fund as her son needed bedroom furniture having moved from the family home. We then issued Rosie with foodbank vouchers all of which helped her get back on her feet after leaving a difficult marriage.



Jamie's cancer was no longer responding to treatment so he was in palliative care, his partner's care being supplemented by carers as his condition deteriorated. She had given up work to care for him and they had relied on credit cards and loans to get by but had still built up a certain amount of household debt.

Our specialist debt adviser established that they had a negative budget of £400 per month and there was little they could do to reduce outgoings due to the demands of managing his health problems. Our adviser wrote to Jamie's creditors advising them of the situation, informing them that the situation would only worsen as the stress took its toll. Some agreed and wrote off £1,471. Others said that they were unable to cancel the debts but would stop pursuing payment and if circumstances changed, to let them know so that a payment plan could be agreed.

We advised Jamie's partner to apply for a Debt Relief Order to remove debts in her sole name and this was successful. With just over £38,000 being cancelled, she was able to focus on caring for Jamie.



Becky had left an abusive relationship and was being supported by a domestic abuse charity supporting her with her homelessness. She was finding it difficult to settle into temporary accommodation due to PTSD, a result of the abuse. Though registered as homeless with the Council, they were concerned that if she left the temporary housing, she would be making herself intentionally homeless.

Becky met our adviser at Ilfracombe foodbank. We spoke to the housing officer to reiterate Becky's circumstances and to the domestic abuse charity's housing specialist who said that Becky had been offered a flat but it was in the same block as her abuser.

With our support and that of the domestic abuse charity, Becky felt able to look for private rentals and when she found a flat she wanted to rent we helped her apply to the Council to pay for her first two months rent. Her abuser had taken control of her bank account and was receiving her Universal Credit payments but we helped her apply for a new bank account and update her UC journal. Becky moved into her flat and started rebuilding her life.

Our Work with Social Justice

We not only help people with their every day problems and challenges, we know that some of the tough challenges people face can't be solved by one adviser or local office. We will address complex challenges or deep-rooted issues to advocate for change and help people face fewer problems. We maintain comprehensive documentation to support our efforts. The chart summarises the key areas over the year.

We engage with people across the areas we serve, undertaking surveys to highlight inequalities in our society and maintain data to support our campaigns for policy change to make society fairer. We continue to engage with our MPs and other key influencers.

We recently undertook a survey to review the levels of digital exclusion and in collaboration with our neighbouring Citizens Advice offices across Devon. We have played an active role in the Housing Disrepair Survey highlighting the vulnerability of people in some rented housing. We are also participating in the Coastal Communities Group examining the effect of seasonal work on clients living in coastal areas.

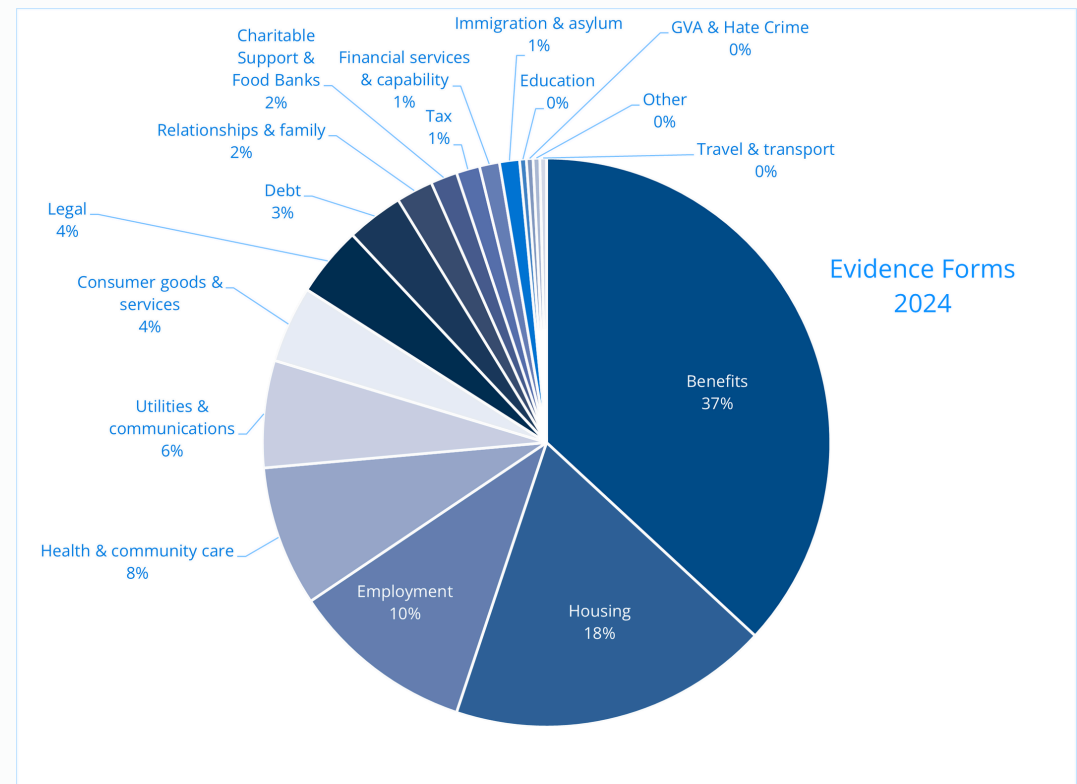
Karen Plum, a dedicated Research & Campaigns volunteer with CA TNMWD was recently awarded an "Unsung Hero" Award at the National Research and Campaigns Conference this year which is a tremendous (and well-deserved) achievement.

Please follow this link to our comprehensive Living Standards Report

<https://citizensadviceetnmwd.org.uk/wp-content/uploads/TNMWD-Living-Standards-Report-2024-final.pdf>

This link will take you to a short video clip which endorses our commitment to essential social reform

<https://youtu.be/cQxKXK7te44>



Our Trusted Partnerships

In Partnership with other organisations sharing our passion and values, we are able to help people with specific problems.

The logo for Macmillan Cancer Support, featuring the word "MACMILLAN" in white capital letters above "CANCER SUPPORT" in white capital letters, all on a green rectangular background.

Click here to see our
video https://youtu.be/nbGq_3FZmg

Our Macmillan Team helped 1,382 people with 7,558 problems generating £7,304,431 extra household income across our whole Devon project including £4,656,799 generated by the CA TNMWD team.

The logo for Quids for Kids, with "QUIDS FOR KIDS" in large, colorful letters (purple, green, orange) and a row of ten yellow coins below it.

Our Quids for Kids Adviser helped 198 people with 1,280 problems, increasing household income by £898,283.



Our Mid Devon Lottery funded team have helped 292 people with 1,733 problems generating an increase in household income of £827,702.

Other Partnerships enabling us to provide specialist advice include



This team has helped 219 people with 2,252 problems boosting household income by £883,137



**Okehampton
United Charities**
Funding for the Community

nationalgrid

Thanks to the Energy Advice Programme we have helped 382 people with 3,376 problems, boosting household income by £518,212.

The logo for healthwatch, with "health" in blue and "watch" in green, where the "a" in "watch" is a stylized green eye.

Active and Visible in our Local Communities

We will take every opportunity to join in events that enable us to promote our work, our partnerships and the many benefits of volunteering with us. Here are just a few examples.



Braving the winter chills of Barnstaple Pannier Market promoting our Healthwatch project.



Promoting our services at the Bideford Soap Box Derby



Celebrating our Macmillan and Healthwatch partnerships at The Cedars



Getting acquainted with the locals at Agricultural Shows in the summer



Conducting surveys at the North Devon Homes Fayre
Vital to our Advocacy work



In Okehampton Library



Promotion in Bideford Pannier Market



Enjoying summer sun exhibiting at Petroc



Meeting Barnstaple's Lady Mayor whilst promoting the benefits of volunteering with us

Our Value to Society

£ 947,860

At our heart, we're about people helping people and, from our earliest days, this has included volunteers working alongside paid colleagues. A key element of how we'll always operate is by the amazing power of volunteering. We'll continue to develop our volunteering models to maintain this contribution to our service, and the connection this provides to our communities. This is the equivalent monetary value of our volunteers at CA TNMWD.

Overall Public Value of our Service £20,484,672

For every £1 invested in us the fiscal value is £2.37, public value is £15.84 and £9.24 to the people we help



Total savings to NHS
£464,741



Savings to DWP by keeping
people in work
£1,529,112



Savings to housing providers by
preventing evictions
£7,234,032



Public value improving clients'
wellbeing (emotional, family
relationships & positive functioning
£14,085,089

What people say about us

"Ros was brilliant." (Quids for Kids). "She was knowledgeable and empathetic. Thank you for the work you do!"

"They helped me navigate my way through benefit forms and supported me to get my applications in. I would have given up without them and I can't thank them enough now."

"Very understanding. Took time to listen, gave me the information I needed. A very pleasant experience."

"I think the service and the people within and around the service are invaluable; so helpful and respectful."



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advice**

**Torridge, North,
Mid & West Devon**

**Here are the ways to contact us
when people need help**

**Or why not follow us on
Social Media**



<https://www.linkedin.com/company/87084309/admin/feed/posts/>

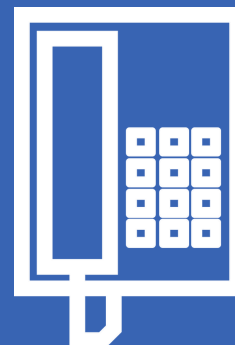


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<https://x.com/CATNMWD>

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and have
Advice Quality Standard
accreditation**



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AdviceLine on
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**Visit our website
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or to email your inquiry**



**See details of our local offices on
our website and either make an
appointment to see us or
see when our drop-ins are
available.**