

Citizens Advice TNMWD 1-3 Bridge Buildings The Strand Barnstaple EX32 8LW

graham.vingoe@ruraldevoncab.org.uk

Tel 01271-312948 www.ruraldevoncab.org.uk

Sunday, 10 January 2021

Dear Kate

Ref: Frithelstock Parish Council Donation to Citizens Advice

Citizens Advice Torridge, North, Mid and West Devon offers a free service to members of the public across the Torridge District Council area, providing advice and information for the benefit of the individual and the community. Many members of the public come to us in difficult circumstances when they have no one else to turn to, often in life changing situations.

The Covid-19 Pandemic has had a significant detrimental effect on the economy of Torridge as well as the health and wellbeing of many of our clients. Devon County Council have forecast that the economy of Devon will shrink by 8% this year and nationally 1.3 million homes have fallen into council tax arrears alongside a 20% drop in household income with household debts increasing as a result. National Citizens Advice predictions suggest that there will be a 60% increase in the number of queries regarding household debt in the next few months. The pandemic has adversely affected much of society but especially young people, those in insecure employment, and who have health problems placing them at greater risk from the virus. Evidence also shows that these effects are significantly increased in rural areas such as ours, and that general anxiety levels about the increased risk of debt, redundancy and potential loss of jobs and homes are also higher.

At Citizens Advice, we have been working constantly to ensure that our service adapts to meet the challenges of our clients in these times. In order to continue to provide high-quality advice and guidance, we have switched delivery towards internet and phone-based services which remains tailored towards meeting individual's needs efficiently and effectively

We pride ourselves on our credible reputation for giving high quality advice. To ensure our 22 Bideford-based volunteers are providing this standard, we continually update and support our volunteers with training on complex enquiry areas. Training is a large expense for our organisation along with the need for experienced paid supervisors to support our volunteer advisers. We receive no financial help from our National Body, operating as an independent charity.

Last year (2019-20) 2434 clients from Torridge accessed our services for advice and information on 3741 individual issues with benefits and Tax credits being the most common issue requiring advice. Last year in Torridge we helped clients to receive over £2.4 million of income gain to which they did not know they were entitled. This financial support was then brought back into the local economy.

Our priority will continue, within available resources, to provide a quality service whilst at the same time seeking ways to improve that service.

Citizens Advice Torridge, North, Mid and West Devon is authorised and regulated by the Financial Conduct Authority (FRN617776). If you're not happy with the service or advice you receive you have the right to make a complaint. If CA(TNMWD) are not able to resolve your complaint you can ask the financial ombudsman service to investigate for you. Full details of our complaints policy can be found at www.citizensadvice.org.uk/about-us/contact-us/complaints and details of the financial ombudsman service can be found at

www.financial-ombudsman.org.uk

We will look to see how we can increase our levels of efficiency and expand the range of services we can offer. We also have a number of specialist advice projects that your community can access including a service for cancer sufferers, support and advice to families with young children, carers and help for people who have financial problems.

For every £1 of Local Authority funding we receive, we generate £3.47 in fiscal benefit. We would be extremely grateful if your Parish Council would consider making a donation to our valuable service to enable the residents of your Parish to continue to access free, independent, confidential and impartial advice.

If you would like any further information, please feel free to contact me. Thank you for your support.

Yours sincerely,

Graham Vingoe

Business Funding and Development Officer

Citizens Advice TNMWD