

## Celebrating 85 Years of Advice



In September, we celebrated 85 years of service to the community at a special event in Dartington attended by the High Sheriff of Devon.

Our staff and volunteers from across the district took part in a long service awards ceremony and lunch at The Cott Inn, where Commodore Jake Moores, paid tribute to the work and commitment of Citizens Advice in helping people overcome their problems.

Set up at the start of the Second World War, the Citizens Advice service was initially formed to address the immediate needs of communities under wartime regulations and the service continues to provide free advice and support today.

I'd like to pay tribute to the people who are the backbone of our charity - some of whom have volunteered for us for many years. They deal with so many different kinds of problems, and offer calm and quality advice to people across the South Hams and beyond. I'm often in awe of their commitment and so grateful they chose to volunteer and work for us - they make Citizens Advice South Hams what it is - an amazing independent advice charity.

We were delighted to have Commodore Moores who presented the long service awards to volunteers and staff. These included a 25 Years of Service Award for Caroline Hayman and Viv Oxley and a 20 Years of Service Award for four members of our specialist benefit team.

He praised the charity for its work and the valuable contribution it makes to the community, and presented the charity with the High Sheriff's award to honour the occasion.

Our Chair of Trustees, Chris Peach, has said: "Over the past 85 years, Citizens Advice has evolved to meet the changing needs of the community but has remained steadfast in its mission to help people find a way forward with their problems and to improve the policies and practices that affect people's lives.

"We intend to be around for the next 85 years to help people with whatever life may throw at them. We couldn't provide this service without our incredible volunteers, so if anyone would like to join the team please see our website and get in touch."

I fully echo Chris's words and we'd love to welcome more people to join us helping those who need independent guidance and advice.

Information on volunteering opportunities with Citizens Advice South Hams can be found on their website [www.southhamscab.org.uk/get-involved](http://www.southhamscab.org.uk/get-involved) or email [recruitment@southhamscab.org.uk](mailto:recruitment@southhamscab.org.uk).

We'd love to hear from you!

**JANIE MOOR**

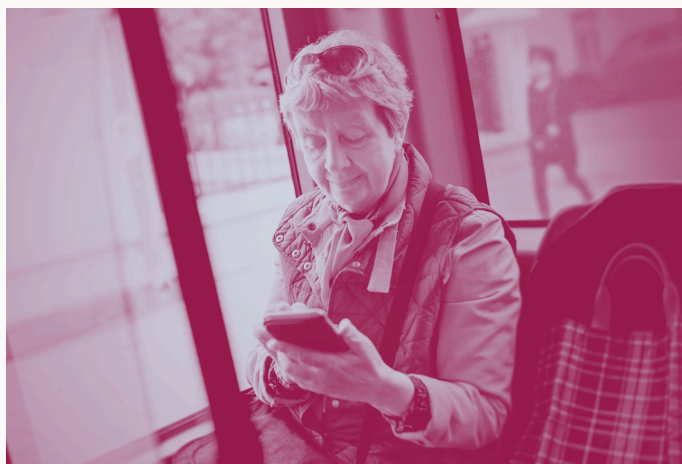
**Chief Officer**

Citizens Advice South Hams

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# Claiming Pension Credit this Winter



Pension Credit is a weekly boost in your income and it's based on what money you have coming in.

## Are you eligible?

You might be able to get Pension Credit if you:

- Have reached state pension age
- Don't have too much income or savings
- Live in the UK

There are 2 parts to Pension Credit. They're called:

- Guarantee Credit
- Savings Credit

You might get one or both parts.

**Guarantee Credit** tops up your weekly income to a minimum amount.

**Savings Credit** is a small top-up for people who have a modest amount of income or savings. It's only available if you reached State Pension age before 6 April 2016.

It's worth applying even if you don't think you'll get much. You can still be working, as long as your income isn't too high. Unlike the State Pension, you don't need a National Insurance record.

It is estimated that up to 880,000 households are missing out on Pension Credit, and it is worth, on average, £3,900 per year, providing additional benefits such as help with Council Tax and Housing Benefit and a free TV licence for those over 75. In the South Hams alone, £2.7m of Pension Credit goes unclaimed.

For more information on Pension Credit, [visit the national Citizens Advice website](#)

You can [apply for Pension Credit online](#) on GOV.UK. Or call the Pension Credit claim line on 0800 99 1234.

If you need support with your claim, please contact us and we can assist you.

## Winter Fuel Payment

The Winter Fuel Payment (WFP) is a payment you can get once a year to help towards heating costs.

Eligibility for the Winter Fuel Payment has changed this year. Now you'll only get the Winter Fuel ment if you also get certain benefits including Pension Credit or Universal Credit.

If you're entitled to the payment, you'll get a letter in October or November and it's usually paid automatically. You'll get £200 if you're aged under 80 or £300 if you're over 80.

The latest date to apply for Pension Credit and still qualify for Winter Fuel Payment is 21 December 2024.

If you need help keeping warm or are concerned about paying your energy bills, our local specialist energy advice team may be able to help.

**You can contact us on 0808-278-7948 or call in at one of our offices or outreaches. See [our website for details](#).**



# Watch out for scammers

## Citizens Advice is launching a new public campaign to warn people about investment scams.

There are lots of different types of scams emerging, such as:

- Scammers posting investment opportunities on social media offering large profits.
- Fraudsters using high pressure sales techniques to get vulnerable consumers to invest in their schemes

### Protect yourself from investment scams

- Check for language such as 'loophole' or 'guaranteed returns.' These can be warning signs of a scam
- Don't be rushed into signing up, even if you think you might miss out on a good deal.
- Do not provide personal or bank details straight away.
- If you're contacted unexpectedly by a financial business or individual, make sure you reply using the contact details on the Financial Services Register [fca.org.uk/firms/financial-services-register](https://www.fca.org.uk/firms/financial-services-register). If you can't find a firm on the Register, call the FCA on 0800-111-6768
- Scammers may imply that they know you have a friend that has signed up for the investment opportunity by using common names to create familiarity or trust. Don't engage with callers using this method
- If you think someone is calling to trick you into giving them money or your personal details, hang up and call 159. This is a secure service that connects you directly with your bank.
- Find out if your bank uses this service at [stopscamsuk.org.uk/159](https://stopscamsuk.org.uk/159)

[southhamscab.org.uk](https://southhamscab.org.uk)



- Scammers sometimes clone legitimate investment companies, using their own phone number and website details. You can visit the Financial Conduct Authority (FCA) website [fca.org.uk](https://www.fca.org.uk) to check if an investment opportunity has been reported as a scam and check if an investment company is registered with the FCA.

## How can you help us?

As a local community charity, we're always looking for new volunteers to join our team and donations to help us reach more people in the South Hams who need us. If you can help, please visit the Get Involved section of our website.

### HOW TO GET ADVICE



**0808 278 7948** (freephone)  
Monday to Friday  
10am to 4pm



Check out information on a wide range of subjects on our **website:**  
[citizensadvicesouthhams.org.uk](https://citizensadvicesouthhams.org.uk)



Come and see us  
**Follaton House, Totnes**  
Monday to Friday  
10am - 1pm, 2pm - 4pm

Weekly outreaches in  
Ivybridge, Dartmouth,  
Kingsbridge.

**[See our website for details of times and locations](#)**