NAVIGATE



Impact Report

2023/2024

Funded and supported by:

WISERMONEY

COMMUNITY FUND

The Henry Smith Charity

Mid Devon DISTRICT COUNCIL

TORRIDGE DISTRICT COUNCIL

British Gas Energy Trust

WHERE DO WE WORK?

Across the predominantly rural areas of Devon and Somerset:



"It's the best thing I did answering Maria's message. She's helped me in more ways than I think she knows she's helped me. 'Cos she hasn't just helped me with the debt; it's because she saw me as me. All you need is one person to unlock that lock and then everything gets rolling. She was a lifesaver, I wouldn't have my house now, I wouldn't have my garden."

Molly, Client.

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EXECUTIVE SUMMARY

Navigate aim to enable people and communities to be better equipped and to know more. We provide a range of services and projects about money. We provide money and debt advice tailored to individual needs to support people with debt, checking they have the correct income and advising on what options are open to them. We run Navigate the Money Maze courses – interactive educational workshops to help people increase their skills, knowledge and confidence to manage money. We work with the Torridge Rough Sleepers project and administer the Mid Devon District Council Household Support Fund.

Many peoples basic needs are not being met in today's world. This report offers a glimpse into the impact and outcomes Navigate achieved during 2023-24, highlighting the crucial role our service plays in equipping individuals with the knowledge, skills, and confidence needed to tackle financial challenges.

Our work has collectively generated over £3.4 MILLION in social value through accessible, person centred money and debt advice and education services.

Typically, every £1 invested in Navigate will result in direct financial benefits for our clients of:

£1.43 of debt written off

£3.00 of debt identified/ managed

£1.62 of annual gains in income secured

Individuals have benefited from:

24,983 actions completed on behalf of clients

3,724 successful outcomes recorded

£1,082,957 of debt written off

£2,283,405 of debt identified and managed

£1,233,071 of annual gains in income

For every **£1.00** invested in Navigate services the Social Return on Investment is **£4.62**

As a result of our services the calculated Social Impact exceeds **£3.4 MILLION**

Long term changes in behaviour have been reported by our clients. In surveys following case closure, they tell us:

90% feel more confident making financial decisions

90% state being more in control of their money

100% report feeling better since receiving advice

100% reported checking their bank accounts regularly

100% state that the service was valuable to them

Other comments provided as part of the survey included:

"I was in a position where I was quite frankly terrified after a bailiff visit a week before Xmas.. I had spent the holidays with the curtains closed afraid to answer the door. The ladies I dealt with were quite literally life savers. Invaluable service. I can't praise Becky enough."

Over 500 people have accessed 'Navigate the Money Maze' workshops, all reporting gaining new skills to manage their money:

96%
have a better understanding of the choices available for managing their money

86%
feel more confident about managing money/finance

93%
plan to use a personal budget to help them manage finances at home



100% of referral partners responding to our survey tell us they would recommend our service to others and how vital and important it is to maintain our service for local people.

"The work delivered by Navigate is extremely important. It's a bespoke service that supported people in a person-centered way and is crucial for the vulnerable people of the local area."

Referral Partner.

INTRODUCTION

During the past 12 months, April 2023 to March 2024, we have continued to witness the struggles faced by many people whose basic needs are not being met in today's world. Achieving financial resilience is harder than ever, with more clients facing deficit budgets and increased worry as the cost of living rises while incomes stagnate.

In these challenging times, I am immensely proud to be working for Navigate and with a team that genuinely cares about people; a team who actively seek ways to help and find solutions to improve people's lives. We strive to provide the highest quality advice, support, guidance, and overall service to everyone who comes into contact with Navigate and our unique service. Our Values are embedded in all aspects of our work:

Understanding: We listen and work collaboratively to understand an individual's needs and wants. We adapt to provide a personalised approach to deliver flexible and accessible support. We value people and we know everyone's circumstances are different.

Knowledge: We invest in our team to be experts in our field; we commit to checking, challenging and researching and only sharing knowledge which we know to be true.

We teach capability to help people make informed decisions and to help them build their own skills, knowledge and resilience.

Respect: We treat everyone equally by always being fair, polite, and honest. We will always do what we say we will do and act with integrity, compassion, kindness and care.

As we head into the new financial year, we have many challenges to face. Our priorities include:

- Increasing our education offer by broadening the reach and volume of our courses and workshops to prevent the cycle of poverty and debt.
- Building financial sustainability to continue delivering accessible, consistent services.
- Working with our staff and clients to support those facing poverty and exclusion, and creating service capacity to meet the increasing demand for advice.

We thank everyone who supports Navigate: our dedicated staff who bring experience, passion, and commitment to our work every day; our clients who bravely seek help and trust us to work with them towards their financial goals; our trustees who volunteer their time to provide governance and support; and our funders and stakeholders who enable us to provide accessible, person-centred services that really do change lives.

We learn, develop, and grow from our experiences year on year, and this report shares our achievements, challenges, and learning over the past 12 months. We hope you enjoy reading the 2023-24 Impact Report.



Mel Allen
CEO

WHO ARE WE?

Navigate are a Charitable Incorporated Organisation; a registered charity dedicated to providing high quality, accessible debt and money advice and education services.

Personalised money and debt advice services are delivered in the county of Somerset and in the Devon Districts of Mid, North and West Devon, and Torridge. Our client group are people who are often hard to reach. Socially isolated. Rurally isolated. In fuel poverty; digitally excluded. In debt. They can be at risk of homelessness, fleeing from domestic violence, or facing a change in circumstances that they feel powerless to control.

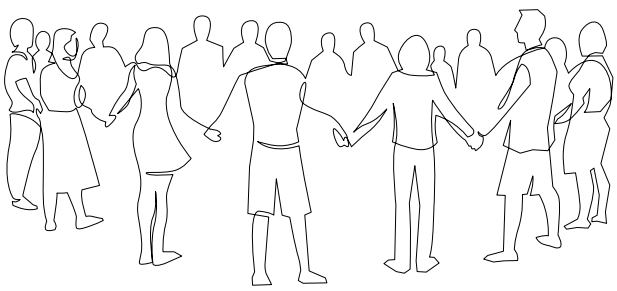
Navigate deliver educational workshops called 'Navigate the Money Maze' to help people develop crucial budgeting skills to feel more confident and informed when making financial decisions. We also develop skills and strengths to improve employment prospects. These workshops are available across Devon and Somerset, and outside our standard service area, extending our impact and supporting financial literacy across a broader community.

Navigate value partnership working; we know working together enhances our services and gives a better service to our clients.

We have formal partnerships with Mind in Somerset and Encompass South West called Wis£rmoney. This delivers a number of projects across Devon and Somerset combining specialist debt and money advice with mental health support where needed.

WIS£RMONEY

We have informal partnerships with hundreds of referral agencies to ensure individuals and families are able to access advice and support to meet their needs.



Our approach

Personalised Service: We provide face-to-face money and debt advice in locations accessible to our clients; most of our work is delivered in people's homes. We purposefully work at the client's pace to ensure understanding, knowledge and future resilience.

We explain and consider options with our clients to enable them to make informed decisions. Our aim is not just to solve a problem but to empower people and build confidence, money management skills and resilience.

Interactive Workshops: Our 'Navigate the Money Maze' courses and workshops are fun and interactive, helping people build the knowledge, tools, and skills they need to confidently manage their money and to identify their own skills and strengths to improve employment prospects.

Tailored Approach: We work at the pace set by the people we work with and tailor our approach to meet their individual needs. We ask people what their goals are and agree a plan of action to help them work towards their personal goals. We agree with our clients what we need to do and how they can best engage and access advice.

Core Values: Our work is underpinned by our core values of Understanding, Respect, and Knowledge.

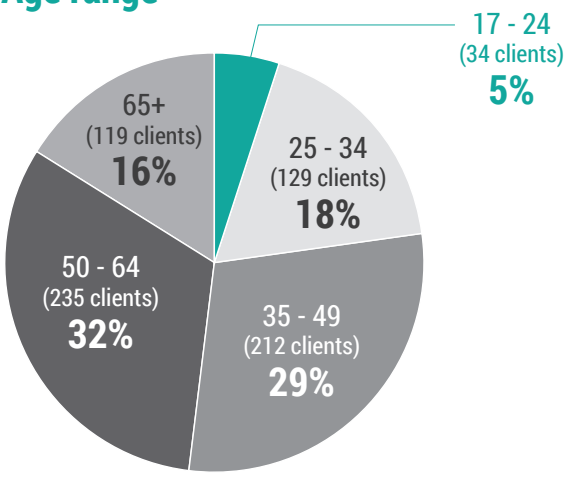
Our clients have direct contact with a named caseworker. We know everyone's situation is different. We build confidence and skills. We help people to learn how to change their behaviour and be more in control of their lives.

We aim to enable people and communities to know more. Our Navigate the Money Maze workshops increase people's skills. Our community events bring together organisations, promote networking and more local knowledge of what's out there. We offer training to other organisations.

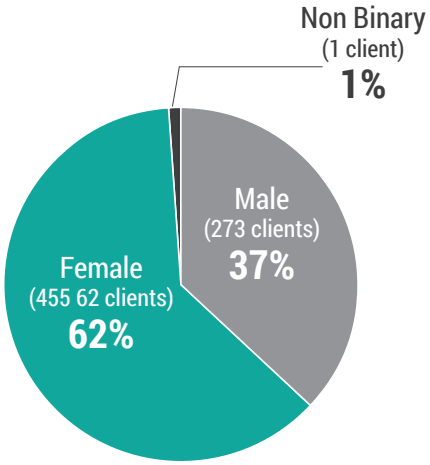
We provide a range of services and projects about money. We support people with debt, checking they have the correct income and advising on what options are open to them. We administer part of the Household Support Fund. We run Navigate the Money Maze courses. We work with the Torridge Rough Sleepers project.

OUR CLIENTS

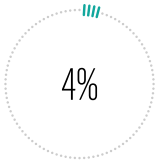
Age range



Gender



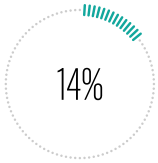
Health Issues



of our clients have dementia



of our clients have a health problem (no disability)



of our clients have a learning disability



of our clients have a long-term illness



of our clients have mental Ill health



of our clients have a physical disability

Disposable Income / Deficit Budgets

35% of people remain in deficit budgets

18% have less than £50 per month disposable income

9% have more than £50 but less than £100 per month disposable income

4% have more than £100 but less than £200 per month disposable income

34% have more than £200 per month disposable income

Household Income

43% of households have an annual income of less than £19,000

40% of households have an annual income of more than £19,000 but less than £30,000

11% of households have an annual income of more than £30,000 but less than £40,000

6% of households have an annual income of more than £40,000

Debts

Benefits overpayments make up **16%** of the debts being presented to the service, with fuel debt a close second with **15%**, last year we supported clients to manage over **£269k** of fuel debt alone



OUR IMPACT

As a result of our services the calculated Social Impact exceeds

£3.4 MILLION

This includes:

Able to obtain advice locally
£628,334

Relief from anxiety
£890,582

Relief from debt burden
£913,453

Financial comfort
£696,874

Heat household in winter
£361,027

Data provided by HACT Social Value Insight

TOTAL SOCIAL IMPACT VALUE

£3,490,270

Typically for every £1 invested in Navigate, will result in direct financial benefits for our clients of:

£1.43 of debt written off

£1.62 of annual gains in income secured

£3.00 of debt identified/ managed

1,640 individuals contacted us for help

2,005 cases opened to support clients

24,983 actions completed on behalf of clients

3,724 successful outcomes recorded

£1,082,957 of debt written off

£2,283,405 of debt identified and managed

£1,233,071 of annual gains in income

£231,954 household support awards issued

274 individuals participated in Community Wellbeing Events

As a result of advice services clients report:

63% state they feel better able to cover essential living costs

70% feel more confident to manage money and plan for the future

73% feel more equipped if they come up against a financial problem

46% report feeling less anxious or worried about money

"Great service, very helpful"
Past client

"Absolutely helped me a great deal after circumstances left me in financial difficulty.."
Past client

"Amazing service to have the support and advice was the best, it honestly helped me out so much from advice to fuel vouchers. Couldn't thank them enough."
Past client

We asked our money and debt advice clients to complete a survey 3-12 months after they stopped working with us to understand longer term changes in behaviour as a result of the advice they received. Our clients told us:

90% feel more confident making financial decisions

90% now use a budget to help them manage their money

90% state being more in control of their money

100% have a better understanding of the decisions they make about money

100% report feeling better since receiving advice

90% report their overall financial situation improving since receiving advice, of which 70% tell us their overall financial situation has improved a great deal / a lot as a result.

90% report other positive outcomes since accessing advice, including:

- **60%** - Improved mental health
- **60%** Know where to ask for help if they need it
- **80%** Reduced anxiety/stress / Reduced anxiety about bills

100% reported checking their bank accounts regularly

100% state that the service was valuable to them

I was told by other people that Navigate were one of the best debt relief organisations especially, like me, if you have mental health problems. For me, who has to try and cope with P.T.S.D., it's so important that I feel safe. I couldn't have been in better hands, and felt safe as soon as I met you.

Client quote

We have delivered Navigate the Money Maze (NtMM) financial education courses to 562 individuals to improve money management knowledge, skills and confidence. Navigate the Money Maze clients report:

96% have a better understanding of the choices available for managing their money

86% feel more confident about managing money/finance

93% plan to use a personal budget to help them manage finances at home

We have delivered Debt awareness and Financial Products and Services courses to 105 professionals to upskill them in working with individuals at risk of, or facing, financial difficulties.

100%
of participants would recommend this training to other professionals.

BELLA'S STORY

My husband was a driver. I was going to work. When I started doing nights and coming back and saying "Was there no post?", he'd already got rid of the post. He'd say "There was a letter, just rubbish." But it wasn't; it was the debt. He was hiding it. So I never knew.

I was paying him £250-£500 a month over those years. He left me just over sixteen grand in debt. When I confronted him about it, he was, like "I don't know what you're talking 'bout!" And then he told me he spent it. It was a huge shock to me.

Me and my husband separated. The same week I kicked my husband out of the house, my dog died. He was the one who always helped me. He knew when I was having a bad day. Because of my mental health, I just shut it all out and it just got worse and worse, and I didn't know where to turn to.

Two months after, I had a bailiff turning up at my door. He was like "Yeah, we're taking your goods today."

I suffer from panic attacks and I went into a full on panic. He said "Right, we'll come another day." They came the next day. After, they came again, and again and again. I was on my own and it was difficult. I became agoraphobic. I couldn't leave the house, cos I was scared they were going to get in. I didn't leave the house for two and a half years.

The bailiffs were horrible. They were aggressive. Banging on the door; knocking on my windows. I had me curtains closed constantly. I got letters continuously, calls probably three or four times a day. I became self-isolated. It was in the height of Covid. The last time they came they said "We can't come for a month" 'cos the restrictions came into play. So I had a month of not hearing nothing and I knew I had to take action in that time frame.

From the day I called up it was an easy process. I was talking to a gentleman at first, and he seemed really sweet. I was crying. I didn't know what to do. He said "Look, I'll stay on the phone as long as you want. The ultimate goal is to get you some help."

He literally sat on a phone with me for an hour and a half. He was amazing. And then he said "I'm going to set you up with a really good colleague of mine. Abbie rang me a week later. She didn't want to overwhelm me 'cos of my mental health; some days were better than others. We took quite a while to get to the final finish.

She was a massive support for me 'cos my care co-ordinator was off sick for a long time. I was having 6-7 panic attacks a week. They had to up my medication because it got so bad. The debt just landed in my lap. Because I had the mental health disorders on top, it literally tore my whole world apart. Abbie fixed that for me.

Abbie said "What's your ultimate goal?"

I said "To get rid of the debt and focus more on me mental health."

She was the one who would call me or text me every week. That was a huge support for me. When I got my diagnoses, Abbie was my first call. I was diagnosed with high-functioning autism, too. At 36, that was a huge shock for me. Abbie helped me understand, cos I was really struggling to understand it.

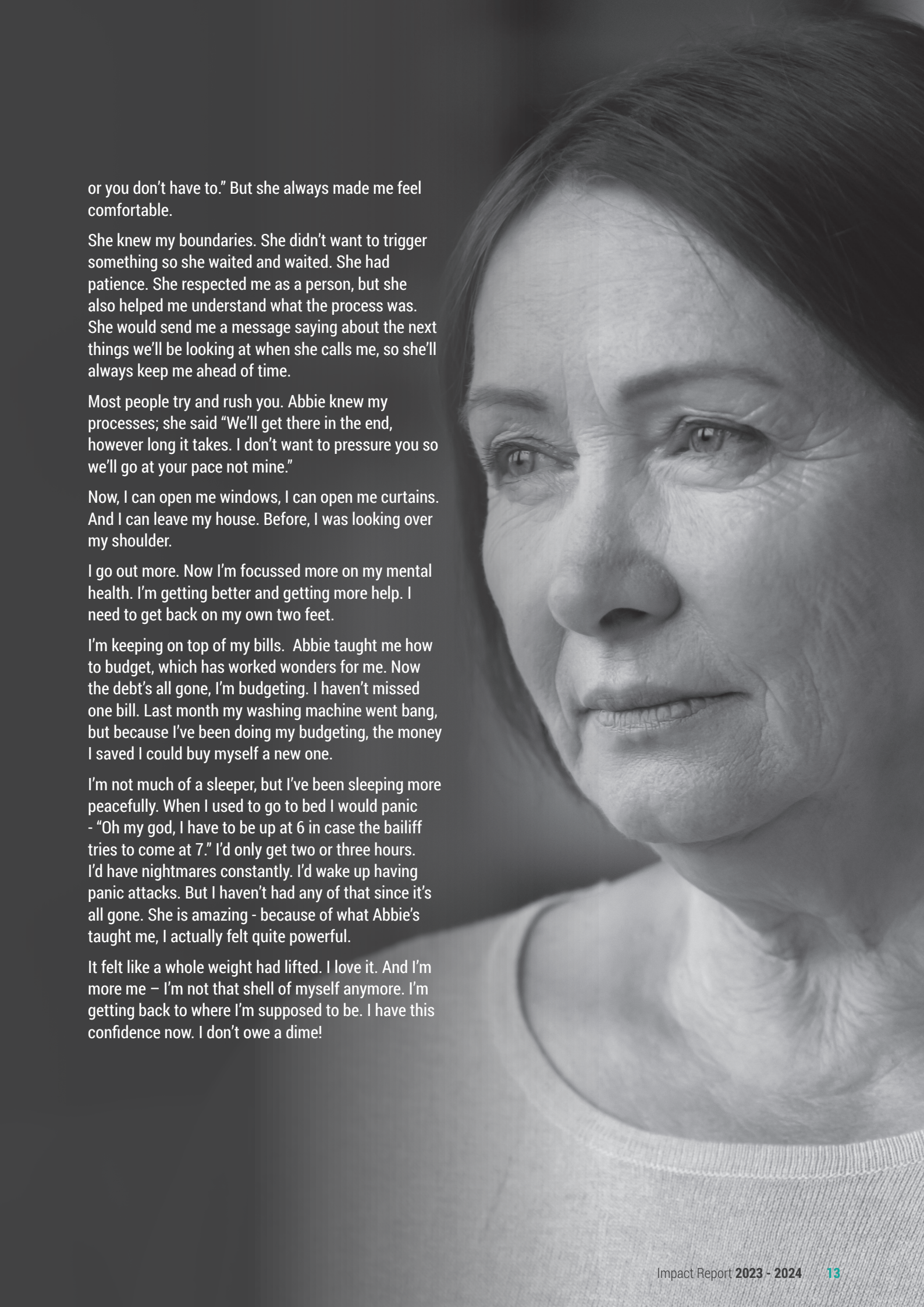
She said "You should be on PIP", and I'd never heard of it before. I actually got enhanced on both levels.

When I first started talking to Abbie, I made it known that I have multiple mental health disorders, and one of them is severe anxiety. I can't make eye contact with most people when I leave my house. She said "That's fine. We can do it over the phone for the first three or four times, to help you understand what's going on. What I'm doing."

She was sending me all the paperwork via WhatsApp to help me become more comfortable. The first time I met her, she wanted to not come in my house but to drop off paperwork to sign. She spoke to me an hour before she was due to come, to make sure I was comfortable. She said "Anytime you don't feel comfortable, just tell me to go." She came; she was very respectful; she understood that I can't make eye contact with her.

And the next time I saw her she came into my house. I got more and more comfortable with her. I didn't let ANYONE in my house, not even my father. She respected my boundaries and so it was easy to have that professional bond with Abbie because she understood.

She made it such an easy process for me. If I didn't understand something she'd send me some paperwork to read. She was easy-going all the time. At first I was quite reluctant. She would always say "Right, I'm going to ask you something personal and you can answer



or you don't have to." But she always made me feel comfortable.

She knew my boundaries. She didn't want to trigger something so she waited and waited. She had patience. She respected me as a person, but she also helped me understand what the process was. She would send me a message saying about the next things we'll be looking at when she calls me, so she'll always keep me ahead of time.

Most people try and rush you. Abbie knew my processes; she said "We'll get there in the end, however long it takes. I don't want to pressure you so we'll go at your pace not mine."

Now, I can open me windows, I can open me curtains. And I can leave my house. Before, I was looking over my shoulder.

I go out more. Now I'm focussed more on my mental health. I'm getting better and getting more help. I need to get back on my own two feet.

I'm keeping on top of my bills. Abbie taught me how to budget, which has worked wonders for me. Now the debt's all gone, I'm budgeting. I haven't missed one bill. Last month my washing machine went bang, but because I've been doing my budgeting, the money I saved I could buy myself a new one.

I'm not much of a sleeper, but I've been sleeping more peacefully. When I used to go to bed I would panic - "Oh my god, I have to be up at 6 in case the bailiff tries to come at 7." I'd only get two or three hours. I'd have nightmares constantly. I'd wake up having panic attacks. But I haven't had any of that since it's all gone. She is amazing - because of what Abbie's taught me, I actually felt quite powerful.

It felt like a whole weight had lifted. I love it. And I'm more me – I'm not that shell of myself anymore. I'm getting back to where I'm supposed to be. I have this confidence now. I don't owe a dime!

NAVIGATE THE MONEY MAZE

NAVIGATE THE MONEY MAZE

Navigate are increasing access to financial education and working to prevent the cycle of debt. 'Navigate the Money Maze' are fun, engaging and informative workshops and courses enabling people to build skills, knowledge and confidence to make informed financial decisions. All courses are facilitated by experienced (and qualified) tutors.

We have delivered Navigate the Money Maze (NtMM) financial education courses to 562 individuals to improve money management knowledge, skills and confidence.

Navigate the Money Maze Clients report:

96% have a better understanding of the choices available for managing their money

86% feel more confident about managing money/finance

93% plan to use a personal budget to help them manage finances at home

Debt awareness and Financial Products and Services courses have been delivered to 105 professionals to upskill them in working with individuals at risk of, or facing, financial difficulties.

100% of participants would recommend this training to other professionals.



FUNDED COURSES AND WORKSHOPS

Many of our money and debt advice clients reach us at crisis point due to a lack of skills, knowledge and confidence to make informed financial decisions.

Our courses and workshops are available free to anyone living in our funded areas of Somerset or in the Devon Districts of Mid, North and West Devon and Torridge, both face-to-face and online. We have a wide range of units and modules to support individuals from budgeting, making financial decisions, how to protect against financial scams to identifying skills and strengths to broaden employment prospects.

COURSES AND WORKSHOPS OFFERED FOR PURCHASE

These workshops and courses aim to help people build the skills, knowledge and confidence to manage money effectively and work towards financial resilience. They also provide Navigate charity with valuable funds to continue our mission to improve the financial well-being of the most vulnerable people in our community.

Amongst our portfolio is financial education for schools, colleges and university students; Navigate has developed 2 specialist training modules which cover all requirements of the PHSE financial education standards.

We provide students with relevant, up-to-date and student-specific information, designed to help them navigate the next phase of their life, whether it be further education, employment or moving out of home.

Training for Employers & Staff

Our experienced money-advice specialist tutors guide employees through the complexities of money management. We utilise interactive tools, games, and exercises that offer engaging and dynamic training sessions. These sessions enhance employees' knowledge and skills for effective money management and provide them with the tools to pursue their financial goals.

Employers partner with Navigate to support staff wellbeing, address money-related sickness and boost productivity in the workplace.

Bespoke Training

As specialists in our field, we develop customised webinars, courses, and workshops tailored to the specific needs of individuals and organisations.



FUNDERS, PROJECTS & SERVICES

HENRY SMITH

Henry Smith Charity has provided grant funding towards three years' running costs to support the delivery of money and debt advice, and financial education for people from disadvantaged communities in Somerset and Devon. This funding has been vital in supporting Navigate to grow and develop services over the past 12 months.

TRANSITIONS

Since 2016, the National Lottery (Partnership Fund) has funded the Transitions project in rural West Devon and Torridge and has confirmed funding until September 2026. The aims and objectives of Transitions around our core offer of debt and money advice have been consistently achieved and surpassed. Transitions also builds community resilience by networking and running Community Wellbeing events in partnership with West Devon CVS. The Transitions Project works to improve the lives and financial wellbeing of individuals and families living across Torridge and West Devon, to strengthen the resilience of our partners, build community cohesion and reduce social isolation.

BRITISH GAS ENERGY TRUST

Our British Gas Energy Trust projects are funded until March 2026. Working across the county of Somerset and in the Devon Districts of Mid and North Devon, BGET focuses on addressing fuel poverty, mental health issues and money and problem debt. Rural isolation and lack of services compound these. We network with agencies throughout the districts and work closely with energy advice organisations on a local and national level. Following our central ethos, we work with people at their pace and in their choice of place, with Debt & Energy Advisers being supported by Money & Energy Mentors.

TORRIDGE IN REACH PROJECT

This project funded by Torridge District Council, provides advice and support to people who have been housed following homelessness. We work to ensure the correct income is being received. We enable people to find ways of budgeting and managing their money. We source grants to help provide essential white goods and furniture. We support people to know what their financial commitments and income are and how to stay in control of both. These are essential skills if their move is to be a successful one and prevent their returning to rough sleeping. We find strategies that work for people and build relationships of trust by 1:1 working in their new accommodation.

HOUSEHOLD SUPPORT FUND

Navigate work in partnership with Churches Housing Action Team (CHAT) to deliver the Mid Devon Household Support Fund. The fund was designed to provide rapid short-term financial support to address economic vulnerability and financial hardship within households most in need of help with food and energy bills.

COMMUNITY HEALTH & SOCIAL CARE TEAM (CHSCT) VOLUNTARY SECTOR REPRESENTATION

The CHSCT voluntary sector representative role acts as a single point of contact for all community-based nursing, rehabilitation, and social care teams across the Northern Devon cluster. This area includes Ilfracombe, Barnstaple, South Molton, Bideford, Torrington, Holsworthy and surrounding areas. The CHSCT refer patients if a need is identified that voluntary or community-based organisations would be better placed to support.

We take time to understand each client's needs and what matters to them. Time is taken to build rapport and ensure services such as befriending support, community engagement, transport, caring responsibility support, furniture or white goods replacement and financial advice (this list is not exhaustive) are provided, either through effective signposting or referral.



MARY'S STORY

I'd always lived with my mum until she died.

Luckily, I found myself a partner - Jim, bless his heart. We met up in Morrisons! Four years we've been together, and next year we're getting married.

We bought this place. We'd always wanted something we could make our own. It's got the handrails for me outside.

I did stop work, 2021. Did work fulltime 7am-7pm at one place. Washing, dressing and feeding old people in a care home. It's not an easy job. My health was changing. The oedema was coming then. Started with stockings back then, then wraps. But I just thought, I'm young, I'll be alright. I'll get things back to normal. I thought I'd be back at work after a couple of weeks.

I came to ***Navigate the Money Maze*** through Tracey from the Salvation Army. She was giving me some help to email for jobs, through Izzy at the Job Centre. Tracey brought me along one afternoon, and we ate different foods and that. It was good. We had Gayle (NtMM tutor). I remember, being dyslexic, grabbing hold of the boardgame to try to understand it. It made me more wise and that. I watch my budgeting and that. Doing up this house, I've said 'No, Jim, we don't need that. We can get this, we can get that…' Charity shop. I could see things were cheaper. Jim, bless his heart, he's got learning disabilities, so he didn't understand. So I took him to one side and started to make him learn. I said 'Jim, garage bill. You've been with that garage a number of years. Just tell 'em you'll pay 'em a little bit at a time. They know you'll pay it.'. Now it's alright now.

Yeah, it did help me. Made me aware I want to go back to college.

Mary was referred for debt and money advice as a result of attending our Navigate the Money Maze course.

I was putting all the letters to one side. I'd read it, but I couldn't really get what I was reading. Pronouncing words…it was getting a bit out of control…mortgage, and lost me jobs. Emma and Clare (our debt advisor and mental health support worker) come and helped me with my PIP. They helped me all with that.

I was on the foodbank. They were bringing me food I shouldn't be eating. Cakes were lovely though! I had vouchers to spend in a supermarket…oooh, we went to Asda, it was helpful, very helpful. Emma did that. That was very good of her.

Clare's been brilliant. I've got her mobile number. It's better. I was contacting her all week, but now I say when's a good time to call you. So I try to do just Mondays or Tuesdays, 'cos I didn't know what she was doing…all these different people she was seeing. So I say 'Hallo! Call Mary!' It works well. I give her all the information she wants. She helps me out. Very helpful. I trust her.

Lovely to know I've got the bills paid. 'Cos I kept ringing O2 and saying I've got no money to pay you. I was getting phone calls, I was getting letters, I was getting emails from 'em… they were badgering me. *Clare and me* sorted my phone out…that was good.

It's a relief. It's lovely now. It's good to have somebody to help. We do need it.





COMMUNITY, EVENTS & ENGAGEMENT

Community Engagement

1,594
referrals received from 136 partner agencies

353
referrals made to 112 partner agencies

Building Effective Partnerships

We continue to build strong partnerships with like-minded organisations, as well as a variety of statutory and voluntary sector groups. We believe that working together adds value to our activities and the communities we serve. These partnerships help individuals build financial resilience, reduce stress and anxiety, and foster greater community engagement and improved wellbeing.

Referral Partner Consultation

We asked our referral partners to tell us what it has been like working with us over the past year.

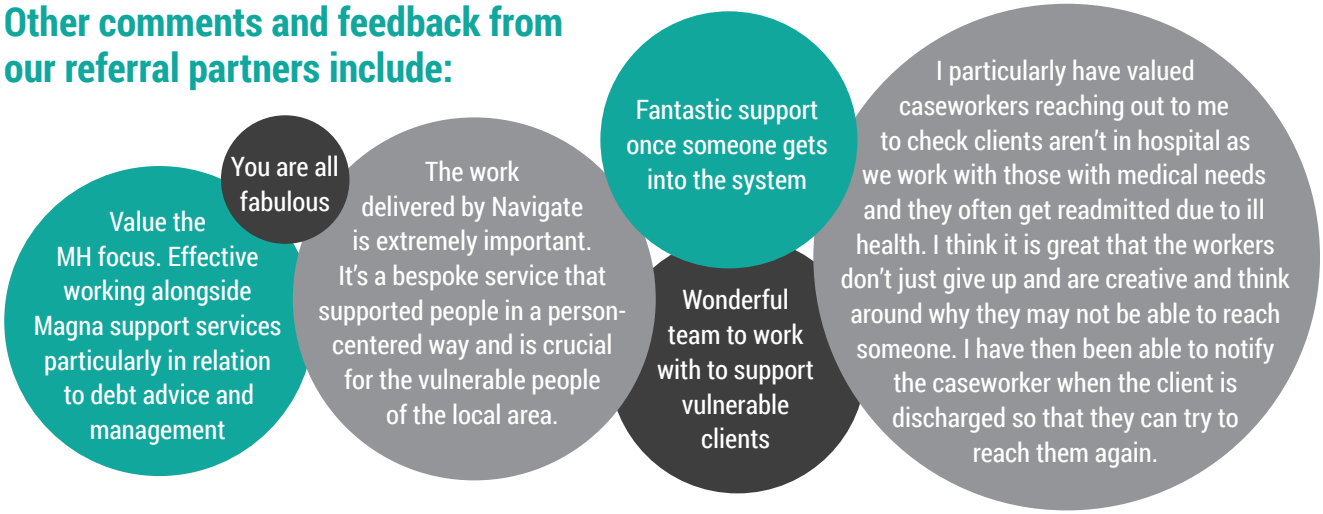
100% of our referral partners report:

- a positive impact for the clients they refer
- the most valued part of our service working face to face in people's homes
- the service is needed "a great deal" or "a lot" to support clients
- recommending our services to others
- rating the overall experience of working with us as positive (87.5% very positive, 12.5% positive).

We asked what we could do to improve our service: some of the responses received:



Other comments and feedback from our referral partners include:



Community Events

Funded by COMMUNITY FUND

In Partnership with: West Devon CVS

We have held two events this year with West Devon CVS in Merton and Hatherleigh, funded by The National Lottery Community Fund.

274 people were involved overall

62 local groups and agencies

169 members of the public attended

Our events do two things. They are a chance for people in rural communities to see what's happening locally already and what services are around for information and support. They also give services a chance to meet people to tell them what they can offer. The aim is to break down social isolation and give people a chance to build knowledge and resilience. Each event has its own character and is unique to that community.

Quotes from stallholders:

More please. Great opportunity!

I have chatted to, and helped, more members of the public than I ever have at any event

Really positive. Have been to a few similar events and they can be quiet whereas this had a real 'buzz' about it.

Quotes from the public:

It's all about the community, isn't it?

It's good for mental health!

I discovered things today that I didn't know about, and will help me

From event evaluation forms, stallholders gave this feedback:

97% had learned about other services at our event

95% had engaged with other services

99% had useful contact with members of the public

Other community engagement

We have met over 900 people and organisations through our community networking this year. This has been through community events, regional forums, meetings and discussions. Our publicity is displayed in a wide range of places from surgeries to libraries, and we have actively made contact with schools, mental health support services, energy forums and health teams.



LEARNING & CHALLENGES

We are a dedicated team of people with a lot of experience at what we do. We pride ourselves that all of our work embodies our core values of understanding, respect and knowledge. A key part of this is listening and learning through our work to do it better. Our learning and challenges from this year include:

- Developing the way we work when people are triaged by us initially
- Managing our waiting lists in a way that is fair to clients and staff
- Making sure we offer the same service across all of our areas
- Continuing to ensure we keep staff supported and safe when lone working
- Continuing to acknowledge the challenges of remote working and how to support that
- Being flexible about the media we use to contact and work with clients – what works best for our clients
- Ensuring we are all trained in what we need to know
- Developing our Social Framework to record and evidence what we achieve
- Recording and acting on unfairness and problems with services
- How to reach more people to deliver our Navigate the Money Maze courses to upskill people
- Developing our links within communities
- Keeping current with funding and support such as the Household Support Fund to help clients in need
- Building our presence in the wider world through social media and marketing
- Broadening demographics, more homeowners, and more full-time workers referring for advice.
- Increase in support for clients impacted by mis-selling of debt solutions in the commercial sector - 1 in 3 IVA's fail. We have worked with a number of clients mis-sold IVA's to terminate their agreements and implement appropriate debt strategies.
- Ongoing challenges in contacting and trying to work with Energy Companies to resolve debt issues resulting in an increase in formal complaints to the energy ombudsman.
- Many clients are cancelling pre-arranged appointments due to their mental health, there are more 'bad days' - we are seeing many more clients with additional needs/support needs
- Increase in individuals facing addiction issues – drugs and alcohol misuse.
- Deficit budgets are a common issue.





MOLLY'S STORY

I've got a meeting tomorrow evening at the housing association because they've asked me to be on their panel to talk about how repairs are working. My self confidence and self esteem has been so low when I'm meeting new people; I always think they're going to judge me. Although I'm still nervous, I'm not cancelling it. Whereas a year ago I wouldn't have done it. Hands down, that's down to Maria (adviser).

I'm a micro provider. My client base is all elderly; I do a bespoke service. Some people I just clean for; other people - personal care, showers; taking people to appointments, going out for a coffee...or just making sure that they're eating They can just talk.

I lost my mum very suddenly in October 2020. She was only 64. My mum was my best friend. That was a massive shock. And I don't cope with situations like that. I bury my head. Then my dad died.

Over lockdown, I made my garden absolutely beautiful, and I did it on video call with my mum because she was doing the same to her garden. Mum died, those curtains drew, and I didn't open them again for three years. I didn't go out there. I was extremely unwell mentally. I was on autopilot. I was just going from one day to the next. It was just 'I have to get up, I have children. I have to get up. I have clients that need me.'

I have suffered with depression and anxiety for numerous of years from childhood trauma and then trauma since. It just kind of snowballed. I eat too much; I spend too much money. And sod the consequences.

I eat to make myself feel better. I was diagnosed with an eating disorder 18 months ago. I eat and eat and eat and eat and eat. It's part of my mental health. The other way I was coping was buying things from catalogues and credit cards. I couldn't pay it back; I knew I couldn't pay it back. But I needed the thrill of doing something that's going to make my day a little bit more worthwhile. Some people depend on alcohol, some people depend on drugs, I depended on shopping.

I was in debt with my housing association. They knocked on my door and said 'We need to sort this out. 'Cos otherwise you're going to lose the house.'

When I was talking to Maria at the beginning, the minute I got home, the door would be locked and the blinds were down. I couldn't answer the door to anyone. Trying to avoid people knocking on my door 'cos 'You owe us this much money...' or people I'd have to have a conversation with.

I was an ostrich. Head in the sand. Didn't open my post. Didn't want to listen. I had months and months and months of letters I didn't open. I had 340 bin bags of rubbish in the back garden. That was a concern for the housing association as well.

It's like a petrol tank. When you've got no petrol left, you can't go anywhere until you've filled that petrol tank up. I can't socialise. I can't do anything. Don't answer the door. Don't open letters. I don't answer the phone. But Maria's sensible and leaves voice messages!

And I listened to them after and thought, ok, maybe... maybe we can give this a go. It took a couple of conversations on the phone before I thought, 'Do you know. you are actually here to help me. You're not going to screw me over; you're not going to embarrass me and you're not going to judge me.'

And that was the biggest thing - not being judged. There was no judgement at all.

Maria saw me as me. She didn't see me as a pile of debt; she didn't see me as someone with mental health problems; she didn't see me as a single mum, living in a housing association house. She saw me as me. And that is really important.

I couldn't have met Maria somewhere else...I couldn't have done that. This is my safe place; I know where all of the exits are. Somewhere I'm comfortable with because I can't do it otherwise. I still can't travel on public transport because I have no control over the vehicle so I can't get off if I need to.

Maria didn't tell me what to do, but she said 'This is what needs doing. The step we are doing first is...' like it was a recipe. It was broken down into small pieces. We looked through all the debts and pieces like that. We did a DRO, so this time next year I'm going to be debt free. It's a step by step process. Broke down into layman's terms for me in ways that I could understand...cos me and maths and figures have never been friends. I wasn't rushed or forced into doing anything.

If I'd only had 6 sessions, I would have been 'Let's cancel.' I wouldn't have been able to work one puzzle piece at a time. I'd have to do the outside first and then big bits. I couldn't cope with doing big bits. Maria



turned round to me and said 'This is not your fault. There's reasons behind it and I'm here to help you through that.' She was constantly in contact with me. There was constant reassurance from her.

Actually, the relief I felt from having Maria help me with sorting the debt out, improved my mental health, which made me think with a clearer head to process every other step. I went back to Slimming World last September so I'm 3 stone down again. I also got in touch with Talking Therapies. So that helped me with the building blocks.

Because I'm doing extra hours, I'm no longer entitled to housing benefit so I've got to pay all my rent. I'm still living hand to mouth, but I'm managing to live hand to mouth. I account for stuff. I don't want to go backwards. And by budgeting I can do it, because of Maria. I don't want to be in the place I was in before. My partner helped to pay for the garden so I'm paying him back in small chunks. I'm managing and thinking ahead. I am in control. My mental health isn't in control anymore. I've now got the coping strategies. Whether it's from Maria, Talking Therapies, or my partner; as a combination, I've got enough to go forward. But I've also got the power to ask for help when I need to ask for help. And that is a big thing for me.

If something else arises, I know I can work it out. It's not panic stations. It's not bury my head in the sand, self-harming and hiding in my bedroom all of the time. There are ways to go through it.

It's the best thing I did answering Maria's message. She's helped me in more ways than I think she knows she's helped me. 'Cos she hasn't just helped me with the debt; it's because she saw me as me. All you need is one person to unlock that lock and then everything gets rolling.

She was a lifesaver, I wouldn't have my house now, I wouldn't have my garden.

SOCIAL FRAMEWORK

Our team understands that the value we provide extends beyond immediate benefits to the individuals we support. With this in mind, we have concentrated this year on creating a framework to capture the broader impact of our work.

We rely on HACT Social Value Insight for social value data and calculations. HACT has been a leader in measuring social value for over a decade, using their wellbeing approach alongside the UK Social Value Bank and calculators. The UK Social Value Bank emphasises individual wellbeing as a key factor in assessing social impact. It allows us to monitor and measure our social and environmental impact through improvements in wellbeing and state savings. We use this data to:

- Enhance our services
- Inform our decision-making
- Increase our impact

Additionally, we have refined how we record and highlight where services fail the people we work with. This process helps us better understand the challenges our clients face and identifies gaps in services and social policy issues where companies may not meet their commitments to customers. We share these insights with organisations like the NEA who have a voice in national policy.

> "It's not just about the debt; it's about the debt and how it feeds back into the rest of the family. I'm rebuilding who I am."
>
> Client

This framework is evolving throughout our work as we strive to document issues and trends as they emerge. Our goal is to develop a robust, evidence-based framework that demonstrates the unique value of our service.

MOVING FORWARD – WHAT'S NEXT?

Navigate will focuses resources on four key areas of activity during year six, 2025-26:

1. OPERATIONAL EFFICIENCY

Services remain high quality, efficient, compliant and effective.

2. MARKETING

Increase confidence in and awareness of Navigate financial education services.

3. FUNDRAISNG

Secure project and operational income for year six and beyond.

4. SOCIAL FRAMEWORK

Developing a simple but effective framework to support social responsibilities in challenging social policy and evidencing social impact and value.

FROM OUR CHAIR

Navigate Charity continues to provide a highly effective service for those in real need in Somerset and parts of Devon. It has been very encouraging to see the charity grow further this year and serve more members of the community who are having life-changing difficulty with debt and managing their personal finances.

But there is still much more to do and our training courses are proving to be a valuable tool in helping people to manage their money more effectively and helping to prevent them falling into unmanageable debt. There is no doubt that prevention is better than cure, so it is rewarding to see the positive feedback on our training courses. Our Navigate the Money Maze course has been very well received across the regions and we want to offer the service more widely to businesses in the private sector as well as public sector organisations.

In addition, our core offering of providing the all encompassing service to look at all aspects of our client's personal finances really changes the lives of those we help and it is testament to the quality and compassion of our staff that we so often see very positive outcomes.

We continue to receive very moving testimonies from our clients illustrating how difficult life can become when debt becomes overwhelming and how transformational our service can be.

With Mel's strong leadership, it has been a pleasure to work with the Navigate team and our highly engaged trustees to help drive the charity forwards and to see the positive impact of what we do. Whilst the future of funding remains a challenge, I am confident we will see the charity thrive in the coming years.



Jeremy Ellison
Chair of Trustees



NAVIGATE

Working to eliminate social isolation and financial hardship

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WISERMONEY

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for better mental health

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