NAVIGATE

IMPACT REPORT

2024/2025

UNDERSTANDING

KNOWLEDGE

RESPECT

Navigate provides free, one-to-one money and debt advice tailored to individual needs for people mainstream services can't and don't reach, along with financial education that builds essential life skills.

We help prevent financial crisis and give people the tools, knowledge and confidence to make informed financial decisions.

CONTENTS

CHANGING LIVES, ONE STEP AT A TIME 4

UNDERSTANDING OUR CLIENTS' NEEDS 5

2024–25: KEY STATS THAT SPEAK VOLUMES 7

PHOEBE'S STORY, IN HER OWN WORDS 10

NATIONAL RECOGNITION AND OUR AMAZING TEAM 12

PARTNERSHIPS 13

LOOKING AHEAD 13

DONATE TODAY AND HELP CHANGE MORE LIVES 14

THANK YOU FOR STANDING WITH US 14

CHANGING LIVES, ONE STEP AT A TIME



At Navigate Charity, we believe that free and accessible money and debt advice is a right—not a privilege reserved for those who can navigate complex systems. Our mission is to remove the barriers that prevent vulnerable individuals and families across Devon and Somerset from accessing the help they need. We also aim to empower them with the financial knowledge and confidence to build a more secure future.

The challenges of recent years have been stark. Rising living costs continue to push more people into financial hardship, while funding for frontline services remains limited. Demand for our support has grown significantly, and our waiting list has grown with it.

Yet, despite these pressures, our commitment has never wavered.

In 2024–25, we delivered a profound and measurable impact. Through tailored one-to-one money and debt advice, alongside essential financial education, we supported nearly fifteen hundred people to take control of their finances, overcome crisis, and regain hope.

This work is made possible by our passionate, skilled, and dedicated team, whose empathy and expertise lie at the heart of every success story. We are equally grateful to our funders and partners—whose belief in our mission ensures that advice, education, and life-changing support remain within reach for those who need it most. Together, we are changing lives.

Thank you for being part of the journey.

Mel Allen, CEO

Navigate has continued to thrive under Mel's strong leadership, and its work over the past year has shown a significant regional impact. Financial hardship affects a broad range of people, and many of Navigate's clients face multiple, overlapping disadvantages such as rural or social isolation, health issues, digital exclusion, fuel poverty, and bereavement or relationship breakdown. The organisation focuses on reaching those who are typically "hard to reach" across Devon and Somerset, but demand for support still far exceeds available resources.

Our money and debt advice service managed its highest number of cases to date, supported by an expanded team. A major factor in improved performance has been the introduction of AI-driven tools within internal systems. Transcription software now allows rapid and accurate capture of large amounts of client information, and digital tools such as document portals and online signing have enhanced both efficiency and accessibility. Further development of these technologies is expected to increase future capacity.

Group training programmes have also expanded, with more courses delivered than ever before.

An upcoming "access course" will help individual clients—especially those on waiting lists—to become advice-ready. Navigate has also begun partnering with other organisations to support their training programmes.

The trustees remain extremely grateful to the dedicated and professional staff whose commitment has enabled Navigate's continued success.

Jeremy Ellison, Chair of Trustees



UNDERSTANDING
OUR CLIENTS' NEEDS

The people who come to us often face complex and overlapping challenges that make it difficult—or even impossible—to access mainstream advice services. Many are unable to use traditional models such as drop-in centres, phone helplines or online tools due to mental or physical health issues, learning difficulties, caring responsibilities or digital exclusion. Our service is built specifically to reach them: in their homes, in their communities, and through delivery methods shaped around their individual needs.

During 2024-25, our clients told us:

79%

live with mental ill-health, affecting their ability to cope with day-to-day financial pressures

24%

have a learning difficulty, making complex systems harder to navigate

48%

experience communication difficulties, often leading to misunderstanding or fear when dealing with creditors or services

56%

struggle with digital access or digital skills, leaving them excluded from online-only support

64%

live with a physical disability, which for many limits mobility and increases isolation



2024–25: KEY STATS THAT SPEAK VOLUMES



Overall impact and value

For every **£1 invested in Navigate**, we deliver:

£1.43 in written-off debt

£3.00 in managed debt

£1.62 in annual income gains

That's a social return of **£4.62 for every £1.00 invested.**

Money & Debt Advice

Our Money & Debt Advice service provides free, impartial and confidential one-to-one specialist money and debt advice, tailored to each person's individual circumstances. We offer a wide range of expertise, including court representation, bankruptcy and debt relief orders, welfare benefits advice and appeals, and help with energy and fuel debt. We also provide practical support—such as switching suppliers, budgeting guidance and income maximisation—alongside referrals and signposting to other services.

Our impact at a glance:

1,451 people reached out to Navigate for support

1,834 new advice cases opened

£1.48 million of unmanageable debt written off

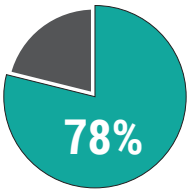
£1.03 million secured in annual income gains for clients

Over £2 million of debt identified and managed

24,000+ individual interventions delivered

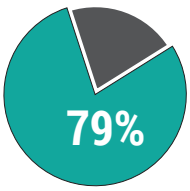
3,656 successful outcomes achieved

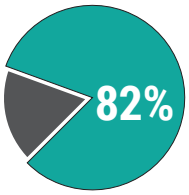
What this meant for the people we supported:



feel better able to cover essential living costs

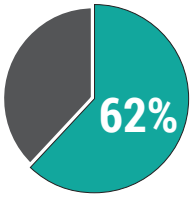
feel more confident managing their money and planning ahead





feel equipped to deal with future financial problems

report feeling less worry and anxiety about money



Practical support

We know that financial hardship isn't just about debt—it's about daily survival. That's why our practical support programmes provide immediate, essential help to people struggling to meet basic needs.

Household Support Fund – Mid Devon

We deliver the Mid Devon Household Support Fund on behalf of Mid Devon District Council. Funded by the UK Government, this programme helps residents who are finding it difficult to afford food and energy. In 2024–25 we delivered:

573 awards and
£175,474 in food and energy support

British Gas Energy Trust – Emergency Assistance

We also deliver emergency practical support through funding from the British Gas Energy Trust. This includes fuel vouchers, heated blankets, emergency heating, energy-efficiency measures, beds and mattresses, warm clothing, and essential white goods and household items.

White Goods, Household Items & Fuel Vouchers

137 awards made and **£20,123** distributed

Energy Efficiency & Emergency Heating

441 items provided and **£5,058** invested

Together, these programmes provide a vital lifeline—ensuring families can stay warm, fed and safe during times of real crisis.

Training & Education

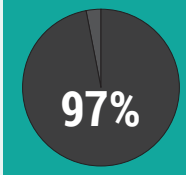
Our financial education and training programmes give people the knowledge and confidence to make informed financial decisions. We work with individuals and professionals across local communities to build skills that last.

Our reach this year:

934 people empowered through our financial education courses

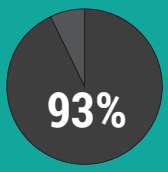
84 professionals trained in money and debt awareness

What participants told us:



now feel they have a better understanding of financial choices

planned to use personal budgeting at home





of individuals and professionals would recommend these courses to others

These programmes ensure that more people—and the professionals who support them—have the tools they need to take control of their financial futures.





Community Engagement – Wellbeing Events

Our Community Wellbeing events were designed to:

- Give people the chance to discover local community groups and services
- Share clear information about where to go for advice and support
- Inspire people to take up new opportunities and make new connections
- Create space for conversations with local council representatives
- Provide valuable networking opportunities for local organisations and services

This year, we held two Community Wellbeing Events across West Devon and Torridge to strengthen local connections, raise awareness of available support, and bring partners together.

What we achieved:

250 people involved, including:

165 members of the public

70 community groups and organisations

Two directories of local services and information created and shared



These events helped strengthen community resilience, increase awareness of support options, and build relationships that benefit local people long after the events themselves.

PHOEBE'S STORY, IN HER OWN WORDS

Struggling in Silence

"My husband and I had been struggling with debt and poverty for years. As autistic individuals, we found it difficult to ask for help. We didn't know what steps to take, and whenever we faced difficult interactions—especially with the DWP—we would panic and back away. We didn't know how to handle it.

Then, my husband broke his leg, and it became clear that I couldn't make enough money to survive while also caring for him. Everything reached a boiling point. I reached out to a local nurse, who connected us with an OT, who then referred us to Navigate. That's when Jo came into our lives, and everything started to change."

Meeting Jo – A Turning Point

"I was incredibly nervous to meet Jo. I don't like discussing my mental health, and I'm a very proud person. Talking about my autism is something I only do with close friends, and I was worried I wouldn't be able to mask how anxious I was. I thought I'd need to use a fidget toy to stay calm or avoid eye contact, and I worried about how she'd react. But from the very first minute, she was so friendly, warm, and caring that I felt comfortable almost immediately. That's almost unheard of for me.

I ended up sharing deeply personal things with her right away, and no matter what I told her, she never judged me. She just accepted everything I said and made me feel completely safe. It sounds strange to say, but it was almost magical."

Person-Centred Support

"The most valuable part of the service was Jo's approach. She is incredibly knowledgeable, but beyond that, she genuinely cares. She adapted everything to my pace. She could tell when I was overwhelmed and would say, 'That's enough for today. We don't need to push on.' That was incredible.

Because of my PTSD, I was too scared to log into Universal Credit. I felt ashamed to admit that, but Jo didn't bat an eye—she just said, 'That's fine, I'll log in for you. That's what I'm here for.' She made me feel like my struggles were completely normal. For years, I had felt hopeless, but she made me believe my life could get better."

Meeting Me Where I Am

"One of the biggest barriers for me was physically getting to appointments. My autism affects my sense of direction, and I get lost easily, which makes going anywhere alone overwhelming. If Jo hadn't been able to meet me at home, I probably wouldn't have been able to engage with the service at all. Being in my own space made such a difference—I was calmer, more able to answer her questions, and fully engage with the support she was offering."

Always There, No Matter What

"One of the most important moments for me was realising that when Jo said she'd be there for me, she truly meant it. No matter how confused or anxious I got, she showed up. She made calls for me, joined video meetings, and when an assessor from Universal Credit was coming to my home, she arrived first so I wouldn't have to face it alone.

She has this incredible ability to give you a new perspective on your situation. She helped me see how much I had been struggling and that it didn't have to be that way. But she did it in a way that felt supportive, not scary. She showed me a way forward."

A Life-Changing Impact

"Jo's help has completely transformed our lives. We went from barely surviving—unable to afford heating or enough food—to having enough income to live. It felt impossible before because of all the barriers in our way, but Jo tackled each one with determination.

She even managed to secure my PIP application without an assessment, because she knew how much I'd struggle with it. She communicated my needs so clearly and passionately that they just accepted it. That was life-changing."

Confidence and Self-Worth

"Working with Jo has increased my confidence in so many ways. Not just financially—though knowing she's there has helped me focus on my business—but also personally. I used to panic and avoid challenges, but now I feel like I can handle things, or at least try again later if I can't.

She also helped me see my disabilities differently. I've known I was autistic for a long time, but I used to feel ashamed, like I should just be able to cope. Jo helped me understand that my brain just works differently, and that's okay. I'm now more able to advocate for myself and ask for help when I need it, without feeling like there's something wrong with me."

A Unique and Personal Approach

"Jo has an incredible ability to tailor her support to the individual. She quickly picked up on the fact that I use humour to cope, and she joined right in—making dark jokes with me, laughing alongside me, and making even the hardest situations feel lighter. But she also knew when to gently call me out if I was downplaying my struggles.

Through everything, she made me feel like I was doing okay, that my struggles weren't weird or shameful. She met me exactly where I was and never made me feel like I had to change to fit into a system."

A Message to Others

"If you're struggling, reach out to Navigate. Even if you don't know what help you need, or whether they can help, just reach out. Especially if you feel stuck. They will meet you exactly where you are, without judgment, and they will care about you.

Navigate has changed my life in more ways than I can even begin to describe. If you give them a chance, they might just change yours too."



NATIONAL RECOGNITION
AND OUR AMAZING TEAM



We're proud to share that Navigate was named runner-up for the Institute of Money Advisers Debt Advice Team of the Year 2025 — an achievement that reflects the strength, compassion, and commitment of our entire charity.

To our whole staff team: thank you for your unwavering passion, dedication, and commitment.

Your drive to stand up for justice, create change, and champion those who are so often unheard is what powers Navigate. Every role in this charity matters, and every person contributes to the impact we make. You support one another, share knowledge, adapt to challenges, and consistently go the extra mile — and that collective effort is what makes Navigate the organisation it is.

The debt advice team is a brilliant example of this shared ethos. They take a whole-person approach, working at the pace of each client and tailoring support to individual needs. With most advice delivered through home visits, they ensure help reaches people who might otherwise be unable to access it. Every day, the team goes above and beyond to make support accessible to those who need it most — and they do so backed by colleagues across the charity who make this work possible.

Our Education & Training team also plays a vital role in widening access to financial understanding and resilience. They design and deliver courses and workshops both in community settings and "on the hoof," adapting content in real time to meet the needs of diverse groups. Their work ensures that financial education is accessible, engaging, and relevant for everyone — empowering individuals, building confidence, and preventing crises before they happen.

Navigate's impact is the result of a team who cares deeply, collaborates wholeheartedly, and shows up with compassion, courage, and professionalism. We would not be who we are without every single one of you. THANK YOU!

We are also delighted to share that Jo Barnett was nominated by one of her clients and went on to win the IMA Debt Adviser of the Year 2025 award!

This is a wonderful and well-deserved recognition of Jo's compassion, expertise, and unwavering commitment to the people she supports.



PARTNERSHIPS

Partnership working sits at the heart of everything we do. We're proud to have informal partnerships with hundreds of referral agencies, ensuring people who need specialist support are connected to us quickly and safely. This year, 100% of our advice referral partners reported a positive impact for their clients, and all rated their experience of working with us as positive or very positive. One partner captured the value of this collaboration perfectly:

The support Navigate offers is unlike anything else in our area – compassionate, flexible, and genuinely life-changing.

WIS£RMONEY

Alongside these informal networks, we also have strong **formal partnerships with Mind in Somerset, Encompass South West and West Devon CVS** through our Wis£rmoney collaboration. Together, we deliver projects across Devon and Somerset that combine specialist money and debt advice with mental health support and community connection, ensuring people receive truly joined-up, holistic help when they need it most.

LOOKING AHEAD

The road to financial sustainability isn't easy—but we're here for the long haul. As we look ahead to 2026, our commitment remains unwavering: to empower individuals and families to break the cycle of financial hardship and build brighter, more secure futures.

Smarter Systems, Better Support

To meet rising demand without losing the personal touch our clients rely on, we are embracing new tools that improve efficiency behind the scenes while keeping human connection at the heart of our work.

These include:

- AI-assisted transcription of adviser appointments
- Automated SMS systems to keep clients informed and engaged
- A secure online client portal for safer, easier document sharing
- Streamlined case management systems to cut administrative and compliance burdens

Together, these changes are expected to increase our efficiency by around 25%—allowing us to support more people with the same resources and reduce waiting times for advice.

New Ways to Learn, Prepare and Thrive

In 2025–26, we are launching The Access Course, a new three-session workshop for clients waiting for one-to-one advice.

It covers:

1. Understanding debt and the advice process
2. Gathering essential financial documents
3. Building financial literacy, confidence and readiness

This initiative aims to keep clients engaged while they wait, equips them with practical tools, and helps them step into advice sessions feeling more prepared and empowered.

Building a More Sustainable Future

We are working to strengthen and diversify our income streams to reduce reliance on grant funding and secure the long-term stability of our services. A more sustainable future for Navigate means having the financial resilience to continue supporting vulnerable people without interruption, even as demand grows. To achieve this, we are developing new fundraising partnerships and donors, and creating our own income streams through education and training that align with our mission. This approach will help ensure that our services remain dependable, accessible, and able to adapt to the evolving needs of the communities we support.

DONATE TODAY AND HELP CHANGE MORE LIVES

Grants and donations towards our service delivery and core operational costs are vital as demand continues to grow. Your support allows us to:

- Maintain and strengthen our frontline services
- Reach more people in financial hardship
- Provide the intensive, person-centred support our clients need and deserve

Every contribution helps ensure that no one is left to face financial hardship alone.

With your support, we can continue meeting rising demand and delivering life-changing help to the most vulnerable members of our community.

If you would like to explore how you or your organisation can support Navigate, please contact our CEO at **mel@navigatecharity.org.uk**

THANK YOU FOR STANDING WITH US

To our staff – thank you for your unwavering passion, dedication and commitment.

Your drive to stand up for justice, create change, and champion those who are so often unheard is what powers Navigate. Your roles are demanding, emotionally tough and carry enormous responsibility, yet you show up every day with compassion, courage and professionalism. You are the heart of Navigate, and we would not be who we are without you.

To our funders, partners and supporters – thank you.

Your generosity and belief in our mission make everything we do possible. Together, we are delivering life-changing advice, financial education and long-term empowerment to the people who need it most.

Together, we are changing lives and building stronger, more resilient communities.

British Gas Energy Trust · COMMUNITY FUND · TORRIDGE DISTRICT COUNCIL · Mid Devon DISTRICT COUNCIL · The Henry Smith Charity · Money & Pensions Service



NAVIGATE

Working to eliminate social isolation and financial hardship

01823 299050 enquiries@navigatecharity.org.uk Navigate CIO, PO Box 188, Burnham on Sea, TA8 9DZ
www.navigatecharity.org.uk

Navigate CIO registered charity number 1182020.
Registered address: 4 King Square, Bridgwater, Somerset TA6 3YF.
Navigate is authorised and regulated by the Financial Conduct Authority 837950 for debt-related regulated activities. Tel: 01823 299050

WISERMONEY

mind in Somerset
for better mental health

Mind in Somerset
Registered Charity No. 1109626, registered in England.
Registered address :
Sussex Lodge, 44 Station Road, Taunton. TA1 1NS.
www.mindinsomerset.org.uk
www.facebook.com/mindinsomerset | @mindinsomerset. Tel: 01823 334906

ENCOMPASS

Encompass Southwest
Registered charity 1145286, registered in England, company number 07149873.
Registered address:
F7 & F8 Node Co-working, 1 Enterprise Road, Roundswell, Barnstaple EX31 3YB
Encompass Southwest is authorised and regulated by the Financial Conduct Authority 618752 for debt-related regulated activities. Tel: 01271 371499