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19 Queen Street, Forfar DD8 3AJ



32 Castle Street, Montrose DD10 8AG

ANGUS CITIZENS ADVICE BUREAU (SCIO)

Annual Report 2012 –2013



Aims and Principles:

We aim : To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their need effectively and, equally to exercise a responsible influence on the development of social policies and services, both locally and nationally.

Our service is free, confidential, impartial and independent.

Charity No. SC010051

Chair's Report

This has been a year of considerable change, challenge, and achievement for Angus Citizens Advice Bureau (SCIO).

Firstly, that set of letters, SCIO, Scottish Charitable Incorporated Organisation in full, was what some may see as "tidying up" of our earlier format, but in fact involved considerable detailed changes to our existing constitution. That was both as a limited company, and a charity. This meant we bridged two systems, meeting both company and charity regulation, when it came to presenting our Annual Report & Accounts. We changed to one format, a SCIO, on 21st February, 2013, and are now governed by the Charities & Trustee Investment (Scotland) Act 2005. We also took the opportunity to widen the possibility of membership, not just to people living in the Angus area, but also to those who work in the area. Minor, possibly but, it fits in with the lifestyles of many people today, who live in one local authority area and work in another. We hope the changes will mean less of a challenge, both in preparing and presenting the annual report and accounts as well as presenting a simpler format for interested outside parties and an extension of opportunities for volunteers.

Secondly, both the structure and the management faced up to change. This followed the announcement by our much-respected Head of Service for the past 15 years, George F. Allan, that he wished to retire as of 31st May, 2013. George has been a stalwart servant during his time, far-sighted, innovative and relentless in his pursuit of new opportunities and funding. We owe a huge debt of gratitude to George, who throughout all his service displayed constant optimism, despite the considerable challenges that he carried, both in terms of leadership and finding funding.

When such a person says he is going to retire, many questions arise, as to what the organisation will do without him. Fortunately, in our two office managers, Katharine Anderson in Montrose, and Janice Fullerton in Forfar, we also had a solution. That was for them to share the workload across all three offices, as Joint Heads of Service, instead of George as sole Head with two operational managers. The new posts have specific remits, one relating to day-to-day running and the other to researching and gaining fresh opportunities for development and funding, as well as sharing other operational responsibilities.

The new set-up officially came into place on 1st June but was introduced in stages earlier, and it has been a smooth changeover. Whilst I know that it is as yet early days, I am confident that in the experience, ability and devotion to the service which Janice and Katharine have shown for many years, the Board has chosen Heads of Service who will serve the people of Angus with the expertise and willingness which have been their hallmarks.

Thirdly, I also would like, once again, to pay tribute to the other members of staff and our 70+ volunteers, who continue to serve CAB with courtesy and

considerable skill to ensure that the best advice is available for the thousands who come through our doors. This has been an especially trying time as the Government's welfare reforms begin to affect some of the most deprived in our society. These changes, coupled with the general downturn in the economy, are leading to a more complex, increased workload and increased on-going training needs for both staff and volunteers, so that they may help those seeking help in tackling the problems that the new systems have brought, as well as the additional numbers faced with unemployment or reduced hours as a result of the recession. In addition, staffing levels have been running at the highest levels ever.

Perhaps all this development is most easily summarised in the fact that the overall funding in the year, at over £386,000, is the highest in the history of Angus CAB as is the expenditure at over £377,000. That is a rather glib explanation, concealing a whole variety of complex problems that bring worry and indeed hardship to many Angus residents, as well as considerable research and effort by our staff and volunteers. We know that the Government has recognised the scale of the problems facing benefit and welfare recipients, in that it has channelled some additional funding, through our central body, CAS to CABx to deal with difficulties arising during the changeover from old systems to the new. The challenge of actual delivery of assistance by voluntary bodies such as CABx still remains.

In facing these challenges, I hope that Angus CAB (SCIO) will continue to serve the people of Angus as well in the future as it has in the past. We hope that Angus Council will continue to recognize and support the valuable service provided to the residents of Angus. And whilst I am well aware that local authorities are under considerable pressure to reduce their own budgets, I am grateful that, Angus Council has continued to support us to the same level as formerly. I trust from what I have said that the Council will realise that Angus CAB (SCIO) consistently carries out a huge and challenging job, supporting in practical ways, a substantial proportion of Angus residents, very well and deserves all the support it can get. In any event, may I, on behalf of the Board, thank Angus Council and all our other funders, for their past, continuing, and I trust future support. We, Angus Citizens Advice (SCIO) are very grateful and I am sure so are many Angus citizens.

Ian Robertson

Clients' quotes:

" . . The help you provided me was immeasurable. . Thank you, you guys have really gone out of your way to help me and I really do appreciate it."

"I would like to take this opportunity to thank you. . . For your kind assistance . . Without that I would still be struggling to make sense of the whole problem."

"Thank you so very much for all your kindness, care and help . ."

" Overall from my initial phone call to the meeting my impression of the Bureau is that it is friendly and efficient."

Client Financial Gains:

A total of £1,716,454.70 was secured in financial gains for clients as a direct result of assistance from Angus Citizens Advice Bureau.

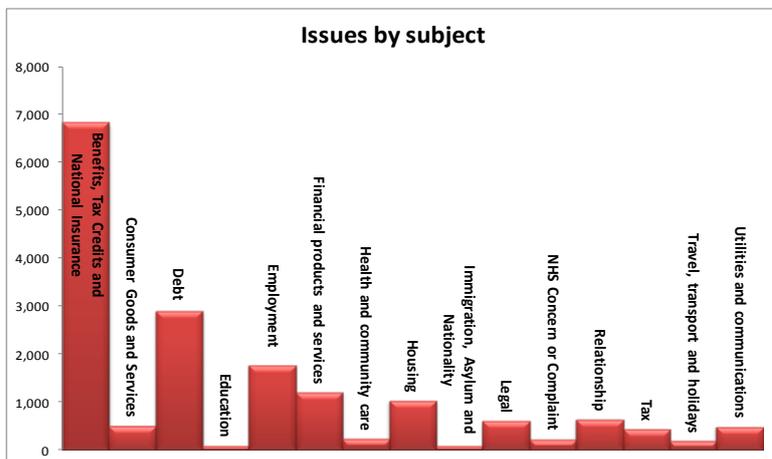
These are made up of: Rescheduled debt £1,076,397.00

Benefits	£593,054.06
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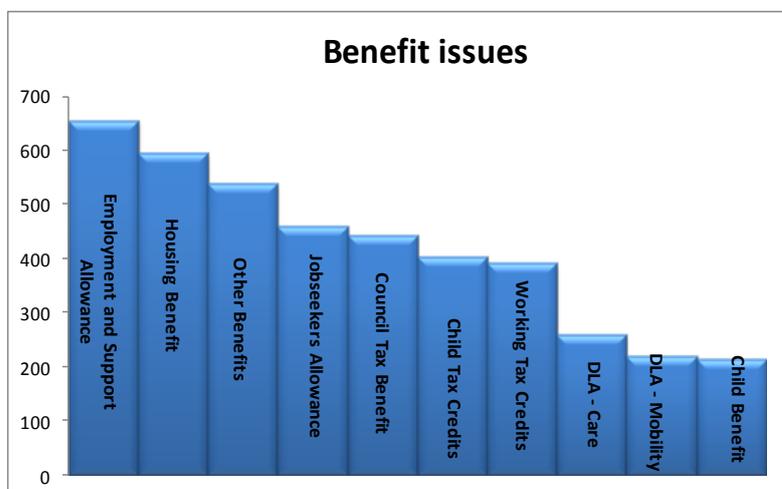
Other	£47,003.74
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A total of 17,122 issues were dealt with in 2012/2013. As in the past few years the highest number of enquiries received have been in relation to benefits (40%). We anticipate this will increase as welfare reforms continue to take effect.

Debt is the second biggest area of concern, making up 17% of all enquiries with Employment, Financial Products and Services and Housing also being areas of significant concern.



The benefits that have already undergone changes under welfare reform are those with the most enquiries as illustrated below.



Income and expenditure for year ended 31 March 2013:

Income:

Angus Council	£132,264
Big Lottery Fund	£133,867
BOS Foundation	£10,000
NHS Tayside	£25,168
CAS—Welfare Reform	£1,500
Scottish legal Aid Board	£15,169
CAS—Broadcast	£55,948
Miscellaneous Income	£11,510
Donations	£970
Total Income	£386,396

Expenditure:

Staff costs	£267,801
Property costs	£21,580
Operational costs	£65,897
Governance costs	£24,405
Total Expenditure	£379,683
Net incoming/outgoing for the year	£6,713

Full accounts available on request

Our volunteers:

Our volunteers are our life blood, without them there would not be a Citizens Advice Service in Angus. We currently have over 70 volunteers across the three offices in Angus. All of our volunteers are committed to the CAB principles and work hard to ensure they are upheld at all times. All volunteers are fully trained and commit to on-going training to keep up to date. With the on-going welfare reforms this has meant an additional workload for all volunteers.

The Board would like to take this opportunity to thank all our volunteers for their continued and much valued hard work and commitment.

Thank you!

Our Projects:

ADAPT (Avoid Debt, Act Positively Today)

This is a five year, Lottery funded, project aimed at improving the financial capability of some of the most vulnerable members of society.

Year two of this project has seen a rise in the number of groups attended, partly as a consequence of concerns about welfare reform. Group work has continued to focus on each of the four Bs of Budgeting, Banking, Borrowing and Benefits providing interactive and informative sessions for a wide variety of groups in the community. In addition over 300 individuals have been helped to improve their financial capability on a one to one basis.

Broadcast (Broadening Citizens Advice Service Tayside)

This project, funded by Citizens Advice Scotland, is in its second year. It aims to increase the reach of the Citizens Advice service across Tayside and works with a wide range of partner agencies to improve access to our services and to develop social policy work. The past year has seen the development of a proactive team of Social Policy Volunteers in Angus who are helping to highlight areas which are of concern to Angus residents.

PASS (Patient Advice and Support Service)

This project, funded by NHS Tayside, promotes awareness of patient rights and responsibilities and provides advice and support to those wishing to give feedback or raise concerns or complaints about NHS services received.

Tayside Advice Project

This project, funded by the Scottish Legal Aid Board, provided specialist advice in the areas of Employment, Benefits and Housing across Tayside. The Employment specialist was based in Angus. The project ended in September 2012.

Social Policy work:

In October 2012, the BroadCAST project recruited and started to build a Social Policy team to actively collect and analyse information and trends, and to campaign locally on behalf of Angus CAB in conjunction with its partners. The Angus Social Policy Team (ASPT) is comprised of 6 volunteers.

The team produced a briefing paper about "Underemployment" including zero hour contracts, short time working and poverty in employment. The paper had the aim highlighting these issues and was widely distributed in the area. This is still a burning issue in Angus and the team plan to review and update on the local situation towards the end of the year.

The Bureau took part in a recent CAS survey regarding internet access and ability to apply for benefits online with the support of the ASPT. The findings have now been analysed and shared with Angus Council who have already utilised the information in part of a funding bid. The team will share the findings with partners and potential partners to ensure sufficient resources are employed in readiness for Universal Credit.

Currently, the ASPT are working on producing an annual report titled "Advice in Angus 2012 / 13" with Ward Briefings to provide a base line for all future campaigns.

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01307 467096

Mon: 10am–2pm

Tues: 10am–2pm

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Thurs: closed

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Arbroath Office

11 Millgate

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Weds: closed

Thurs: 10am–4pm

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Fri: 10am–2pm

www.anguscab.org.uk

