

Angus Citizens Advice Bureau

Annual Report

2013/14



Angus Citizens Advice Bureau

Scottish Charitable Incorporated Organisation

Charity No. SC010051

Authorised and regulated by the Financial Conduct Authority FRN: 617427

Chair's Report

The Scottish Citizens Advice Bureau Service Aims:

- 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 needs effectively

And equally

- To exercise a responsible influence on the development of social policies and services, both locally and nationally

This is my first annual report as Chair and I thought it would be useful to set down an extract from the "aims" of the CAB. This is what the CAB is for.

Having previously been a volunteer for many years I appreciate the changes and challenges the Bureau has faced this year and which were set out in last year's Chair's Report.

The Joint Heads of Service, Janice and Kathy, have faced these challenges head-on and it is a tribute to them both that what could have been a complex management set-up has worked smoothly and efficiently. The changes the Bureau has undergone have been consolidated and this is due to the hard work of all the staff and volunteers. The quality of service to the citizens of Angus is exceptional and this has not been affected by these changes.

The other change this year was that Ian Robertson stepped down after 6 years as Chair. On behalf of all members of the bureau I would like to thank him for his service and dedication during his time as Chair. He will be a hard act to follow.

I have already mentioned the excellent work done by the Heads of Service during this challenging year and on a personal note I would like to thank them for nursing me along in my rookie year as Chair.

In January of this year the Bureau successfully underwent a Full Audit by Citizens Advice Scotland (CAS) in respect of "Quality of Advice" and "Organisation". A successful audit is required for the Bureau to continue membership of the Scottish Association of Citizens Advice Bureaux. The audit process included visits to our three offices by an organisational auditor. Unfortunately I was away at the time of these visits and I would like to thank our Vice Chair, Pat Taylor, for standing in and representing the Board.

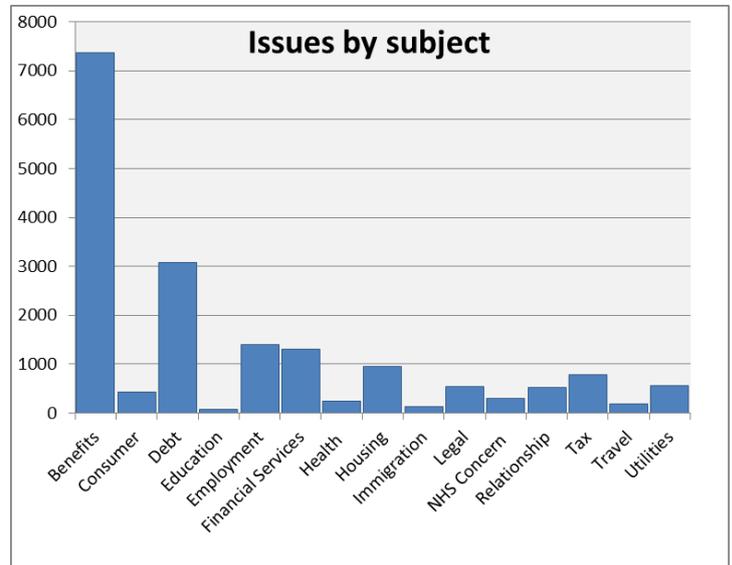
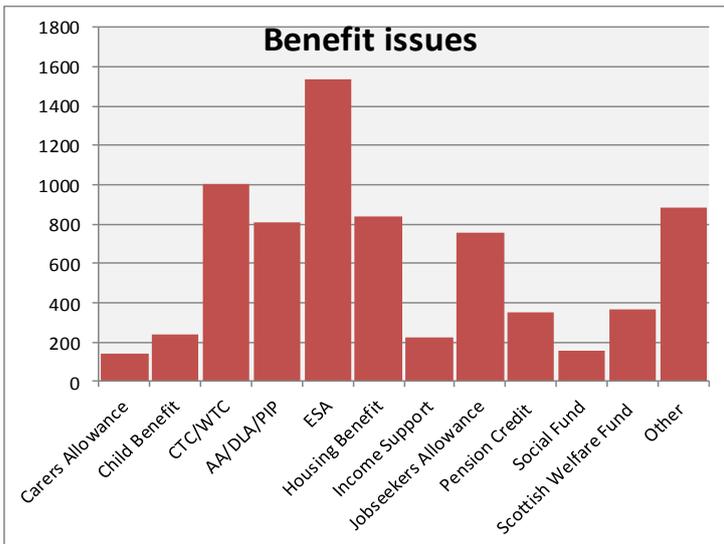
Achieving full compliance in all aspects of the audit demonstrates the dedication and commitment of the Heads of Service, all staff and volunteers and is a tribute to the whole bureau.

There are challenging times ahead and Angus CAB (SCIO) will continue to strive to meet the needs of the residents of Angus. We are grateful for the continued level of support from Angus Council despite the challenges the Council itself faces and hope that Angus Council will continue to recognise and support the value of the CAB service. I would like to thank them and indeed all our funders for all their support which ensures Angus CAB continues to be a valued and depended upon part of the Angus community.

Stan Hamilton

Main issues

Over the year a total of 17,906 issues were dealt with in 2013/14. The highest number of issues continue to be in relation to benefits (41%) and we expect this trend to continue as the welfare reforms take effect. Employment and Support Allowance continues to dominate involving problems with the claiming process, appeals and payment issues.



Debt continues to be an issue for a significant number of clients, accounting for 17% of our overall work. Employment, financial services and housing also cause significant problems for the residents of Angus. There has been a significant rise in requests for food parcel referrals and other applications for charitable support, from 268 in 2012/13 to 493 in 2013/14.

Client Financial Gains

A total of **£2,234,181.92** 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:	£1,336,970.90
Benefits:	£ 897,211.00
Other:	£ 107,627.81



Social Policy Work

Throughout 2013/14 the social policy team worked hard to raise awareness of the main issues identified by our clients. These included underemployment in Angus, scams and financial harm, digital exclusion, sanctions and poor administration of the benefits system.. Much of this work is on-going and social policy returns to Citizens Advice Scotland continue to rise . The team are now planning a Tayside Social Policy Conference in October 2014 to further highlight their work.

Thank you

Thank you to all our volunteers, Board members, staff and funders for helping to provide an essential, high quality service for the residents of Angus.

Client quotes

"Cab also saving lives. Thank you." "Thank all at CAB for their help and kindness."

"We would like to thank you most sincerely, everything was sorted quickly. You have no idea of the relief it gave my wife."

"we appreciate all the hard work, effort and support you and your team have provided us in the last few weeks and helping us to win both DLA and ESA cases."

Income and expenditure for ending 31 March 2014

Income:

Angus Council	£136,086
Big Lottery Fund	£155,167
CAS—Energy Advice	£ 2,550
CAS—Welfare Reform	£ 19,896
CAS—Broadcast	£ 55,540
NHS Tayside	£ 25,004
SLAB	£ 22,606
BOAT (Lottery)	£ 27,799
Robertson Trust	£ 5,500
ASAP	£ 3,937
Miscellaneous	£ 15,677
Donations	£ 210
Total Income	£469,972

Expenditure:

Staff costs	£311,153
Property costs	£ 24,337
Operational costs	£ 59,450
Governance costs	£ 29,538
Total expenditure	£449,653
Restricted funds	£ 25,175
Net incoming/outgoing	£ 20,319
Full accounts available on request	

Our Projects

PASS—Patient Advice and Support Service. This project, funded by the NHS, promotes awareness of patients rights and responsibilities and provides advice and support to those wishing to give feedback or raise concerns or complaints about NHS services received.

ADAPT—Avoid Debt, Act Positively Today. This project, funded by the Lottery, aims to improve the financial capability of some of the most vulnerable members of society. Focussing on the four key areas of Budgeting, Banking, Borrowing and Benefits the project works with individuals and groups in the community.

BroadCAST—Broadening Citizens Advice Service Tayside. Funded by Citizens Advice Scotland this project works with a variety of partners across Tayside to improve access to our services and to develop social policy work.

ASAP—Armed Services Advice Project. Funded by Poppy Scotland this project provides advice and support to members of the armed services and their families.

MMT—Managing Money Together. This project, funded by the Scottish Legal Aid Board, provides debt and money advice to those affected by the welfare reforms.

BOAT—Benefits Of Advice Tayside. This project is funded by the Big Lottery to help mitigate the impacts of welfare reform across Tayside. It works in partnership with other local agencies and provides specialist benefits advice and help by appointment.

Our offices:

Arbroath Office: 11 Millgate, Arbroath, DD11 1NN

Opening times: Mondays, Tuesdays, Thursdays and Fridays 10am—4pm

Tel: 01241 870661

Forfar Office: 19 Queen Street, Forfar DD8 3AJ

Opening times: Mondays, Tuesdays, Wednesdays and Fridays, 10am—2pm

Tel: 01307 467096

Montrose Office: 32 Castle Street, Montrose DD10 8AG

Opening times: Mondays, Wednesdays, Thursdays and Fridays, 10am—2pm

Tel: 01674 673263

www.anguscab.org.uk

