



ANGUS CITIZENS ADVICE BUREAU (SCIO)



Independent and confidential advice guaranteed

Charity No. SC010051

Authorised and regulated by the Financial Conduct Authority. FRN: 617427



CHAIR'S REPORT 2020

2020 marks my fourth, and final, full year as the chair of Angus Citizens Advice Bureau (SCIO). Reading last year's statement I concluded by noting that (next year) 'would inevitably pose new challenges.' I had no idea that the lockdown imposed on 23rd March in response to the spread of the Covid-19 virus would herald such a national imposition to our national patterns of behaviour. Everyone will have had their own unique experience of living through these unprecedented times. I hope that, despite the many challenges, you have found a coping strategy that keeps you safe and well.

For Angus CAB all three offices were closed whilst staff embarked on an unexpected home working regime. Thanks to the swift management response, staff desire to remain working and volunteer assistance to support clients the bureau was able to quickly develop an alternative way of providing a front line service. Face to face meetings remain a difficult area to manage safely. Moderate measures are under way that will allow offices to re-open although everything remains under constant review. As we all know there is no plan to follow, each week offers a different perspective requiring a flexible and reactive approach to bureau services. CAS have provided valuable assistance as well as professional mentoring through their Development Officer, Matt Banks. I am immensely grateful to the Board of Trustees for their patience, composure and support. All have been much needed since March.

The lockdown has provided an opportunity for the bureau to evaluate its constitution, structure and delivery of services. Some of the necessary changes have been forced upon us and others will allow the bureau to streamline and future proof its services. I have every confidence that our Chief Officer, Chris McVey, will continue to lead the bureau team forward with aplomb.

I would like to end by thanking the staff, volunteer advisers and trustees for their commendable work ethic and support during my tenure as chair. It has been a genuine privilege to have been involved with such dynamic individuals united by a common purpose. The citizens of Angus owe you all a debt of gratitude.

Steve Nicoll

Chair

Angus CAB Board of Trustee

Income & Expenditure for year ended 31 March 2020

Income:

Angus Council	£136,000
Angus Integration Joint Board	£62,278
NHS Tayside – PASS	£20,410
Scottish Legal Aid Board – (MMT)	£38,995
Pension Wise	£6,250
Citizens Advice Scotland – Welfare Reform	£27,600
Citizens Advice Scotland – Energy Advice	£4,670
Citizens Advice Scotland – Short Term Debt	£5,500
Citizens Advice Scotland – Financial Health Check	£17,989
Citizens Advice Scotland – Universal Credit H2C	£68,898
Poppy Scotland (ASAP)	£10,569
Miscellaneous	£7,320
Total Income	£406,479

Expenditure:

Staff Costs	£311,577
Property Costs	£21,607
Operational Costs	£22,662
Governance Costs	£17,952
Total Expenditure	£373,798
Net Incoming/(Outgoing)	£32,681

Social Policy and Community Work

Angus CAB staff and volunteers took part in a awareness raising campaigns throughout the year including Scams Awareness Month, Do the Right Thing (Employment campaign) Big Energy Savings Week and Energy Best Deal. The Tayside Social Policy Team continued to collate qualitative and quantitative data relating to the enquiries brought to us by our clients and passed these on appropriately.

The bureau continued to be an active partner in the Angus Community Planning Partnership, Angus Welfare Reform Group, Angus Third Sector Collaborative and the Financial Inclusion Partnership.

Thank You

Thank you to all volunteers, staff and Board whose continued hard work and commitment ensures that the bureau can continue to provide a high quality, holistic, free & confidential information and advice service to all the residents of Angus.



Client Financial Gains

Total known financial gains for the year 2019/20 were £2,126,918

This is made up of:

Benefits: £1,186,391

Debt: £837,752

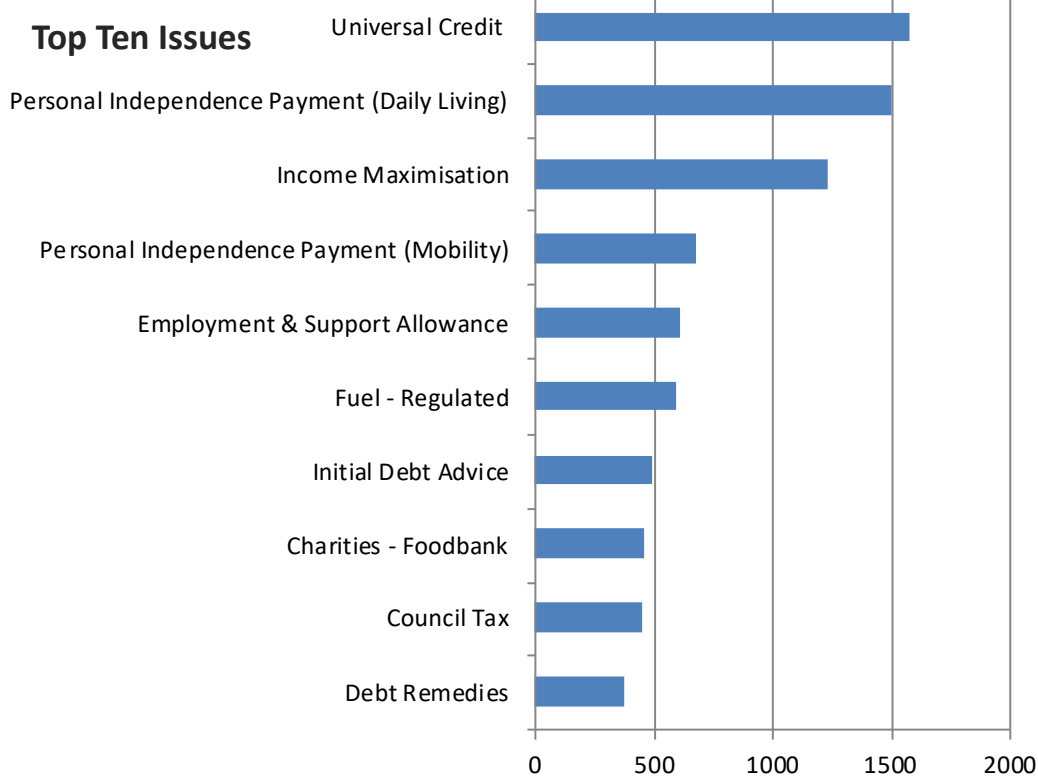
Other: £102,775

In addition to the above, re-scheduled debt amounted to £1,819,870

Advice by topic:

Benefits:	8016
Debt:	1582
Financial Support:	936
Employment:	826
Housing:	545
Utilities:	794
Tax:	608
Relationship:	363
Legal Proceedings:	362
Consumer:	322
NHS Concerns:	203
Travel:	319
Health:	217
Immigration:	154
Education:	47
Discrimination:	24

Top Ten Issues



benefits
consumer
education
tax
debt
finance
employment
relationship
health
housing
utilities

Projects 2019/20

In addition to our core service we offer a range of specialist services dependent on available funding.

In 2019/20 the following specialist services were provided:

Debt Advice—funded by Angus Council and Scottish Legal Aid Board

Patient Advice and Support Service—funded by NHS Tayside

Warm and Well—home visiting service for elderly and disabled—funded by Angus HSCI

Armed Services Advice Project—funded by Poppy Scotland

Universal Credit: Help to Claim—funded by Department of Work and Pensions

Money Talk Team (formerly Financial Health Check service)—funded by Scottish Government

Angus CAB has two equal aims:

To ensure that individuals do not suffer through ignorance of their rights and responsibilities, or of the services available to them, or through an inability to express their needs effectively.

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



4,359 Clients



15,318 Issues



Over 50 volunteers



Over £15 return for every £1 received



14,000 volunteer hours



Client Financial Gain
£2,126,918

What our clients say:

"Easy to access, advisors are all great...."

"I felt better when I left bureau"

"Recommend to anyone, helpful, happy with result"

"Great listeners"

"Hardworking and friendly"

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Arbroath

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Montrose Office

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Montrose

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www.anguscab.org.uk

