



A NEW NORMAL?

**Angus Citizens Advice
Bureau (SCIO)**

ANNUAL REPORT

2021-2022

CHAIR'S REPORT

Financial year 2021/22 was another challenging year as society continued to grapple with the ever-changing COVID rules and restrictions, ever changing variants of COVID together with a mass multiple vaccination program.

During the year the Bureau continued to offer help and assistance to the Angus community through a combination of telephone, email and, where possible, face-to-face meetings. We had initially planned to welcome back our volunteer advisers in December 2021, however, due to the arrival of the Omicron variant this had to be postponed until the end of February 2022.

Unfortunately, due to the pandemic, many of our volunteers had retired or taken up other opportunities; however, the bureau was fortunate to receive Robertson Trust funding which allowed for a dedicated Volunteer Training and Development Officer post to help expand volunteer numbers. In June 2021, we welcomed a new Chief Officer to the team - thank you to our Operations Manager for stepping in to cover the role while recruitment took place. In December 2021, our Senior Debt Adviser left for pastures new after many years with the bureau and we thank him for his service. We welcomed his successor in late February 2022.

We are extremely grateful for those who have continued to work and volunteer with the organisation and extend a warm welcome to those who have recently joined. Two of our trustees resigned during the financial year - Eric Summers and Kenna Balion - and I would like to thank them for their valuable service on the Board. We will focus on recruiting new trustees in the year ahead.

This year the bureau has helped over 3000 clients resulting in £1.6m in financial gains for the community. We hope next year, with more volunteers joining us and our offices re-opening, that we can increase these figures, supporting more people to have greater financial gains.

The main areas of advice continue to be benefits, debt, employment and housing. As you would expect, given the growing energy concerns and the failure of over 30 energy companies since January 2021, utility enquiries continue to rise.

The coming year will inevitably pose new challenges for communities given the enormous economic challenges ahead and the continued squeeze on budgets in the aftermath of COVID. The staff and volunteers have played an integral part in keeping the advice service operational and effective throughout the pandemic and the crucial work of Angus CAB will continue to be of vital importance given the cost-of-living crisis and the uncertain economic outlook ahead.

This is my last report as interim Chair. I will be handing over to Alison Myles during the upcoming year, who has agreed to take on the Chair role in the short term while recruitment for a new Chair progresses. Before standing down, I would like to extend my sincere thanks to everyone involved with Angus CAB; all volunteers, staff, management, Angus Council, all of our funders and our third sector partners. Thank you for all of the support and commitment you give to the organisation day in and day out.

Thank you also to CAS Network Services Managers - Matt Banks and, latterly, Gavin Lovesey - for their invaluable guidance. I would like to also thank my fellow trustees for all of the support they have given to the organisation. I will be eternally grateful for their commitment during this period of immense change and challenges for the Bureau.

With sincere thanks to everyone involved with Angus CAB,

Vicky Smith
Chairperson

A YEAR IN REVIEW - IN SUMMARY

3,008

CLIENTS SUPPORTED

£1.6MILLION

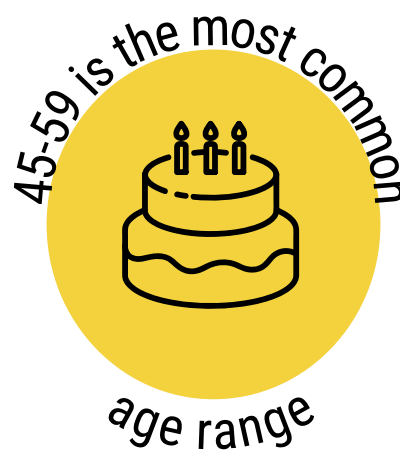
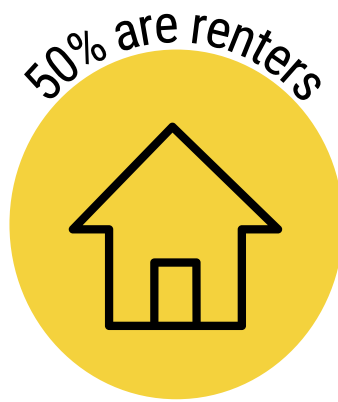
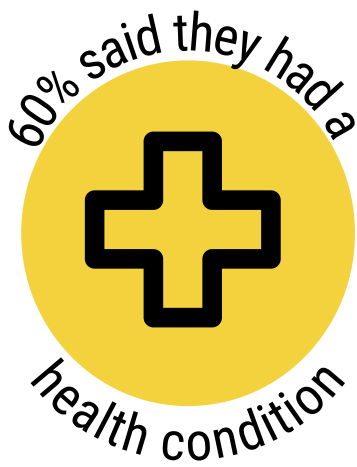
CLIENT FINANCIAL GAIN

10,677

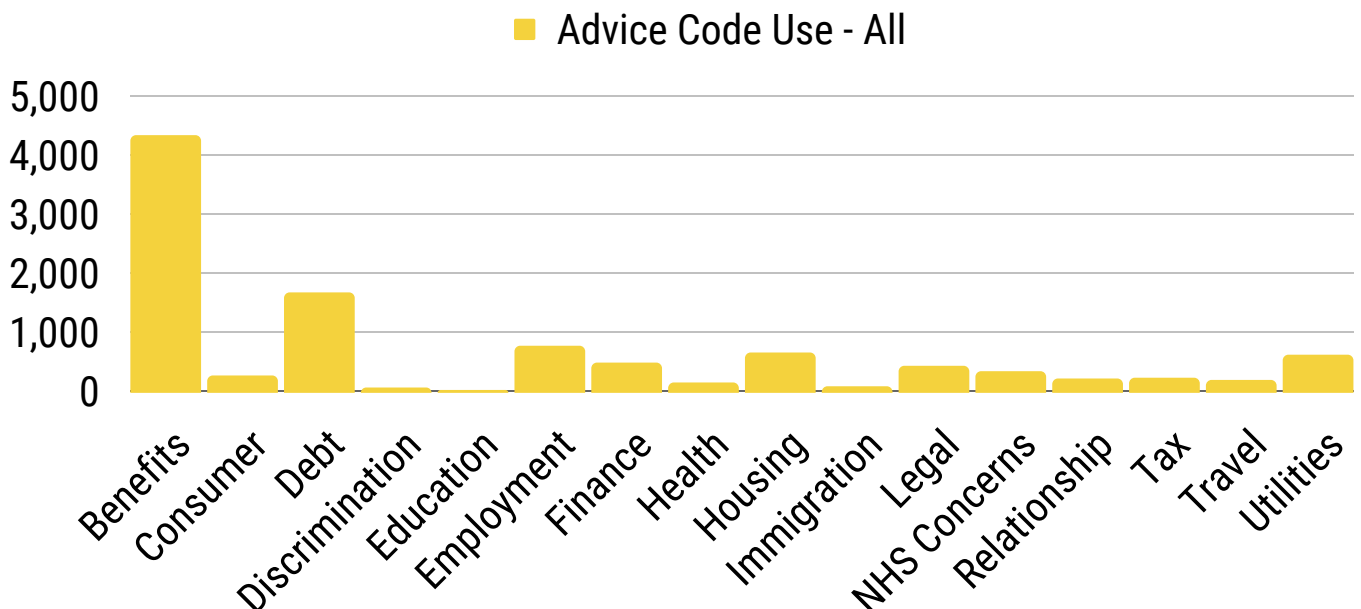
PIECES OF ADVICE GIVEN

WHO WE HELPED:

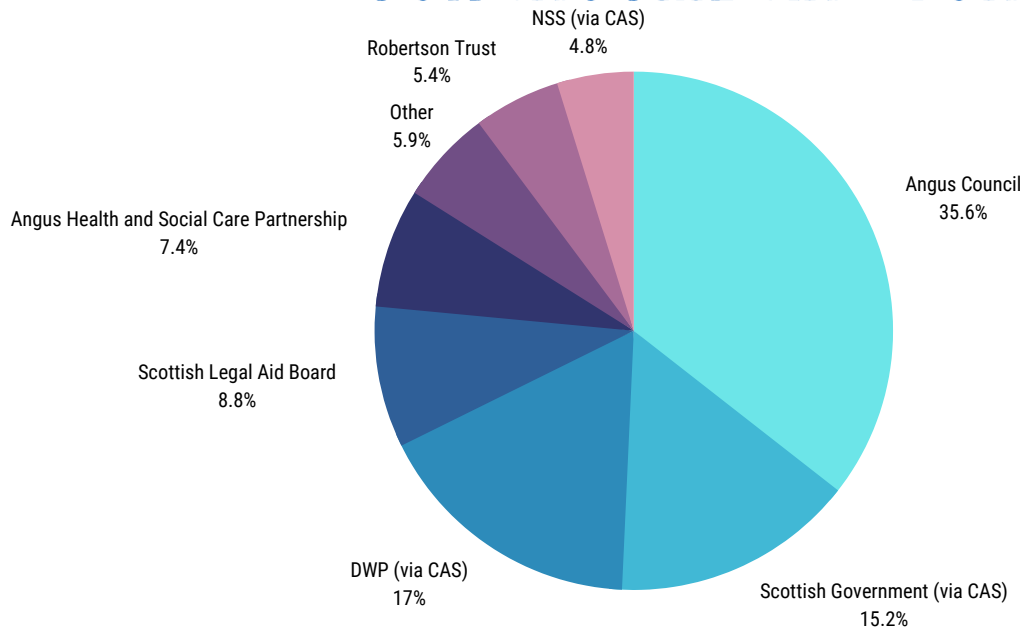
(where the client profile is known)



WHAT WE HELPED THEM WITH:



OUR INCOME AND FUNDERS:

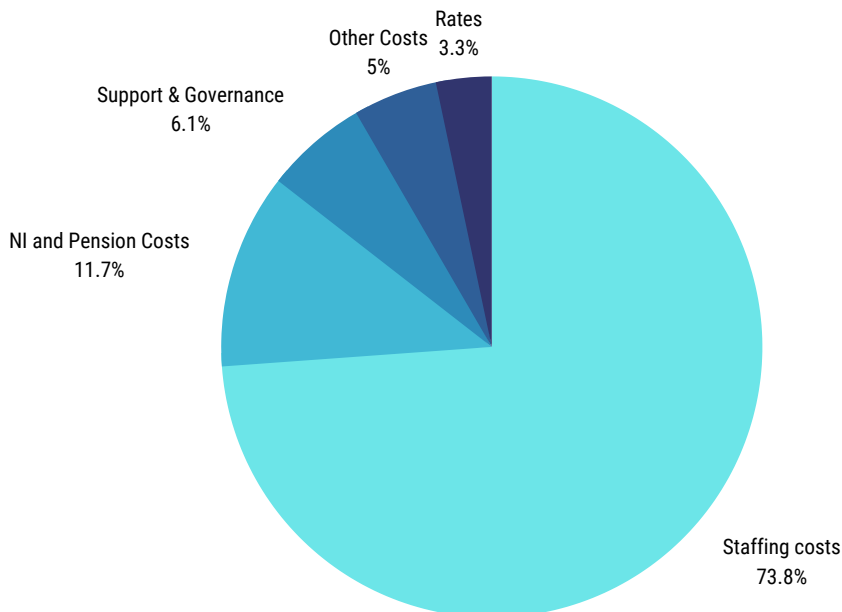


Our major funder is Angus Council, who fund our core generalist advice service and a portion of our debt service. This is at the heart of what we do. Supported by volunteers, the generalist advice service is our first point of contact for many of our clients and covers a huge range of enquiries. Whilst it is a generalist advice service, many of our advisers develop specialisms to support people, such as completing benefit forms, employment advice, and energy to name a few. Our Generalist Advice service is complimented by our project work, which the other income sources allow us to run.

£402,724

TOTAL INCOME FOR THE YEAR

OUR EXPENDITURE:



Our 'Other' Costs are made up of:

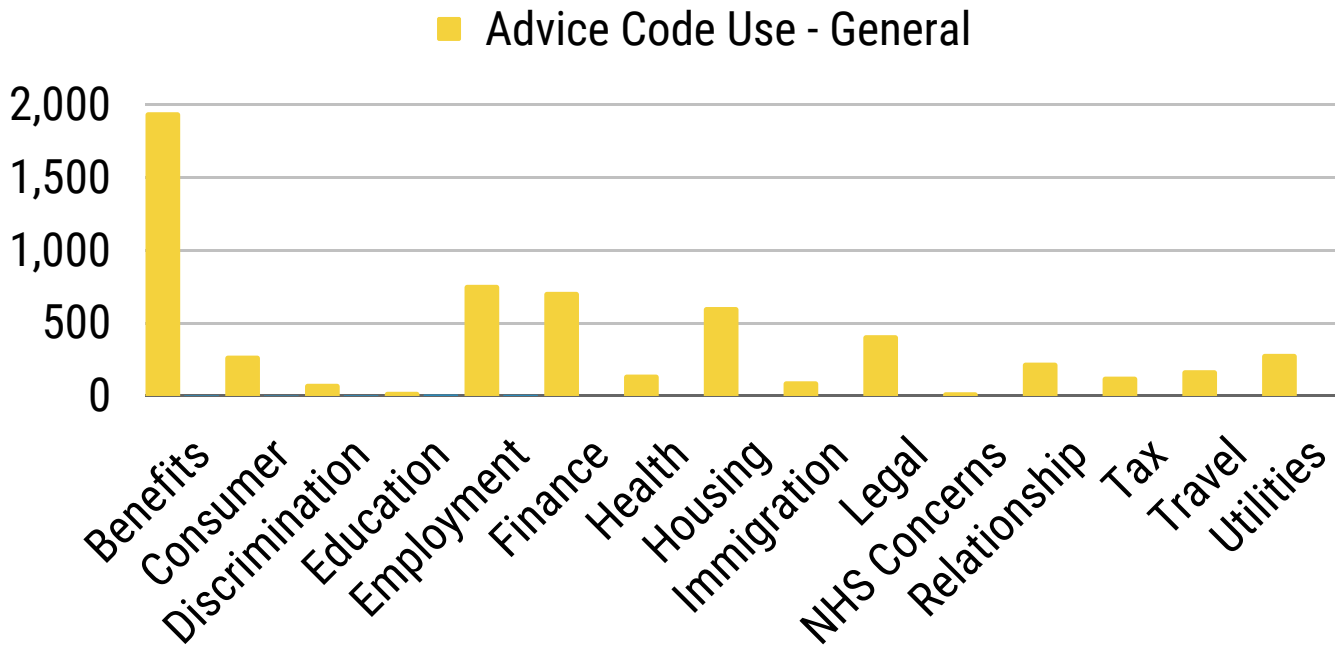
- Cleaning costs
- Repairs & maintenance
- Stationery, postage & advertising
- Telephone & computer costs
- Volunteer expenditure
- Sundry expenses
- COVID-19 expenses

£390,892

TOTAL EXPENDITURE FOR THE YEAR

OUR GENERALIST ADVICE SERVICE

The heart of what we do - here's what our generalist advice service responded to in the year:



OUR CLIENT FEEDBACK:

"I was really desperate, it was a bleak time in my life...[the adviser] was calm, measured and oh so kind"

"Thank you all, for all the valuable help you give to all the public"

"[The adviser] inspired me to get up again, and sorted the issue, all the while keeping me informed"

"A big thank you, for all you have done and are still doing"

SESSION SUPERVISION

Our two Session Supervisors play a vital role in our generalist advice service. They support our volunteer generalist advisers with their casework, ensure that the advice that is given to clients is correct and make sure that cases are recorded accurately and in accordance with our standards. On top of this, they use their knowledge, experience and skills to directly help with more complex cases. Whilst the offices were closed our Session Supervisors supported the volunteers who were advising remotely from home, whilst undertaking huge amounts of casework themselves to help ensure we could support the clients who needed us. They can often be the unsung heroes of the Bureau, keeping everything going smoothly on a busy day!

OUR PROJECTS:

The specialist projects that helped us provide targeted support to people throughout the year

ASAP - ARMED SERVICES ADVICE PROJECT
BUDGETING SUPPORT PROJECT
MANAGING MONEY TOGETHER - DEBT ADVICE
MONEY TALK TEAM
PASS-PATIENT ADVICE AND SUPPORT SERVICE
PENSIONWISE - LEVEL 1

SCOT GOV SPECIALIST DEBT
TRAINEE DEBT ADVISER PROGRAMME
UNIVERSAL CREDIT - HELP TO CLAIM
VOLUNTEER TRAINING AND DEVELOPMENT
WARM & WELL
WELFARE BENEFITS SUPPORT

OUR PROJECTS IN DETAIL:

BUDGETING SUPPORT PROJECT

Thanks to funding from Angus Council, we were able to offer a 10-week **Budgeting Support Project** between January and March 2022. Our Budgeting Support Worker aimed to empower clients to make decisions on where they could save money alongside looking at any ways to maximise income. As a short-term project, we used the opportunity to test approaches. We found that clients preferred face-to-face appointments to telephone or e-mail and that the term 'budgeting' is stigmatised, and clients did not like the word. Alongside supporting clients directly, our adviser was able to deliver budgeting advice to around 100 pupils at Arbroath High School during the project. Our learning was channelled into an application for funding for the next financial year.

ASAP

The **Armed Services Advice Project** is a national project that is delivered thanks to funding from PoppyScotland. ASAP provides support and advice with a range of queries including benefit entitlement, housing, employment and debt to those serving, veterans and their families. It was clear over the year there is a high demand for benefits advice for veterans and their families, and that veterans can struggle to find work when leaving the armed forces. Clients can understandably feel daunted by needing to approach us for advice in the first place and can feel overwhelmed by the volume of information given, so we ensure that information is broken down in a manageable way for clients. Our ASAP adviser will work with the spouses or partners of a client where a client would struggle with communication themselves - one such example occurred in this year where, working flexibly in conjunction with the spouse of a client, our adviser was able to complete a successful PIP mandatory reconsideration which amounted to a financial gain for the client of over £2000.

OUR PROJECTS

IN DETAIL:

MMT

Our **Managing Money Together Project** is delivered thanks to funding from the Scottish Legal Aid Board. This forms part of our overall Debt Service, with MMT having a focus towards supporting people who are experiencing debt as a result of the pandemic. MMT offers clients debt advice appointments with a competent debt adviser, who will take a look at a person's full financial circumstances, give advice on the most appropriate debt solution/remedy for that client. If the client agrees to proceed, the adviser then completes the debt remedy process.

PASS

The **Patient Advice & Support Service** is a national project funded by National Services Scotland. PASS provides information, advice and support to clients wishing to give feedback, raise a concern or a complaint provided by the NHS in Scotland. Clients who are unhappy with the response received by their GP, dentist or NHS Board can ask the Scottish Public Services Ombudsman to review their complaint. Throughout the year, there was a large increase in clients raising concerns about a lack of face-to-face access to both GPs and dentists. Around 130 clients were supported by our part-time PASS Adviser with their NHS concerns in the year.

MTT

Money Talk Team is a national project funded by the Scottish Government. MTT helps clients (particularly single parent families and those over the age of 65) with income maximisation - this includes benefit checks, completing benefit forms and carrying out mandatory reconsiderations. During the year, the majority of contact with clients has been by telephone, with some e-mail contact for more complex situations. Video calls and face-to-face appointments have been made available for anyone who requested them. The MTT adviser noted that many clients mentioned the lack of affordability of energy bills during their appointments and concerns for paying for gas and electricity, even if this was not the direct reason for their contact with us. One of the many areas of success was supporting a vulnerable client with a benefit mandatory reconsideration which led to financial gains of over £6000 for the client.

PENSION WISE LEVEL 1

Angus CAB take part in the **Pension Wise** government-funded service (part of the wider MoneyHelper government service) to Level 1 - this means that our advisers are able to signpost clients to information and arrange for them to have an appointment with a Pension Wise specialist for the area when it is needed.



OUR PROJECTS IN DETAIL:

SCOT GOV SPECIALIST DEBT

The **Scottish Government Specialist Debt** project started in October 2021. This funding from the Scottish Government enabled us to expand our Debt Service further. We used the funding to employ a full time Debt Support Worker to provide triage support to clients and support our Debt Adviser and Trainee Debt Adviser with their ongoing client caseloads. This ensured that our work across the Debt Service ran smoothly and our support to clients worked efficiently.

UNIVERSAL CREDIT: HELP TO CLAIM

UC- Help to Claim is funded by the DWP. It gives support both face to face (pandemic notwithstanding) and via telephone and webchat channels to people looking to make their first claim for Universal Credit, providing benefit checks to see if someone would be better off making a claim for UC, supporting vulnerable people to apply, discussing advanced payments and providing support whilst a person waits for their first full payment. Over the year, our advisors provided extensive support via telephone and e-mail as the pandemic made face to face support more challenging.

TRAINEE DEBT ADVISER PROGRAMME

Thanks to money received in the 20-21 financial year from the Bank of Scotland REACH funding programme, we were able to run a **Trainee Debt Adviser Programme** in this financial year, enabling an adviser to undertake debt advice training alongside our qualified debt adviser. Over time the Trainee Debt Adviser was able to take their own client caseload, which increased the volume of debt clients we could support. We have been able to utilise other funding sources in order to offer a further trainee place within the 22-23 financial year as a result of the success of this programme.

VOLUNTEER TRAINING AND DEVELOPMENT

Angus CAB were awarded funding for three years from the Robertson Trust in order to focus on our **Volunteer Training and Development**, and this began in August 2021. This funding pays for a full-time Volunteer Training and Development Officer who focuses on ensuring our volunteers are supported and trained to provide the best possible service, along with bringing in new volunteers into the Bureau to ensure we reach as many people as possible. This supports one of our charitable aims, which is to provide opportunities for local people in Angus to give back to their local community by training with us as volunteers. Initially, the role involved supporting the 11 or so volunteers who were working remotely and arranging refresher training in the offices for all returning volunteers and inducting some new volunteers to the Bureau. Volunteer feedback was sought on our safety measures ahead of the offices opening. Whilst the Omicron variant of COVID sadly delayed us, we were finally able to welcome 24 volunteers back into the offices in February 2022!

OUR PROJECTS IN DETAIL:

WELFARE BENEFITS SUPPORT

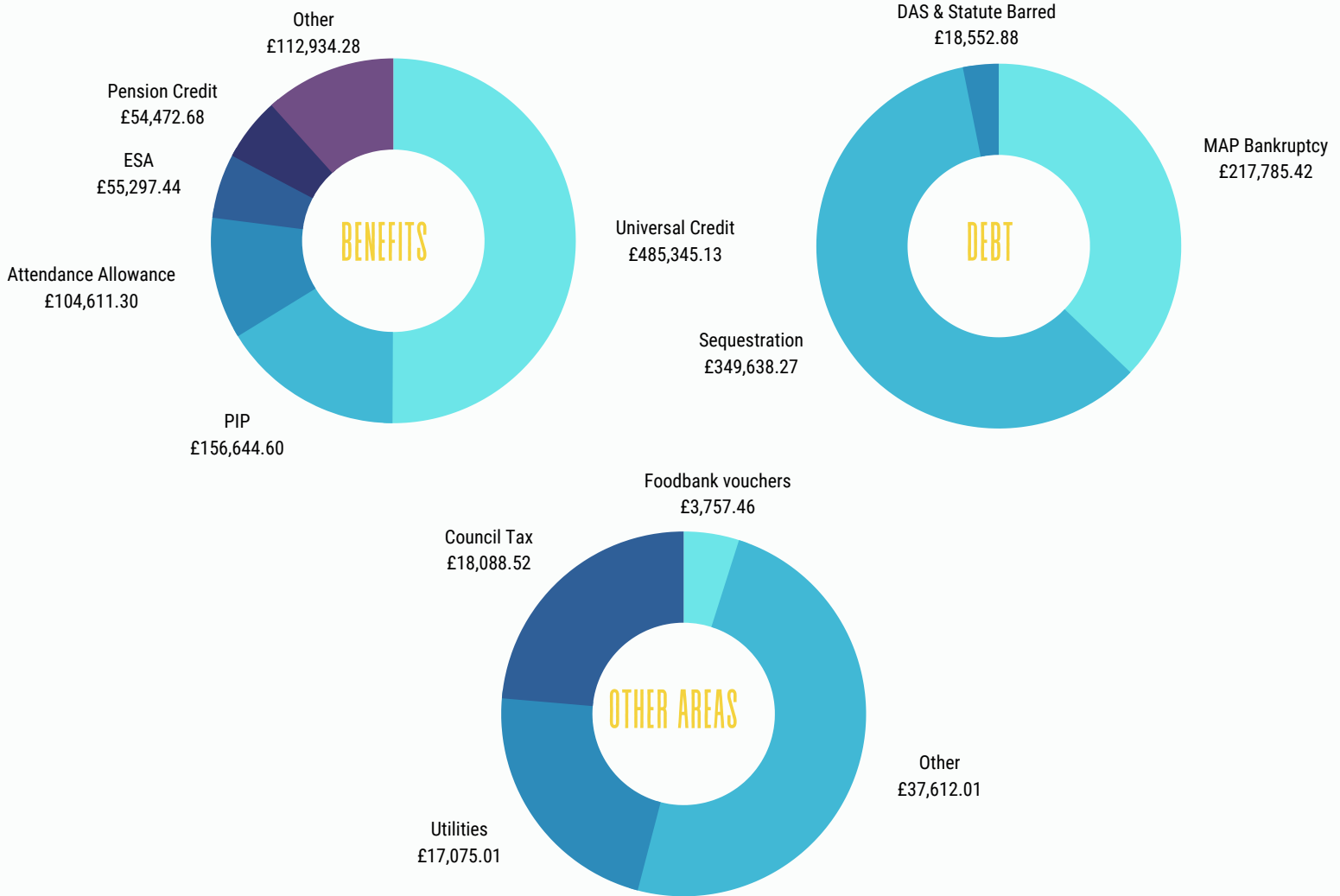
Funded by the Scottish Government, our **Welfare Reform Mitigation Project** provides support for clients around welfare benefits. The project supports clients who are affected by a range of issues, such as unemployment, poverty and those impacted by the pandemic. As with all our work, the majority of the year was spent offering telephone, e-mail and video call advice. Most clients were very accepting and understanding of this situation, but it was challenging for some of them to access the service in this way. It has been easier for our Welfare Rights Adviser to get information from clients to aid in benefit applications since we were able to offer face-to-face appointments again. One of the biggest trends in the year in this project was a rise in PIP mandatory reconsiderations, where clients felt the telephone-based PIP assessment they had undertaken had not allowed for the true extent of their medical conditions to be evident. One success in the year was a financial gain to a client of over £8000 thanks to a successful application for benefits.

WARM & WELL

Warm & Well is funded by Angus Health & Social Care Partnership to offer energy advice and income maximisation to elderly people, those with disabilities and/or those who are recently discharged from hospital. Typically, this project centres around a home-visiting service for people unable to access the offices, providing energy related support and referrals, along with blue badge applications, support to get OT assessments, income maximisation and so on. The pandemic meant that home-visiting was not possible, and given the vulnerability of the client demographic, we did not return to a home-visiting service at all during the year. Whilst this presents with its own challenges, a full service was offered via telephone and e-mail to clients. It will come as no surprise that there has been a stark increase in concerns about fuel costs over the year, with increased time spent at home being a factor in increased bills along with the rising fuel prices. One example of impact in this project is a client being supported to apply for the Warmer Homes Scotland scheme which enabled them to gain an upgraded heating system and energy efficiency measures in their home, with incomes for other clients being maximised with successful applications for Pension Credit and Attendance Allowance.

OUR TOTAL CLIENT FINANCIAL GAIN FOR 2021-2022 IS £1,630,123.00

THIS IS MADE UP OF:



SOCIAL POLICY

After the pandemic made it necessary to postpone our plans, the Tayside Social Policy Team (of which we are members) held a Zoom-based Social Policy Conference in August 2021. Hosted by our Operations Manager, Zoe, with participation from Angus, Dundee and Perth Bureaux, the conference - called 'Getting To The Start Line', featured speakers such as Richard Wilkinson, Professor of Social Epidemiology, Chris Harkins, Senior Researcher at the Glasgow Centre for Population Health and Mhairi McCormack from the Dundee Green Health Partnership. The aim of the conference was to stimulate discussions on the topic of wellbeing. With over 70 participants and a number of breakout rooms with facilitated workshops, it was a thought-provoking and useful day for all. Our thanks go to our colleagues at Dundee and Perth Bureaux for their work in rising to the challenge of delivering a full conference via the Zoom platform.

ABOUT US:

Angus CAB first opened its doors in 1985 to provide support to the people of Angus. In our Constitution, we have four main purposes:

- the advancement of education through (but not limited to) providing individuals with information, clarification and understanding of legislation and their legal rights and responsibilities;
- the relief of those in need through (but not limited to) (i) assessing individuals' entitlement to welfare benefits; (ii) providing assistance in claiming benefits; and (iii) assisting individuals to appeal against refusal of benefits;
- the advancement of health through (but not limited to) providing a comprehensive advice service which seeks to address individuals' problems and thereby alleviates the injury to health, stress and anxiety caused by unsolved problems; and
- the advancement of community development through (but not limited to) recruiting, training and developing local citizens to be volunteers in and for the Bureau, who in turn assist members of the public within the Area of Benefit, and in doing so contribute to the development of the Area of Benefit.

THE 12 PRINCIPLES OF THE SCOTTISH CAB SERVICE:

As a member of Citizens Advice Scotland, our work adheres to the 12 principles, which are:

- 1. A free service 2. Confidentiality 3. Impartiality 4. Independence 5. Accessibility 6. Effectiveness
7. Community accountability 8. Client's right to decide 9. A voluntary service 10. Empowerment
11. Information retrieval 12. A generalist service.**

OUR PEOPLE:

Angus CAB is made up of a small number of experienced staff who oversee and support our generalist advice service, further staff who work tirelessly on our funded projects and our dedicated group of skilled volunteers. Most of our volunteers are generalist advisers, some work on our receptions while others volunteer as trustees on our Board. Although each person has their own roles and responsibilities, we see our work as a team effort, and work collaboratively to share our knowledge and experience to provide the best possible advice to our clients.

Our Volunteer Training & Development Officer, Gael, said it best when she said: "There is something extraordinary about being involved with CAB and how the service works. Effectively, the service provides local people with support and advice from local people, almost like neighbours helping each other. The best part of my role is being able to interact with the volunteers on a daily basis. Their diverse backgrounds teach me so much. Our volunteers are the lifeline of Angus CAB." We had 25 volunteers who reached long service milestones within this year, everything from 5 years up to 10, 14, 17, 20 and even 25 and 35 years! Each of these milestones represents hours and hours of dedicated advice giving to our clients when they have needed us the most. Whilst there is no adequate way to thank our volunteers for everything that they do for us, we will hold a Celebration Event later in 2022 to say thank you to them all.

We are grateful for each and every person involved in Angus CAB for everything they have done in this year!

CHIEF OFFICER'S REPORT

This annual report covers my first 9 months as Chief Officer of Angus CAB. I am so grateful for the warm welcome I received from the Board, the staff team and our dedicated volunteers which helped me settle into the role.

The Bureau is a place like no other. It truly is a one-stop shop for advice. Whether its advice around claiming benefits, help with a consumer issue, or helping to navigate a dispute with a neighbour - the advisers will listen, ask the right questions and then do everything they can to help the client.

The year marked another full of pandemic-related unknowns; not knowing what lies ahead for the people of Angus, not knowing if the safety measures are enough to keep the team safe whilst allowing their great work to continue. The fear of returning to 'normal', if such a thing is even possible (hence our report title, asking if this is our 'new normal').

Despite the uncertainty, and the 'false starts' with hoping it was safe enough to bring our volunteers back to the offices but only being able to in the last months of the year, the team excelled themselves in challenging circumstances. Where we would normally have 30-40 volunteer advisers supporting our work, we had a core group of 6-12 who were able to carry on advising from their homes.

The team did everything they could, not only to answer the queries of clients, not only to maximise the incomes of clients, but to ensure clients felt heard and supported. What cannot be measured is the audible and visible responses from clients when their query was resolved, and a weight was lifted off their shoulders.

Whilst the year ahead has its own uncertainties, I am confident that Angus CAB has the resilience and the determination to face them head on.

Laura Stewart
Chief Officer

ANGUS CITIZENS ADVICE BUREAU (SCIO)

OUR OFFICES

Arbroath

11 Millgate
Arbroath
DD11 1NN

Forfar

19 Queen Street
Forfar
DD8 3AJ

Montrose

32 Castle Street
Montrose
DD10 8AG

We are currently directing all our calls via our Arbroath number, so you can reach us on **01241 870661** - our lines are open Mon-Fri 10am-3pm.

If you need advice, would like to become a volunteer or want to discuss partnership working opportunities, you can also contact us on:

arb-advice@anguscab.org.uk

