



ANGUS CITIZENS ADVICE BUREAU (SCIO)

2020/2021 ANNUAL REPORT



Independent and confidential advice guaranteed

Charity No. SCO10051

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



CHAIR'S REPORT 2021

This is my first year as Chair - I knew when I put myself forward for the role that I had big shoes to fill following in the footsteps of our previous Chair, Steve Nicol. I would like to thank Steve for the assured leadership he gave to the Board in his 4 years as Chair.

This has been a year of 'challenges and changes' for the organisation. Challenges in that the organisation, and indeed society, has faced another year navigating its way through the Covid19 pandemic. It has brought changes for us in the way we offer our services, together with changes to the personnel within the team.

In January, Chris McVey, our Chief Officer, left for pastures new after 8 years with the Bureau and we wish him every success in his future career. In the absence of a Chief Officer, Zoe Watson, our Operations Manager did a wonderful job in steering the organisation through the first half of the year and a special thanks to her for all of her hard work and dedication. I am pleased to welcome our new Chief Officer, Laura Stewart, who joined us in June 2021. We are delighted to have her as part of the team.

The Board took the decision in Autumn 2020 to move to a hybrid model of advice provision and delivery, whereby the Bureau now provides a combination of traditional face to face advice together with digital and telephone advice. This allows us to reach a broader section of society and allows the community to access the service through multiple channels. We have embraced these new ways of communication so we can continue to provide help and advice to the residents of Angus alongside ensuring the continued good governance of the organisation. This year also saw the introduction of our new constitution which has been modernised to make sure representation, skills, insight and experience are drawn from across the community and a freshness and flexibility for bureau governance is maintained.

Despite the pandemic, Angus CAB has continued its critical work for the citizens of Angus and has managed to achieve financial gains of £1.9m helping almost 3000 clients. As we begin to position ourselves for the future, we remain committed in providing person-centred advice, information, support and assistance to the community which has become even more vital given the resulting issues that society now faces in the wake of the pandemic.

I would like to extend my sincere thanks to all staff, volunteers, trustees, our funders and our partners for the support and effort that you give. Your commitment allows us to continue the valued work we do within the community. We would not have the advice service we do without your trusted participation, collaborative relationships, time and dedication. A special thank you to Matt Banks, our CAS Development Officer, who continues to provide us with invaluable support and guidance. We could not have achieved what we have done over the past year without the tremendous efforts of all those involved with Angus CAB. A heartfelt thank you for continuing to support the Bureau through these challenging times.

Vicky Smith

Chair

Angus CAB Board of Trustees

Income & Expenditure for year ended 31st March 2021

Income:

Angus Council	£136,000
Angus Integration Joint Board	£30,000
NHS Tayside – PASS	£20,431
Scottish Legal Aid Board – (MMT)	£38,580
Pension Wise	£6,250
Citizens Advice Scotland – Welfare Reform	£27,600
Citizens Advice Scotland—Financial Health Check	£15,111
Citizens Advice Scotland—Universal Credit H2C	£71,198
Scottish Government COVID impact grant	£9,484
Scottish Government COVID grant	£20,956
Bank of Scotland - REACH*	£25,875
Poppy Scotland (ASAP)	£9,678
Corra Foundation	£2,000
Community Anchor Fund	£1,947
Miscellaneous	£7,320
Total Income	£422,694

Expenditure:

Staff Costs	£293,093
Property Costs	£26,774
Operational Costs	£14,617
Governance Costs	£6,334
COVID-19 Expenses	£25,461
Total Expenditure	£366,279

Net Incoming/(Outgoing)

£56,415

*Funding received Dec 2020, expenditure allocated for 2021 and 2022

Social Policy and Community Work

Although we could not partake in our usual community events, we continued to raise awareness of campaigns through social media channels. We took part in: Money Talk Week, Scams Awareness Week, Challenge Poverty and regularly highlighted the impact of COVID-19 and the Government's Job Retention Scheme.

The Social Policy Team continued to collate both qualitative and quantitative data relating to the enquiries brought to us by our clients and passed these on appropriately.

The fourth Tayside Social Policy Conference was due to be held in August 2020 but this has been rescheduled to 2021.

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.

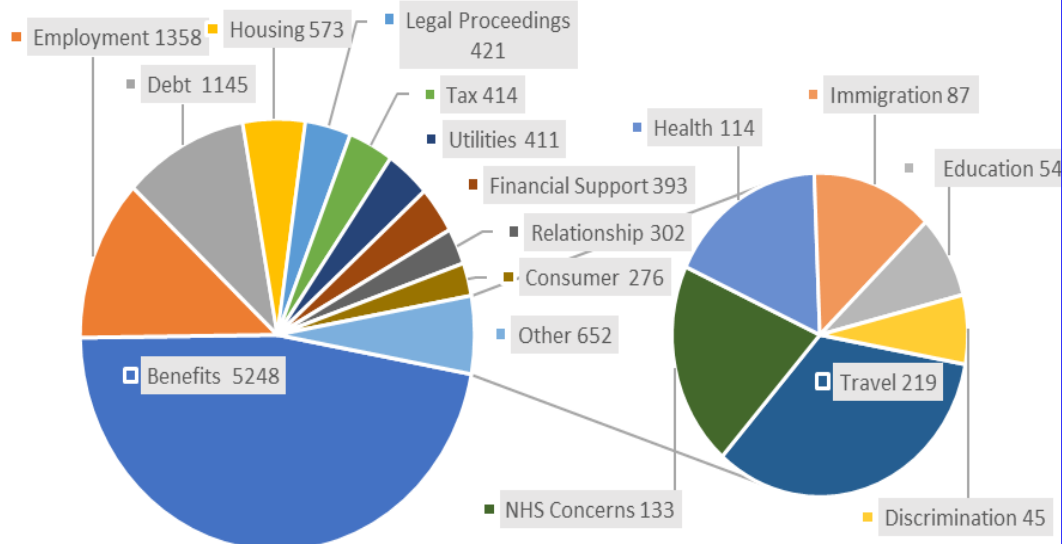


Client Financial Gain

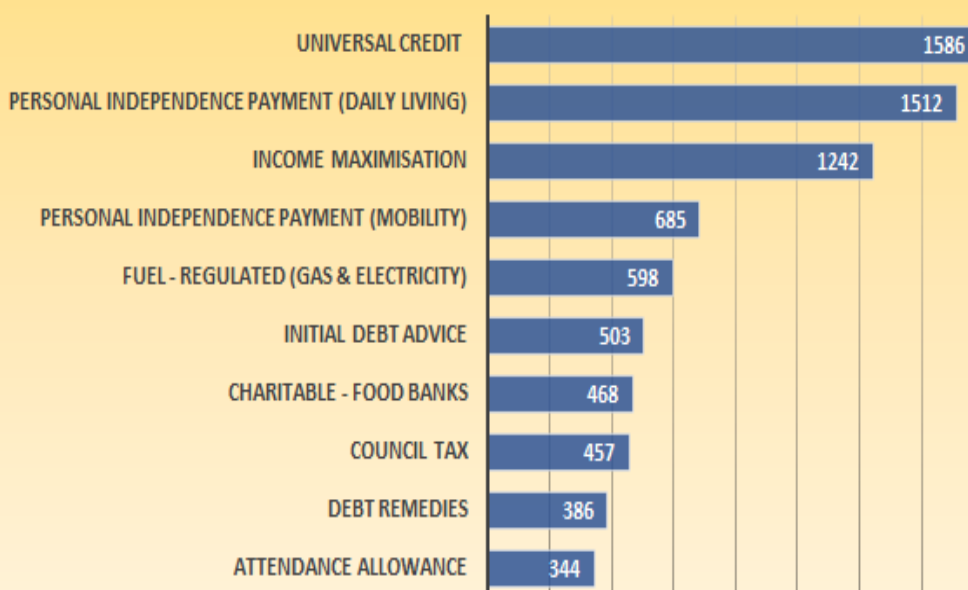
Total known client financial gains for 2020/2021 were **£1,961,170**

This is made up of:
Benefits: £1,366,460
Debt: £499,524
Other: £95,186

Advice by Topic



Top Ten Issues by Advice Code



Financial Gain -

Top 3

Universal Credit:
£753,559
MAP (Debt solution):
£253,113
PIP (Daily Living):
£163,554

Projects 2020/21

In addition to our core service, we offer a range of specialist services dependent on available funding. In 2020/21 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 Citizens Advice Bureau has two equal 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.

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



2,963 clients

11,193 pieces of advice



26 full and part
-time advisers

Over £14 return for
every £1 received in
core funding



What our clients say:

"I can start to get my life on track again"

"Thank you to all the wonderful staff who try their best to help me and thousands like me"

"Thank you for everything, the nightmare is over. You do a great job"

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Arbroath

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Montrose

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