

Generalist Adviser: Certificate of Competence

This is to certify that

- > has demonstrated the requirements of a generalist adviser and is competent to:
- > welcome clients in a way that is consistent with the aims and principles of the Service
- > diagnose client problems
- > research information using appropriate information sources
- > interpret and explain information to clients
- > give clients appropriate, accurate and complete information
- > help clients to explore their options, and to plan or decide a course of action
- > complete a case record

AND has been assessed as competent by formal assessment of cases representing the range of enquiry topics handled by the bureau.

Angus Citizens Advice Bureau (SCIO)

D. Mitchell
Derek Mitchell, CAS CEO



ANGUS CITIZENS ADVICE BUREAU (SCIO) ANNUAL REPORT



Independent and confidential advice guaranteed

Charity No. SC010051

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



CHAIR'S REPORT 2018

2018 marks my second full year as the chair of Angus Citizens Advice Bureau (CAB). Looking back over the preceding twelve months provides an opportunity to review what has been a busy and, often, challenging year. I am indebted to the dedication of all Trustees who provide valuable support and much needed direction. Their contribution has been an important element of allowing me to have an enjoyable period working with them. I am also grateful to David Spink, Vice Chair, for his patience and wise counsel. The board works hard to ensure the good governance of Angus CAB and does so with a clear eyed determination and sense of purpose. I am extremely lucky to be supported by such a group of selfless individuals.

The introduction of Universal Credit and General Data Protection Regulations required additional training and changes to working practices. These changes are always a challenge for staff and volunteers as the quality of advice is what Angus CAB is judged on by our clients and by our new rolling audit by Citizens Advice Scotland.

What remains apparent to me is that our unpaid volunteers remain central to everything that we do and their vital contribution should always be given full, and generous, recognition. Continuing changes in legislation and additional training requirements on new IT generate demands of our volunteers who dutifully make themselves available. 2018 has been no different. There is a delicate balance in managing the expectations of a volunteer and meeting our commitments to the public. We must remain sensitive to the potential impact on volunteer retention when extra commitments are required. Our unpaid volunteers are represented on the board by volunteer members, Vicky Smith (Arbroath), David Anderson (Montrose) and David Scrymgeour (Forfar), who are always available for feedback.

Funding continues to be an area where our joint heads of services have to remain ever alert to applying for grant funding or responding to situations where funding is programmed to end. Funding is absolutely vital. It pays the salaries and bills that allow Angus CAB to open its doors and keep them open. Core funding is vital to maintaining the quantity and quality services we provide across our three sites in Arbroath, Forfar and Montrose. The funding difficulties experienced by Angus Council have had a knock on effect of generating an atmosphere of uncertainty across the third sector in Angus. Funding uncertainties restrict the ability to forward plan with confidence that the necessary funding will be provided. I would however also note my gratitude at the support of our councillor members by acting on our behalf to assist Angus CAB in obtaining information and forecasts.

The ever present funding challenges require careful and flexible management and thanks go to the joint heads of service, Janice and Kathy, for astute budgeting, tight fiscal control of resources and remaining vigilant and utterly professional. We remain grateful to all our external funders for their support without whom it would be impossible to function. I would also like to openly praise and acknowledge the continued dedication and commitment of all our staff and unpaid volunteers. The year ahead will be another challenging one and work is underway to identify how best to meet those challenges and ensure that all clients who experience an issue that threatens their stability will be supported by their access to Angus CAB. The board, staff and volunteers stand together in embracing the need to support anyone in Angus that has a need for advice, support and guidance.

Steve Nicoll

Chair

Income & Expenditure for year ended 31 March 2018

Income:

Angus Council	£136,000
Angus Integration Joint Board	£62,278
NHS Tayside – PASS	£20,025
Angus Council (Benefit Project)	£13,285
Scottish Legal Aid Board – (MMT)	£37,112
Pension Wise	£8,954
Citizens Advice Scotland – Welfare Reform	£27,600
Citizens Advice Scotland – Energy Advice	£3,350
Citizens Advice Scotland – LEAP	£8,844
Poppy Scotland (ASAP)	£9,818
Angus Council – Personal Budgeting Support	£14,733
Scottish Power – Warm Start	£14,620
Miscellaneous	£13,739
Total Income	£370,358

Expenditure:

Staff Costs	£312,388
Property Costs	£16,523
Operational Costs	£26,467
Governance Costs	£22,879
Total Expenditure	£378,257
Net Incoming/(Outgoing)	£(7,899)

Social Policy and Community Work

Angus CAB staff and volunteers took part in a awareness raising campaigns throughout the year including Scams Awareness Month, Big Energy Savings Week and Energy Best Deal. We also collated qualitative and quantitative data relating to the enquiries brought to us by our clients and passed these on appropriately.

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

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 and confidential information and advice service to all the residents of Angus.



Please note:

During 2017-18 the Citizens Advice Network in Scotland implemented a new case management system. Changes have also been made to the way statistical data is recorded to improve the consistency and quality of reported data. Due to these changes 2017-18 data will not be comparable to previous years. Comparable data will be provided from April 2019 onwards.

Client Financial Gains

Total known financial gains for the year 2017/18 were £2,000,440.40.

This is made up of:

Benefits: £947,584.02

Debt: £789,910.02

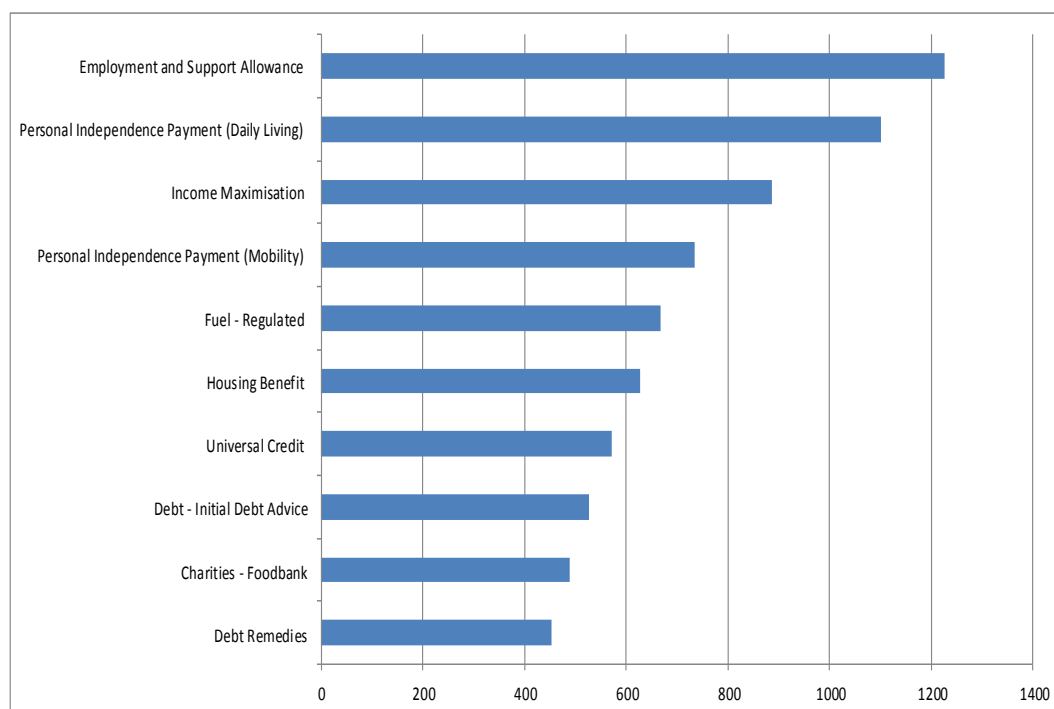
Other: £262,946.40

In addition to the above, re-scheduled debt amounted to £2,987,192.00.

Advice by topic:

Benefits:	8337
Debt:	2568
Financial Support:	1310
Employment:	1266
Housing:	907
Utilities:	868
Tax:	628
Legal proceedings:	480
Relationships:	458
Consumer:	428
Travel:	288
Health:	284
Immigration:	115
Education:	75
NHS Issues:	46
Discrimination:	20

Top ten issues:



Projects 2017/18

In addition to our core service we offer a range of specialist services dependent on available funding. In 2017/18 the following specialist services were provided:

Benefits and Budgeting Advice—funded by Angus Council

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

Together Angus poverty relief partnership project for East Brechin—funded by Scottish Government Aspiring Communities Fund

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.



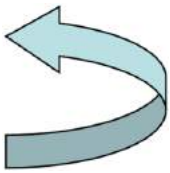
5,149 Clients



25,612 Issues



Over 60 volunteers



Over £13 return for every £1 received



14,000 volunteer hours



Client Financial Gain

£2,000,40.40

What our clients say:

"Thank you so much to all the wonderful staff who have helped me so much, the end is nigh. You do a great job"

" Many thanks for all the hard work you did on my behalfthanks for everything"

". . . .I can't tell you how much it has meant to have the non-judgemental and caring support you gave. . . . Support right from the start made so much difference. Finally sleeping at night."

"very grateful for all of the help that CAB has given me over the years . . .I don't know what I would do without you"

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Forfar

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Arbroath Office

11 Millgate

Arbroath

01241 870661

Montrose Office

32 Castle Street

Montrose

01674 673263

