

CLYDESDALE CITIZENS ADVICE BUREAU

Annual Report 2021-2022



Clydesdale CAB is a registered charity number SCO17611

Company Limited by Guarantee: 263918

'Authorised and regulated by the Financial Conduct Authority' FRN: 617443

Registered address: 10-12 Wide Close, LANARK, M11 7LX

The Bureau – Aims, Vision and Mission

Clydesdale Citizens Advice Bureau is a member of the Scottish Association of Citizens Advice Bureaux, a nationwide network of independent advice agencies which offers a comprehensive range of free, confidential and impartial information and advice to all members of the community.

The **aims** of the Citizens Advice Bureaux service in Scotland are:

- 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

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

Clydesdale CAB adheres to the twin aims of the Scottish Citizens Advice Bureaux Service. In addition to this, we have our own vision and mission:

Our Vision:

A fairer Clydesdale where all citizens have access to services and are empowered to access their rights in a respected manner.

Our Mission:

- To support the people of Clydesdale by offering:
 - An accessible service through our outreaches and home visits
 - Quality service through our trained holistic advisers
 - An available service through our open-door drop-in service
 - A free service providing information and advice
 - Specialist services such as debt advice, benefit representation, Patient Advice and Support Service (PASS) and Pension Wise
- To represent and raise citizens issues individually and collectively at a local and national level
- To work effectively with partners locally, regionally and nationally
- To work effectively in promoting the visibility of the Bureau and the service provided



Chairman's Report.

2021/22 brought continuing challenges to the Bureau with the ongoing impact of Covid, the Cost of Living Crisis, and the negative impact they had on the economy.

The Bureau once again rose to those challenges and I would firstly like to thank the Staff and Volunteers for their commitment over this difficult period which ensured the vital services provided locally were available to those who needed them most within the Clydesdale area and beyond.

Our team led by Michelle, our Manager, was able to manage the changes brought about by Covid which enabled home-based working with telephone and email advice being provided to our clients with the aim of moving towards a planned reopening of the office with a face to face appointment-based service. These arrangements ensured that the important lifeline our Bureau provides was, and continues to be maintained.

Our statistics for the year emphasise the positive impact our Bureau's intervention had with over 5,000 clients receiving advice, over £1 million sourced in benefit entitlement, and almost £1.5 million of client financial gain in total.

I would like to acknowledge the funding and ongoing support provided by our core funder, South Lanarkshire Council, the UK and Scottish Governments via CAS and to the NHS. The input from our partners enables us to improve and to expand our services and is greatly appreciated.

This is my final year on the Bureau board and I want to highlight the tremendous support I have received as a Chair and Board member over many years. Our Managers have been excellent and committed to reaching the highest standards of service evidenced in our audit outcomes and regular reports on service progress to the Board.

With Michelle, our current Manager, I am sure the Bureau will continue to evolve and meets the needs of the people of Clydesdale area for many years to come.

I would also like to acknowledge the tremendous commitment and high standards of service our volunteers provide which makes the Bureau so unique and special. Finally, I would like to thank the Board members, my Vice Chair, Roy Plenderleith for his support, our Treasurer, Derrick Jess for his excellent stewardship of our finances and all Board members for their input and guidance over the years which has assisted me greatly.

It is with great fondness I will look back on my association with the Bureau in my capacity as Chair and Board Member. It has been a privilege to serve the people of Clydesdale.

Donald Gray

Chair



Treasurer's report

In the financial year ending 31st march 2022, our total income was £279,861, this income includes funding from South Lanarkshire Council, UK and Scottish Government via Citizens Advice Scotland, National health Service and Scottish legal Aid Board. Total expenditure was £174,602 leaving us with an underspend of £105,259 against an underspend of £85,703 in the previous year. The previous year total was £263,134, which saw us having an increase of £16,727 due

to new projects beginning. Expenditure in the previous year was £177,431 against £174,602 in this year, a decrease of £2,829, mainly consisting of an increase in wages of 311,377 with a decrease in Covid related expenditure and telephone of £16,036. If you take the increase in income of £16,727 and the underspend of £2,829, this leaves an underspend of £19,556. This combined with the previous year underspend of £85,703 accounts for £105,259. This leaves the Bureau in a fairly healthy position looking to the future however who knows what may happen regarding funding.

Once again, I would like to thank all our funders for their continued support as without them we would not be able to sustain such a high level of support to the community.

I would like to thank Michelle, who tirelessly seeks out new sources of funding, which has helped me to keep the Bureau on an even financial keel.

Thanks to our wonderful Board of Directors for their support throughout the year, this makes my job so much easier.

Derrick Jess

Treasurer

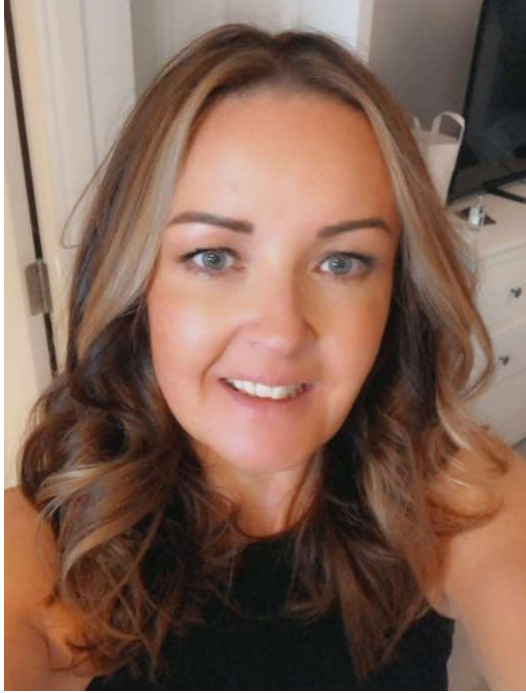
Clydesdale Citizens Advice Bureau					
Statement of Financial Activities					
for the Year Ended 31st March 2022.					
			Year to	Year to	
	Notes		31/03/2022	31/03/2021	
			£	£	
Income from Charitable Activities					
SLC Grant - Core			52,118	52,118	
C.A.S. - Bureau	1		89,693	111,502	
SLC Financial Inclusion			18,540	18,540	
Patient Advice & Support Services			23,701	22,571	
SLC Tackling Poverty			20,924	20,924	
N.H.S.Lanarkshire			42,400	0	
SLC Business Grant			20,000	24,860	
Energy Best Deal,SLAB,Misc.			12,462	12,532	
			279,838	263,047	
Investment Income			23	87	
Interest Received					
Total			279,861	263,134	
Expenditure					
Rent & Rates			551	794	
Insurance			540	735	
Heat,Light & Power			5,246	3,751	
Salaries			143,753	133,186	
Social Security			8,553	7,743	
Licences & Training			1,486	1,665	
Telephone & Internet			1,746	6,570	
Post , Stationery & Advertising			2,127	1,511	
Travel & Subsistence			899	186	
Office Equipment & Covid 19 expenditure			5,076	16,288	
Maintenance & Cleaning			1,771	3,119	
AGM Costs			908	186	
Sundry Expenses			1,136	953	
Accountancy			810	744	
Total Expenditure			174,602	177,431	
Net Income and Net Movement in Funds			105,259	85,703	
Total Funds Brought Forward			296,250	210,547	
Total Funds Carried Forward			401,509	296,250	
Note 1					
Page					

Projects Funded By CAS : Mitigating Impact of Social Security Changes, Financial Health Check and Help to Claim.

Clydesdale Citizens Advice Bureau

Balance Sheet as at 31st March 2022.

	31.03.22	31.03.21
	£	£
Current Assets		
Cash at Bank and in Hand	425,219	318,375
Creditors		
Amounts falling due within one year	<u>23,710</u>	<u>22,125</u>
Net Current Assets	401,509	296,250
	=====	=====
Total Assets Less Current Liabilities	401,509	296,250
	=====	=====
The Funds of The Charity :		
Unrestricted income funds	<u>401,509</u>	296,250
		=====
	401,509	296,250
	=====	=====



Manager's Report

Another year of change, for every citizen across the globe, another transition to a world post Covid. The aim of my report this year is to focus on moving on: tackling the changes, the new ways of working and putting in place a service, which helps mitigate the impact of change which could adversely affect our clients. The fall out of Covid on the economy, health, all services is yet to be fully understood, however what we do know is that in hard times the need for our services increases. In a way, we are rewarded, as the more work we do helps even more people, who feel that that they have nowhere else to turn. During this last

year, it has made me stop and consider what all the people whom we have helped over the last year would do if we were not here.

Over the years, the Bureau has flourished and grown with change. Last year, in particular, revealed just how good we are at progression, being fluid and having the ability to embrace change, whether forced or not. Change for many is a worrying time, and when your whole community is facing the same worry, all of us at the Bureau no matter our role, who also faced the same worries, turned up, irrespective of personal challenges, responded positively and were active in assisting to keep our place at the heart of the community.

Never more than before we had to forward plan in order to respond to the changing regulations and restrictions and have responses in place to keep everyone safe and continue to run the service. We have had to try and anticipate these changes as well as foresee the impact on our clients in order for us to have in place, the expertise, services and resources to enable us to assist those whom it affects most. Many more people, who have never accessed our services before have found themselves in vulnerable situations, with furlough coming in and the instability that arose from this within the workplace, navigating the benefit system for the first time or dealing with the impact of ill-health. We have also witnessed a rise in those who were facing hardship pre-Covid, finding themselves in a much more vulnerable situation than before, where some have reached a point when quality of life is no longer the goal: but just to exist.

We have moved from fully home-based working, providing telephone advice only at the start of the year, to reopening our doors to an appointment-based system as we recognised the importance of being accessible, whilst staying safe, to those most vulnerable who required more than the lighter touch support that telephone advice

often provided. We introduced an electronic booking system to assist us with the new way of working. This has been successful and is a tool that we will continue to use in the future.

During this uncertainty, we have been able to keep all staff posts, as well as recruit new staff members. This success lies in the confidence that our funders have in the services we provide and the prudent management of funds. South Lanarkshire Council continued to support us with our core funding and debt advice, as well as offering further funding to help with the Covid crisis. The Scottish Government and the UK Government, via Citizens Advice Scotland (CAS) have also shown support by providing funding to help us offer vital services to those most vulnerable, through Money Talks Team, Mitigating the Impact of Social Security Legislation, Patient Advice and Support Service (PASS), Energy Best Deal, Short-term Debt Advice and Help to Claim as some examples. The NHS has also been a vital funder for us to help specific groups of people coming through the primary care services to us.

Our paid staff have worked meticulously hard during this year and I greatly appreciate the support that they give me, each other and the volunteers. Our volunteers have given time, dedication and provided high standards of work and have been quick to adapt when asked. I couldn't ask for a better team during these precarious times. Our volunteers all bring their own contribution to our Bureau, including commitment, friendship and loyalty in all aspects of their role. Moving back into the office and being able to work with staff and volunteers again has been precious for us all. We really are a team, all working together to create a quality service for our clients, but also lots of caring for each other and having the joy of being in each other's company again. Our dedicated Board of Directors offers diverse skills in maintaining the governance of the Bureau to ensure we are meeting the needs of the local community. I am very appreciative of all our Directors, especially Derrick, our Treasurer, who prudently manages our finances, and Donald who provided a great source of guidance and support throughout the year. I feel very fortunate within my position at our Bureau because of all this.

How we have helped

Our statistics illustrate clearly how many local people have needed our help. Over this financial year our advisers have assisted 5012 clients who had a total of 8088 issues we dealt with.

Our Debt Adviser helped clients, with combined debts totalling just over £1.9 million, to move forward by ensuring that they received full, sound debt advice which let them choose the most viable option for their needs, whether this be Sequestration, Debt Arrangement Scheme or Token Offers.

Throughout the year, even with limited access to face to face support and mostly via telephone or email, our staff have secured just over £1million in benefit entitlement to just under 300 clients, an enormous help for people, which allows them to improve

their quality of life. Our total Client Financial Gain for the year from all areas of enquiry stood at £1.4million. This has had a huge impact on the lives of the recipients, but has also impacted positively on the local economy since most of the money will be spent locally. A remarkable achievement.

Sadly, John Pate, our longest serving adviser passed away suddenly in January of this year. He was a huge advocate of the work that we carried out and demonstrated this by always being on hand to help out. He was a reliable, dedicated adviser and he will be sadly missed by all staff and clients that were advised by him.



The Year Ahead

We continue to strive to make sure that we work within our aims and principles and provide a high quality of service. We are aware that the socio-economic situation is predicted to worsen over the next financial year with energy prices rising and the cost of living becoming a crisis. We will make sure that we have as many resources as we can in place to meet the anticipated demand upon us.

Michelle Mair

Manager

Clydesdale Citizens Advice Bureau Statistics

How our clients contacted us:

Number of enquiries	2021-2022
In person	695
Telephone	3972
Via Email	325
Letter	15
Webchat	5



Even though a lot of our work has been carried out via telephone and email, it is clear from some of the comments below that our staff have managed to show levels of support and care via these methods, which isn't an easy task.

Client comments:

“Thank you for your kindness, empathy and understanding”

“Thank you for your love and help, I appreciate you”

“Thank you for your support and help with filling out the form, we are so relieved that we had a successful outcome”

“Just to say a big thank you for your help and support, I honestly wouldn’t have managed with you. Your care was so evident and that was very appreciated”

“Thank you for being so kind and helpful”

What issues we advised upon:

Category of enquiry	2021-2022
Benefits, Tax Credits and NI	3847
Consumer Goods & Services	311
Debt	676
Discrimination	1
Education	20
Employment	358
Financial Products & Services	470
Health & Community Care	79
Housing	427
Immigration, Asylum & Nationality	31
Legal Proceedings	403
NHS Complaints and Concerns	107*
Relationship	209
Tax	282
Travel, Transport & Holidays	209
Utilities & Communications	658

*local clients and helpline clients

As the statistics show, benefit, debt and utility enquiries were our main areas of enquiry.

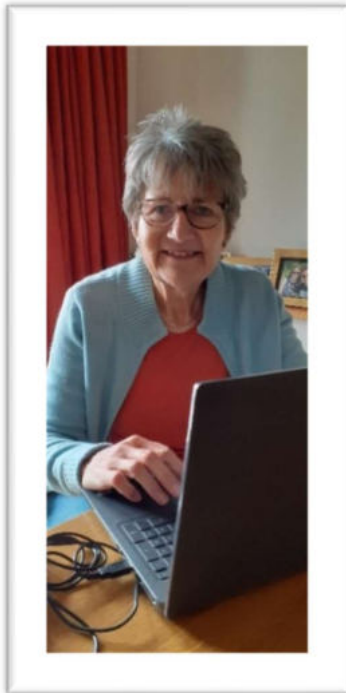
Our volunteers contributed 6,762 hours of work this year which equates to a monetary value of £105,825. *

*Volunteer hours (approx 7 per week) calculated using ONS 2021 hourly rate of £15.65 (to reflect volunteer skills and knowledge); multiplied by CAB volunteer hours

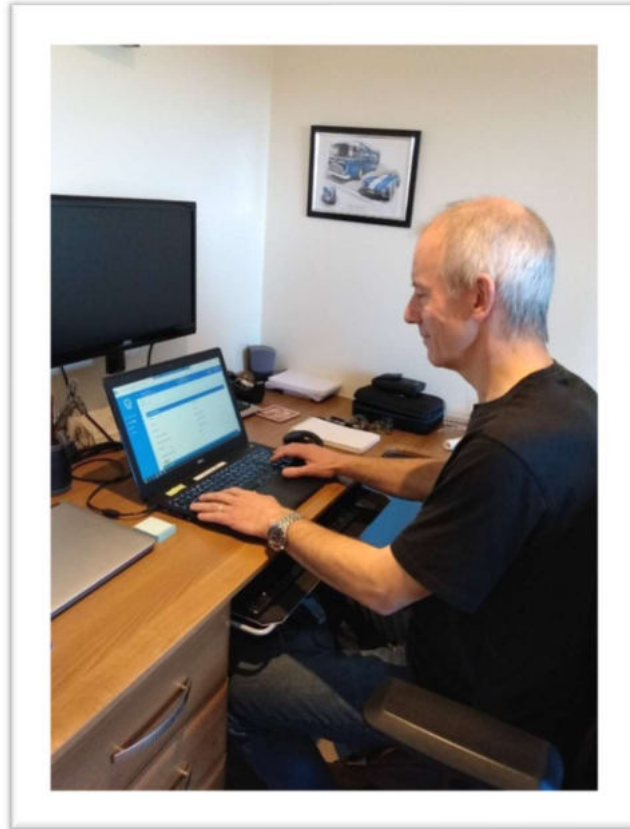
Our paid staff worked 8,694 annual hours**

**Annual hours calculated using weekly hours multiplied by 46 weeks (assuming 6 weeks of holiday leave)

And here we are...



Sarah



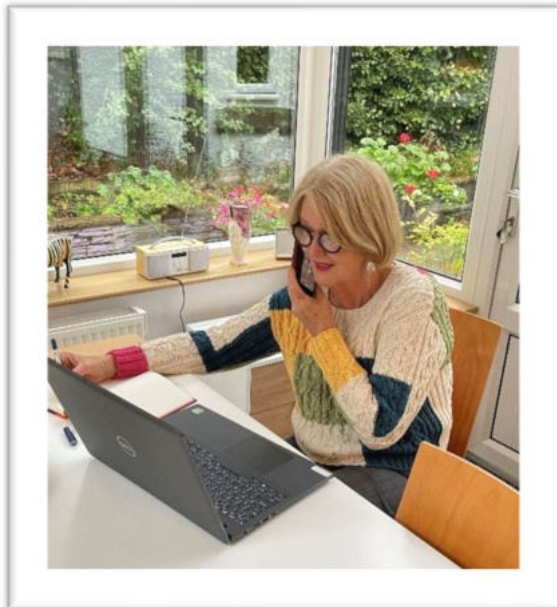
Alistair



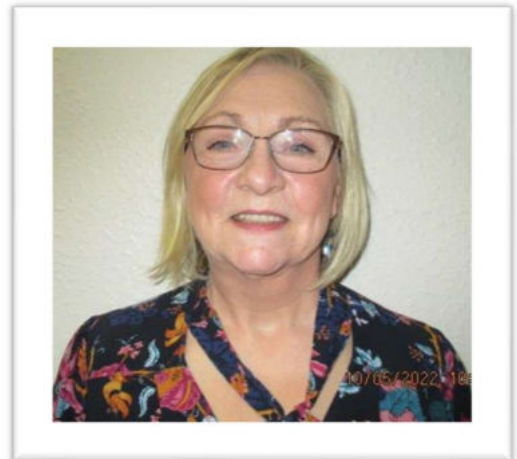
Caitlyn



Gail

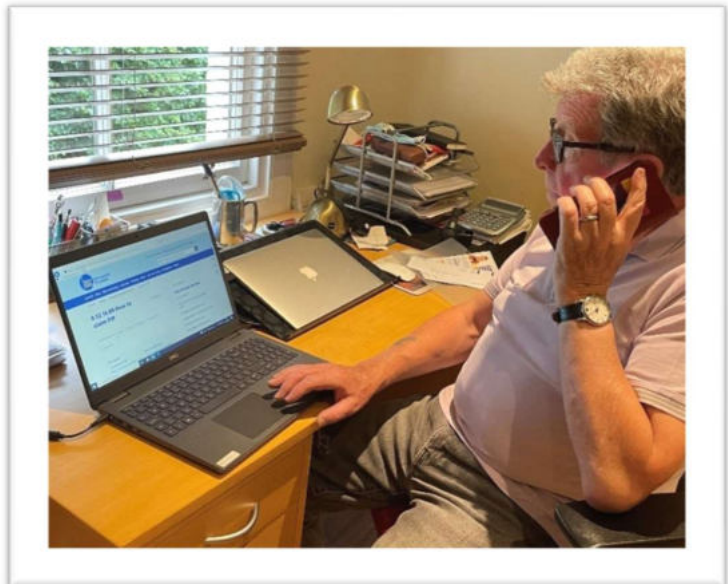


Gil



Janette

Harry



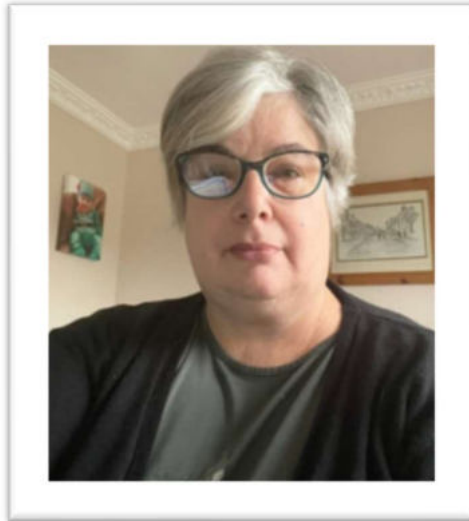
Jim



Julie



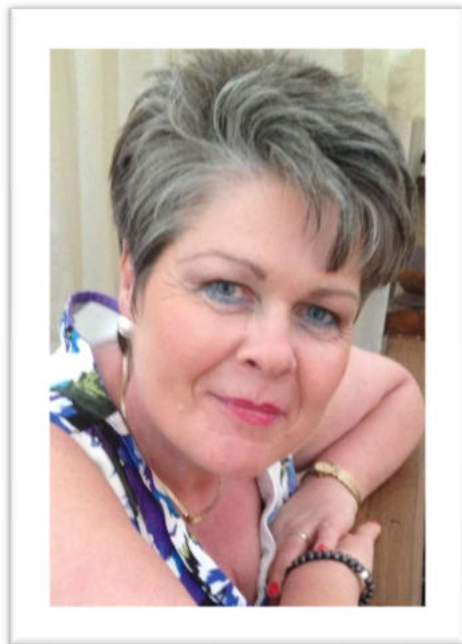
Lou



Lynne



Maggie



Morag



Robert



Tom



Vicki