



# Annual Report

2015-16

# Annual Report

## Citizens Advice Scotland: activity across 2015-16

In this annual review we set out how Citizens Advice Scotland supported our member bureaux and brought about change for citizens and consumers across 2015-16. We have written it to accompany our 2015-16 report 'Face Value: the Impact of the Citizens Advice service in Scotland', which sets out the impact of the work covered in this report and that of the wider service, and also out 2015-16 annual accounts, which provide full financial information for the year.

To set this review in context, we first describe the role we play within the wider Citizens Advice service in Scotland and what we aim to achieve. Then we give highlights from our activity across 2015-16 in relation to:

- Supporting Citizens Advice Bureaux across Scotland;
- Bringing about positive change for the people of Scotland; and
- Advising consumers.

## Our role within the Citizens Advice service in Scotland

The Citizens Advice service in Scotland is the largest independent advice service in the country, and is made up of a network of organisations. Citizens Advice Scotland is a charity within this network – we act as a national umbrella organisation for the service as a whole.

There are 61 individual Citizens Advice Bureaux organisations across Scotland, all operating as independent charities in their own right, and generally focusing on providing support directly to clients. Each of these organisations is a member of Citizens Advice Scotland.

As the national umbrella body, Citizens Advice Scotland provides training and information to bureaux teams, as well as a rigorous quality assurance and monitoring programme, ensuring that the same high quality of advice is available across Scotland. We work to secure national programmes and projects that provide support to individuals on specific issues, delivered through bureaux wherever possible and directly where that is most appropriate. We also carry out research, policy work and campaigning on key issues affecting people in Scotland - based on a statistical analysis of the advice sought by clients in bureaux.





**61 member  
Citizens Advice  
Bureaux**

Over 3,400 paid staff and volunteers  
providing advice and assistance

**Over 910,000  
advice issues**



**Extra  
Help Unit**

Specialist casework for people in a  
vulnerable position regarding energy  
and post

**Over 9,900 cases**



**Citizens Advice  
Consumer  
Service**

Advisers based in Stornoway giving  
consumer advice over the phone

**Over 106,000 cases**

**In 2015-16 the Citizens Advice Service helped over 310,000  
clients living in Scotland**

**Clients gained almost £120 million, with support from the service\***

\* [www.cas.org.uk/about-us/scottish-citizens-advice-network-statistics](http://www.cas.org.uk/about-us/scottish-citizens-advice-network-statistics)

**Our aims**

Scotland's citizens continue to face challenging circumstances: strains on employment, finances and the everyday cost of living are bringing people to the service with an increasing number of complex and inter-related issues.

We believe that every citizen in Scotland should have access to free, impartial and confidential advice that helps them make informed decisions, whenever they need it and however they choose to access it. Whether that's face-to-face, over the phone or online, people know that wherever they see the familiar blue and yellow of our brand, they are guaranteed the same high quality of free, impartial and confidential advice.

Our vision is for a fairer Scotland where people as citizens and consumers are empowered and their rights respected.

Our mission is:

- To support a robust and sustainable network of Citizens Advice Bureaux across Scotland in the provision of information, advice, education and representation for all who need it; and
- To be a voice for citizens and consumers in Scotland and to represent their interests to government.

Our specific strategic aims for 2013-2017 are:

1. To support the Scottish Citizens Advice service to provide multi-channel access to information, education, advice and representation to those who need it;
2. To act in partnership with Citizens Advice Bureaux, the wider advice sector and other actors to mitigate the harmful impacts of welfare reform on the Scottish economy, communities, families and individuals;
3. To be a strong voice for consumers in Scotland and to ensure that the Scottish consumer interest is well represented in UK and European markets and policy making spaces;
4. To prioritise and take action on the issues faced by the vulnerable, poor and socially excluded citizens and consumers of Scotland; and
5. To develop leadership at all levels of the Citizens Advice service across Scotland and within Citizens Advice Scotland itself, in order to deliver better services to Citizens Advice Bureaux and other stakeholders and the people of Scotland.

# Supporting Citizens Advice Bureaux across Scotland

Every year Citizens Advice Scotland provides support to our 61 member bureaux across Scotland in a host of ways. This support is a vital part of our work, enabling bureaux to continue to provide much-needed advice on a wide range of issues.

Here we set out some key highlights from 2015-16, across the areas of operational support, funding and projects, and training.

## Operational support for bureaux

Citizens Advice Scotland's team of development officers provide tailored, one-to-one support for bureaux across Scotland on operational, management, governance and membership issues. Across 2015-16 this ranged from business planning and assistance with core funding negotiations to intensive crisis support and staffing matters – including critical assistance provided on local authority funding processes.

Citizens Advice Scotland as a whole also:

- Developed new management guidance on employment issues, equalities, volunteering and governance for our bureaux members, as well as a 'best value toolkit', enabling bureaux to better evidence their impact and value to funders;

- Developed specialist information for bureaux advisers throughout the year in response to legislative change – including advice for kinship carers in relation to the implementation of the Children's Act;
- Delivered a series of regional events designed with bureaux to reflect local issues and interests and to showcase innovative practice developed with bureaux in advising on social security changes; and
- Continued strategic work to build a modern and efficient infrastructure for the service across Scotland. This included providing IT support for 74 primary bureaux sites as well as many outreach locations, as part of a new 'Shared IT Services' initiative. This has provided a more secure IT platform and improved software and hardware management to bureaux. We are also supporting pilot sites to showcase collaboration across bureaux with tools like Lync and Sharepoint.

## Funding and projects

Citizens Advice Scotland supports bureaux with funding applications, negotiation with key stakeholders, and business support and development. We also work nationally to secure funding and projects for bureaux that address key issues affecting clients across Scotland.

Across 2015-16, we:

- Secured £7,341,490 in grants for bureaux teams to deliver support;
- Secured £1.4 million from the Scottish Government to improve access to advice for those groups who are most affected by social security changes;
- Launched delivery of Pension Wise, a service supporting people throughout Scotland to receive good quality guidance on their pension options that is delivered via bureaux;
- Worked to ensure funding for bureaux was renewed for the continuation and development of the MATRICS money advice second tier support service, the Kinship care service, the Patients Advice and Support Service, and Advice in Mind, a pilot project working with those in debt with mental health issues;
- Focused on fuel debt and fuel poverty as a key area by launching the Local Energy Advice Project (which funded 22 bureaux to develop specialist energy advice in high priority areas) and increasing funds available to bureaux via the Energy Best Deal project, to provide information on energy efficiency and fuel switching;
- Celebrated five years of the Armed Services Advice Project, which is delivered in partnership with bureaux to meet the needs of current and former service people and their families, and secured funding for a further three years; and
- Supported bureaux to deliver more than 9,000 financial inclusion sessions to individuals in Scotland requiring them, via the Money Advice Service contract.

## Training

The Citizens Advice Scotland training team develop and provide tailored training for bureaux teams on a wide range of subjects and using a range of methods. In 2015-16 this included:

- Launching an e-learning course for managers and trustees, giving on-demand guidance on matters as diverse as governance, complaints handling, and fundraising;
- Enabling 18,481 courses to be completed by individuals across the Citizens Advice service via the e-learning platform CASlearn, with trainees reporting 91% overall 'good' and 'very good' satisfaction levels;
- Updating 97 individual learning materials and producing eight new e-learning modules, including 'More about Kinship Care', 'The Scottish Social Security Council', 'Housing Debt' and others on management issues and immigration;
- Providing face-to-face training for 392 trainees at 29 sessions (on topics ranging from updates to social security changes through to the blended approach to tutor training), which were also highly evaluated; and
- Securing additional training and support for money advisers via an expansion of the MATRICS project, resulting in more than 30 face-to-face money advice training courses provided for the debt advice sector.

# Bringing about positive change for the people of Scotland

We are proud to have one of the most powerful evidence bases on social policy issues in Scotland. This anonymised client profile data on 25,000 clients covers information such as locality, client groups, deprivation levels and urban/rural classification.

In 2015-16, Citizens Advice Scotland was able to draw information from over 7,000 case extracts provided by Citizens Advice Bureaux, illustrating key social policy and consumer issues and their personal impact. These case examples and statistical evidence are used to give governments early, reliable evidence of where policy changes are required to mitigate the effects on some of the most vulnerable in society.

## What does the impact of this work look like?

We are able to demonstrate the impact of our research and campaign work by evidencing that the original systemic issue has been addressed; that fewer people are being negatively impacted and that mitigation or recourse is available for those still affected by the original issue.

From informing public policy to raising public awareness, here is a snapshot of our research and campaign work and what it has delivered for the citizens of Scotland in 2015-16:

- Scam reporting has increased by almost a third in Citizens Advice Bureaux and 50,000 people are better informed.
- Benefits claimants will be given the choice of when and how their Universal Credit payments will be made.
- 59,000 workers will benefit from the adoption of the Citizens Advice Scotland definition of the 'exploitative' zero hours contracts on the Scottish Government's Business Pledge website.
- Consumers are more informed on parking charges and have benefitted from the new third party appeals service.
- A new Disability Benefits Assessment Commission is to be established, which will benefit over 190,000 disabled people.
- Almost 3,000 will benefit from a new Consumer Panel and a longer time to make complaints to the Scottish Legal Complaints Commission.
- At least one million Scots with rural postcodes, who routinely face surcharges, late delivery or who are being refused delivery altogether when shopping online, seek to benefit from a working group set up by the Scottish Government as a result of extensive lobbying. This generated a statement of principles, setting out best practice for retailers, which was supported by the Scottish Retail Consortium.

## Campaigns

As well as working to affect change through policy and engaging decision-makers, Citizens Advice Scotland carries out national campaigns across Scotland, focusing in particular on action at a local level via the Citizens Advice Bureaux network to raise awareness. Much of the impact of this work will bear results in future years. The wide variety of issues that we campaigned on in 2015-16 included:

- **Scams Awareness Month:** In July 2016, Citizens Advice Scotland ran Scams Awareness Month, a national campaign which aims to create a confident community of consumers by raising awareness of common scams and encouraging people to report them and share their experiences. Bureaux across Scotland took part, actively engaging 6,000 consumers face-to-face through local activity and events. In total, 27 national and local press stories achieved a potential readership of 954,696 and our social media campaign reached 336,000 people.
- **Big Energy Saving Week:** In October 2016, Citizens Advice Scotland led on the co-ordination of Big Energy Saving Week (BESW) in Scotland. This supported consumers to manage their fuel bills by spreading awareness of methods to save money and energy and by signposting them to information and advice. Scottish Citizens Advice Bureaux delivered an extensive programme of events and activities during

the campaign period, which reached 3,653 people. The press and social media campaign had a total reach of 534,864. During the campaign, the participating bureaux established links and worked closely with 39 other local organisations, increasing local networking and partnership working opportunities.

- **Tough Act to Follow?** In November 2015, Citizens Advice Scotland led on the design and implementation of a public awareness-raising campaign in Scotland during National Consumer Week. By supporting Citizens Advice Bureaux to participate in the national campaign through carrying out their own activities, Citizens Advice Scotland were able to increase the impact of the campaign nationally. In total, 39 main Citizens Advice Bureaux offices played an active part in the campaign and 41 local events were held, with direct face-to-face contact estimated at 5,000 consumers. Our social media campaign reached 142,152 users – 1,532 of whom were actively engaged.

Consumer Futures Unit

The Consumer Futures Unit speaks out for consumers across the regulated industries of energy, post and water. They combine policy expertise, research and market intelligence with insights from across the Citizens Advice service about the problems people experience. Their research informs practical policy solutions that lead to consumers being informed, engaged and protected. They play a key role in achieving change in areas from energy efficiency and fuel poverty to water charges and fairer parcel delivery. The goal is to ensure rapidly evolving markets have consumer needs at their heart.

Across 2015-16 the unit researched and pursued positive change on a range of critical issues. These areas included:

- Ensuring the interests of citizens were prioritised throughout the planning and implementation of the roll-out of the energy smart meter programme in Scotland;
- Examining the scope and reach of energy efficiency and fuel poverty schemes in Scotland, to inform the design of Scotland’s Energy Efficiency Programme (SEEP);
- Exploring the extent of issues Scottish consumers have with misdelivery of parcels (those that are left somewhere unsuitable or unexpected), and the variation and lack of clarity around relevant policies and standards relating to this;

- Tracking a number of Post Office transformation proposals which presented problems for consumers, particularly how to ensure ease of access to local branches;
- Investigating the affordability of water charges for consumers in receipt of benefits, consumers’ experiences of water and sewerage debt, and the introduction of Water Direct;
- Raising awareness about switching water supplier in the SME to improve outcomes for business consumers; and
- Considering the causes, effects and policy responses to the poverty premium, and the literature on business models in the energy, finance and telecommunications sectors – making suggestions as to how businesses could alter their business models to alleviate the poverty premium on low income consumers.

Advising consumers

In two very specific circumstances, Citizens Advice Scotland works to deliver advice to consumers: via the Extra Help Unit and the Citizens Advice Consumer Service.

Extra Help Unit

Citizens Advice Scotland is responsible for the Extra Help Unit, a team of specialist caseworkers helping vulnerable consumers throughout Great Britain with complex energy or postal complaints, including those whose energy supply has been disconnected or is at risk of imminent disconnection. The Extra Help Unit delivers a statutory function and is a referral only service with referral arrangements set up with the Citizens Advice Consumer Helpline, their local politician, Ofgem or the Energy Ombudsman. The EHU supports both domestic and non-domestic consumers.

The unit also plays an active role in identifying service and policy failures arising through casework and works with suppliers and the Citizens Advice energy team and Ofgem to address concerns across Great Britain.

Across 2015-16 the Extra Help Unit:

- Received over 9500 new contacts from consumers, with 88% of these resulting in complaints being investigated. A quarter of complaints were regarded as a ‘priority’: where the team had to take immediate action to prevent disconnection or arrange re-connection of energy supplies.

An independent survey showed 91% of consumers asked were satisfied or very satisfied with the support they received, and in total across the year £2,020,939 of financial redress was achieved for consumers;

- Recorded over 1100 cases where advice agencies used the “Ask the Adviser” service, to help them resolve a client’s energy or postal complaint;
- Held around 23 face-to-face meetings and over 80 conference calls with energy suppliers, building relationships and discussing key issues affecting consumers, resulting in a number of policy wins across individual suppliers. These included a new process being implemented to deal with Revenue Protection Unit (RPU) cases, major change in debt management policies including changes to debt recovery, change of tenancy process and debt charges. In addition, a supplier stopped charging for the installation of prepayment meters following concerns raised by the team; and
- Had regular contact with Ofgem, and information from the Extra Help Unit is now formally recognised as being part of the Ofgem assessment criteria when they consider taking action against a supplier.



Citizens Advice  
Consumer Service

The consumer service is delivered by Citizens Advice and Citizens Advice Scotland in partnership operating across Great Britain. Contacts from consumers are shared across the contact centre estate ensuring efficient, speedy and consistent customer advice, and in addition online support is provided through the Citizens Advice consumer website pages. A shared GB management team manages contracts and performance to ensure service availability, including business continuity, and consistency and accuracy of service.

Our service partners include all of Great Britain local authority trading standards units enabling the service to share information on traders operating both locally and nationally across local authority boundaries thereby ensuring that intelligence is available on, for example, national and international traders like Amazon, Arnold Clark and Royal Bank of Scotland. In all areas our cross border intelligence enables effective enforcement action to be taken when required.

The Scotland centres – delivered for us by Citizens Advice Direct in Glasgow and Stornoway – are busy having dealt with 155,849 clients across 2015-16. Of those clients, 43,779 cases were registered to Scottish residents.

The top ten general consumer enquiries normally relate to:

1. Used cars from independent dealers
2. Used cars from a franchise dealer
3. Mobile phone – contacts
4. Mobile phone – handsets
5. Upholstered furniture
6. Central heating
7. Laptops, notepads and tablets
8. Women's clothing
9. Car repair/service at independent garage
10. Leather furniture.

The impact of the Citizens Advice  
service in Scotland as a whole

Together, the whole Citizens Advice network in Scotland achieved a great deal for citizens across 2015-16. For full details, take a look at our 'Face Value' Impact Report for 2015-16.

The top issues that the network provided advice on included:

- Employment and Support Allowance
- Personal Independence Payments (Daily living)
- Personal Independence Payments (Mobility)
- Housing benefit
- Debt remedies
- Arrears - council tax, community charges
- Credit, store and charge card debts
- Child Tax Credits
- Council Tax
- Fuel – gas or electricity

# No one should have to face their problems alone...

## Who the Citizens Advice service in Scotland helped in 2015-16:

The Citizens Advice network in Scotland



**Over 310,000 clients**

were advised and 1 million pieces of advice given out



**£120 million**

in financial gains achieved for those who used our service



**30%**

of our clients come from Scotland's most deprived areas. We help some of the most vulnerable in society



**Over 4 million**

unique page views of our Scottish self-help website, Advice for Scotland



**Every 19 seconds**

we provide a piece of advice

The Scottish Citizens Advice Bureaux



**266,800 individuals**

helped: that's 1 in every 14 adults in Scotland, who had help solving issues that were affecting them



**For every £1**

of core funding received, the Citizens Advice Bureaux network in Scotland returned £11 of value

## How we achieved this...



**Thanks to 3,400**

paid staff and skilled volunteers we can provide all this



**2,395**

skilled volunteers contribute their time to deliver £10 million of value to the service



**6 months**

of training is given to our volunteer advisers, who come from a range of professional and skilled backgrounds

By helping individuals in all these ways, we add value for society as a whole

## Citizens Advice Scotland

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