**Stirling District Citizens Advice Bureau Ltd**

**Annual Report 2019 / 2020**

Stirling District Citizens Advice Bureau Limited

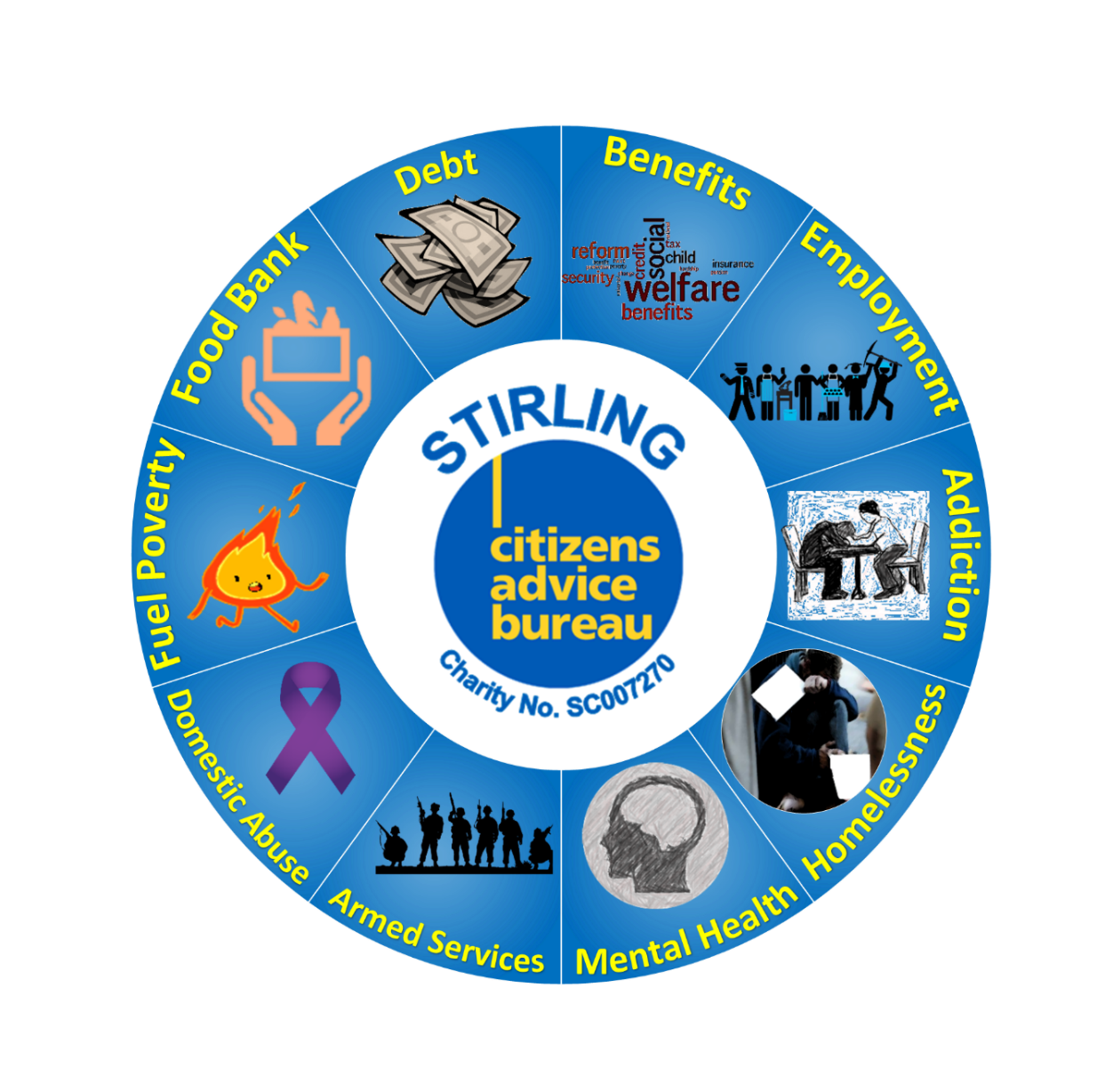
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***“Anyone – poor or rich, educated or illiterate, young or old, native or foreigner – was welcomed at the 200 Bureaux which opened the day war was declared”.***

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**Chairman’s Report**

The year ending on 31st March 2020 seems unprecedented until we recall that Stirling Citizens Advice Bureau was founded at the beginning of the Second World War and that our predecessors lived through much tougher times than those brought to us by Covid 19.

The reporting period features eleven ‘normal’ months and then one final month which was distinctly abnormal. In March we had to change to a completely different way of operating. Fortunately, our Chief Executive and his colleagues were up to the challenge.

The Bureau adjusted very quickly to a completely new delivery-model, featuring higher demand for advice and fewer Volunteers. In common with most other similar organisations, Stirling CAB suspended face-to-face appointments.

Almost all advice since March has been provided by telephone or email. Initially, the service was provided by paid staff working from home. Establishing an off-site operation was no easy task as it was necessary to provide all home-working staff members with suitable IT equipment which was compliant with our stringent security standards.

To everyone’s credit this task was completed remarkably quickly, and the Bureau has been able to meet the demand for our advice services throughout the pandemic.

Beyond the reporting period, we have increased the involvement of Volunteer advisors, both from the Office and via remote working. The importance of bringing Volunteers together, while ensuring social-distancing and other security measures was highlighted by our Bureau management team – few people volunteer merely to work from home! Furthermore, some paid staff found the home environment difficult and could benefit from access to the office. Nevertheless, I wish to thank all of those who have been able to continue offering advice from home.

We are also conscious that a telephone and email service may discriminate against some of our clients. We therefore hope to restore a limited face-to-face service in the near future.

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As noted in our recent Newsletter and more fully in the Annual Accounts, the Board has restructured the management of Stirling District CAB, with a new Senior Management Team of Peter Whitelaw, Ally Gemmell and a new Volunteer Coordinator, led by Craig Anderson as CEO.

I am pleased to announce that several new Trustees have been appointed to the Board since the last AGM: Jeremy Sutton, the former boss of Tesco Bank; Helena Scott, who led Action in Mind; and John McAllister, recently retired from a senior role in the construction industry. Of our current Trustees, Gary Sutherland has decided to stand down after eight years of valuable service and I want to thank him for his support over a difficult year. Alex Mitchell has also submitted his resignation, but I have asked him to continue as Treasurer until January while we seek a replacement.

This year’s AGM will be held online. I have discussed the details of this with OSCR, CAS and SCVO. Attendance will be limited to Members and paid staff, with Zoom details circulated in advance. Voting will be by remote mechanisms.

Our Chief Executive, Craig Anderson, and I would like to express our immense gratitude to all members of the Board and to all paid staff and volunteers for their commitment and selfless support over the past year and, in particular, since the onset of the Covid pandemic. This has been an extraordinarily difficult episode for the Bureau. It is not over yet but, working together, we have demonstrated that we are capable of overcoming most challenges.

In closing I would ask for your prayers or thoughts for two valued colleagues who died during the year, Julietta Carmichael and Derek Neilson as well as for their families.

Jim Roche

Jim Roche - Chairman

**Stirling CAB continues to inform, enable & empower citizens**

**Chief Executive Officers Report**

During this difficult year, we continued to provide a high quality, expert advice service to the people of Stirlingshire. Following the introduction of Citizens Advice Scotland’s new quarterly quality of advice audit, we again secured 100% advice compliance across all criteria for the second year in a row. I wish to offer my sincere gratitude to all of those who helped the public this year, and shone a light in the dark places in their lives throughout 2019/2020. Stirling CAB continues to go from strength to strength and offers expert advice, to anyone, to very high levels of legal and technical competence.

Our principal aim is to offer free, independent and impartial advice for local citizens, conducted in a confidential, professional and effective manner. The Bureau currently operates a virtual service from its main office in Stirling (and pre-COVID-19) via outreach surgeries at Callander, Killin, Strathblane, Balfron, Livilands hospital, Action in Mind, Food Banks & Substance Misuse centres.

Spring 2020 saw the Bureau complete all of its COVID-19 Risk Assessments and install all the relevant HSE measures – remote temperature checking, hand sanitisers, alcohol wipes, signage & screens necessary to protect everyone’s health. Stirling CAB has doubled its weekly cleaning at both the main office & the East annexe, with a deep cleaning regime across both sites.

The COVD19 pandemic has had & continues to have a significant impact on our community and in the way that we operate our service. Much continues to be done to adapt & evolve to meet Scottish Government guidance on social distancing. We have established an increasingly popular client full virtual CAB advice service 4 days per week 10 am – 3 pm. We would hope to welcome more interested volunteers back in future months in line with and at the pace of Scottish Government guidance & Public Health Scotland Advice.

In 19/20, Stirling Council very kindly extended our current contract for Volunteer led Generalist Advice services a further year. The gap between the Council’s funding and the true cost of our Core service (c £50,000pa) continued and has had to be made-up from other income sources with great & difficulty across an ever increasing and challenging funding landscape.

The Board and I remain optimistic that the Council will continue and extend their investment in Stirling CAB to help people across the district with their advice needs. The Bureau continues to adopt a progressive and innovative approach to tackling poverty, discrimination and unfairness across Stirling District. The advice landscape is ever changing and the competition for ever reducing available funding makes this diversification of our funding portfolio even more challenging.

I would personally like to thank Stirling Council for their continued faith and support in CAB; the voluntary Board of Directors for their personal dedication and professional support; Citizens Advice Scotland; Forth Valley Health Board, Forth Valley Alcohol Drug Partnership; Big Lottery; the Robertson Trust, Henry Smith Foundation, Stirling & District Women’s Aid, Bank of Scotland Foundation & the Royal Bank of Scotland & the Society of Saint Vincent De Paul.

In particular, I want to thank all our volunteers and staff, who selflessly contribute to our essential work. Without your support, your professionalism and your dedication there is no CAB.

Craig Anderson

Chief Executive Officer

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**Overview of the Year**

The annual turnover of Stirling District CAB was £646,000. Almost 100 people were active Volunteers during the year, 17 people were employed on Projects, with three people employed to manage the Core Service. In 19/20 11% of adults in Stirling District used the service.

The Bureau was awarded full accreditation by Citizens Advice Scotland, has been re-accredited by Investors in Volunteers and was the first CAB to be awarded a gold medal by the Faculty of Public Health for our work in improving the health of the public in Scotland and its contribution to furthering the priority areas of the Faculty of Public Health in Scotland.

Given that the funding for the Core Service from Stirling Council has been static for the last five years at £77,000, the CAB has been forced to generate income to fund the central free, impartial, volunteer-led advice Core Service through Project funding.

2019/20 has seen a successful generation of Projects, which both address real needs within Stirlingshire and support the Core function of the Bureau.

The Bureau Manager has created several Projects, which are unique to Stirlingshire, and is to be commended for his creativity:

Cabvocates is a programme whereby Volunteers advocates & support vulnerable people through the process of DWP medical assessments which has gained funding from CAS and is in its third year.

CACTUS (Combining Adviser Caseworker Training with Undergraduate Study) is linked to Stirling University and engaged undergraduates in a program where they participated in the CAB Adviser training program. This gave them academic Credits but also provided an enhanced teaching environment for the regular Volunteer cohort during January and September 2019.

We also mentored Clackmannanshire CAB to replicate CACTUS in January 2020.

A new NHS-funded Rural Families Financial Health Service Pilot was initiated.

Other, more conventional Project proposals were successful:

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Securing investment for the Addiction Advice Service for a further three years from Henry Smith Foundation (£169,000)

Robertson Trust committing £30,000 to match the NHS funding of the Mental Health Money & Benefits Advice Project.

The award & delivery of the national EU Resettlement helpline

The award & delivery as the lead on EU Resettlement service for Forth Valley

The Energy Redress Scheme for the new Energy Advice Service (£100,000)

**COVID-19 Response**

The Covid 19 pandemic created an unprecedented situation for Stirling District CAB towards the end of the reporting period. By late February 2020 the seriousness of the Covid 19 situation was beginning to emerge and steps were taken by the board and management to ensure that all paid staff were properly equipped with the necessary IT infrastructure and mobile telecoms should remote working become necessary. In line with Scottish Government instructions, all face-to-face activity with clients ceased in late March 2020 and the bureau’s three office locations were closed to all volunteers and staff.

While these events continue beyond the reporting period of March 2020, we have decided to include observations on the present situation within the current report.

Initially, a telephone-only generalist advice service was delivered by paid employees, all working from home. The pandemic caused a serious interruption to the project related work undertaken by the bureau. Previously, these required direct face-to-face interactions with the public. Consequently, work in areas such food banks, Cabvocates, Energy Advice, Veteran Advice and Mental Health Support were all interrupted or slowed down as the service became virtual or remotely accessed. Many of the CAB projects funded by third parties require specific face-to-face contact and home visits and so it was a key concern of the directors that the Covid lockdown would prevent the CAB from carrying out its responsibilities in the funding contracts.

However, the directors are pleased to report that all funders have been understanding of the situation and shown a great deal of flexibility in their approach to us. Through discussion and re-evaluation of some key-deliverables, we are pleased to report that all funders remain satisfied and that no funding has been withdrawn or lost as a result of the pandemic.

The directors are very grateful to the paid staff and volunteers of the CAB without whom we would be unable to operate. It is only with their patience, support and dedication that we were able to reinstate much of our volunteer-led advice service by May 2020, albeit through a socially distanced, Covid secure operating system.

As 2020 progresses and the full health and economic impact of the Covid 19 pandemic emerges, the directors anticipate there will be significant rise in demand for CAB’s advice services. We are planning for the future, both in terms of Volunteer support and engagement.

**Volunteers**

Without the contribution and commitment made by the volunteers the service would not have developed to offer such a wide range of advice. The volunteers give freely of their time to attend, not only their advice day rotas, but social policy meetings, development days and external/internal training opportunities. Our core advice service is delivered by volunteers. Our 98 volunteers come from a wide range of backgrounds, ethnicities and ages: they work in Admin, Reception, Fundraising, Social Policy, as Trustees and as Advisers (who all go through a rigorous training programme before qualifying).

During 2019/20 our volunteer team demonstrated a huge and innovative contribution to the welfare of the people of Stirling District. **Last year we dealt with a 49% rise in advice issues from the 18/19 figures to 11,746, advising & supporting 7754 clients.** Our charity has recruited even more volunteers and encouraged much greater community participation.

**Main activities undertaken to further the charity's purposes for the public benefit**

Stirling District CAB has provided a range of generalist information and advice services, up to Type II advice work and, in specific areas, assistance in Type Ill, i.e. the preparation and presentation for tribunal. The services were available to clients primarily through the walk-in referral service at the Norman MacEwan Centre, or by telephone, letter, fax or email. Our clients reported a total financial gain of £1.6 million. In addition, the Bureau dealt with new debt to the value of £506,000.

**Specific focus areas were:**

**Benefits, Tax Credits & National Insurance** remain the most prevalent category of client issues, comprising some **48%** of the total addressed by the Bureau. This has increased from 35% in the past year. Within this category Employment & Support Allowance, Jobseekers Allowance, Housing Benefit, Working Tax Credit, Child Tax Credit and Personal Independence Payment feature most strongly. **Legal Proceedings at 9% is the second most prevalent category** and remains steady. Within this category civil action, small claims & appeals featured most highly.

Debt issues at 5% show a 50% drop over the past 5 years but lack of funding for specialists in this category has limited our capacity to deliver debt advice, reducing the numbers of people who were helped.

There has been a steady rise in housing issues which had doubled until last year but have now flattened.

Together, the top 5 advice categories now comprise some 76% of all client queries, similar to 2018/19 but increasing from the 73% peak of earlier years. This increase has been matched by a steady rise in other issues, particularly in the areas of Financial & Charitable Support (6%), Housing (5%) & Utilities (6%). The main sub-categories which feature are: Charities (primarily Food Bank); Pensions; Solicitors/Advocates; Private Sector Rented Property; Local Authority Housing; Fuel Regulated (gas, electricity); Divorce/Separation; and Council Tax.

Clients make contact in person (80%), by telephone (15%), by letter (1%) and by fax or e-mail (4%).

Adviser workload in 2019/20 involved, primarily, Advice (72%) and Negotiation (25%), with Representation, Listening Ear and Signposting making up the remaining 3%.

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**Bureau Special Projects**

**Food Bank Financial Capability Project (funded by Royal Bank of Scotland)**

Stirling CAB delivers immediate holistic advice, information and support to vulnerable individuals on the frontline in the two crisis food banks in Stirling at the Raploch (St Marks Church) and in the city centre (St Columba’s Church). There are two Financial Capability workers on this project who offer advice on the issues that often accompany food bank use – primarily welfare rights, financial capability, budgeting and debt issues. Over the reporting period 153 clients were assisted at the Stirling Food banks totalling 320 client contacts and £27,650.52 client financial gains.

Financial gain of clients

**£27,650**

**Case Study**

Karen presented at Raploch food bank following a referral for food support by her health visitor. She was identified quickly by Food bank staff as having complex financial issues. Her partner was recently diagnosed with a brain tumour and had been laid off work. He was in receipt of statutory sick pay and was due an operation to remove the tumour. He was having seizures, erratic mood-swings and could not do many basic tasks himself. The couple had a very young family (1-year old and 3-year old) with Karen approaching the end of her maternity leave and imminently due back at work as a part-time NHS clerical officer. They were in owner-occupier accommodation and had a mortgage with Nationwide. They were in receipt of some UC but this was minimal due to the income from Karen’s partner's Statutory Sick Pay and from her maternity pay. Her partner had a Personal Independence Payment claim pending. Despite this, the couple were struggling financially and having difficulties with cash flow. They were also very concerned about the future as her partner’s prognosis was uncertain

The case of Karen and her family is an example of how many people today are living on a fine-line with regards to their finances with little or no back-up for unplanned emergencies such as serious illness. The most imminent issue to deal with was the family’s housing situation, as this was causing Karen considerable concern. The Financial Capability Worker discussed their options with regards to the mortgage, outlining how the family might move to interest-only payments, take a payment break or extend their mortgage term. It was suggested that Karen contact her mortgage provider to fully discuss these options.

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Other emergency issues included the potential to switch UC payments from monthly to fortnightly to help with immediate cash-flow. An application was made for an emergency fuel voucher, which was accepted and issued that day, whilst a referral was made to Macmillan Money Matters (MMM) and the Stirling CAB Energy Adviser for any further potential grants. There was some discussion about whether Karen was actually fit to return to work. She was previously diagnosed with depression and anxiety, which was exacerbated by her partner's current ill-health. The family certainly needed more support and this was requested to MMM. The CABVOCATES service was also highlighted, as PIP and WCA assessments were both pending. The Financial Capability Worker continues to support the client, most recently with financial assistance from the Red Cross Hardship Fund.

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**Help to Claim Project**

The CAB universal credit help to claim project has been up a running during this year and we have dealt with clients both by phone and on a face to face basis. On average we have had at most 2 face to face clients signing up for universal credit in the office per day while by phone we have answered calls averaging five per day. We have answered calls from clients wanting our direct assistance in making a universal credit claim and from those wanting information on how to claim by themselves. We also deal with calls from people wanting to know if they are eligible for the benefit or what benefit they are entitled to.

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**Forth Valley CAB Addiction Advice Project (Stirling & Clackmannanshire)**

The Addiction Advice project is now in its fifth year of production and is now firmly embedded in an all services linked to the Addiction Community. We are here to provide immediate advice, information and representation to vulnerable individuals engaged in the Alcohol or Substance Recovery Services and where necessary, refer and support clients to access appropriate advice agencies.

Client financial gains in 2019/20

**£334,954**

We provide 2nd tier consultancy, the advice and representation is intended to mitigate the consequences of the Welfare Reform Act and the Economic downturn. The Addiction Advice Project strives to resolve the practical barriers and stressors that inhibit Alcohol and Substance misuse recovery for example Money, Benefits, Debt and Housing.

During the 2019-20 financial years Cathy delivered 313 contact sessions these were mostly face-to-face although some consultations took place by telephone.

Two Mandatory Reconsiderations were placed for PIP where the clients received no points. Each of these was overturned and the client received an award eliminating the need for an appeal.

Cathy supported clients at 33 face-to-face benefit assessments these incurred client financial gains of £334,954.43.

**Case study:**

*A client was referred to Cathy for support in getting her benefits sorted out. She is a young mother of two and was struggling financially and emotionally. She was scared that she was going to lose custody of her children because her anxiety was incredibly high due to her financial difficulties and her state of mind. She was in receipt of universal credit. Cathy spoke with the client and persuaded her to try for ESA as she was not fit for work due to her mental health. Cathy completed an ESA50 for her and supported her at the medical assessment. The client was awarded Limited Capability and Work-Related Activity. This is the Support Group, and this means that the client does not have to have any contact with the Jobcentre and she is not required to be actively seeking work. Cathy also completed a PIP2 questionnaire for the client and attended the medical with the client. Client was awarded the standard rate and between the two awards clients had an added total of £10,368.80 extra per year.*

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ASAP in Stirling marked 9 years of service provision during this financial year. The majority of the year provided a normal face to face service, but unfortunately the latter part of the financial year was subject to the Covid pandemic lockdown restrictions, where service was still provided remotely. For the majority of the year, partnership working continued with other veterans’ charities such as Poppy Scotland, SSAFA, Scottish War Blinded and Combat Stress and statutory bodies such as Police Scotland, DWP and Stirling Council.



**50%**

Percentage of Veterans needing benefits advice

ASAP moved to a new data recording system during this year and figures for the number of clients seen and CFG gained remained consistent with previous years, as the demand on the service continues to grow and expand. The top four Veteran advice topics were: Benefits (50%), Finance & Charitable support (predominantly Food Bank) (11%), Legal Proceedings (8%) & Employment (7%).

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**Cabvocates**

Cabvocates Project help clients prepare for their health assessments. The service has initially been supported by 15 PVG accredited volunteers. To date 336 clients have been supported. Good working relationships continue to be maintained with clients, referral agencies and also with DWP health assessors and their support staff.

Due to COVID-19 restrictions face to face to face health assessments have been suspended and replaced by telephone assessments.

The Project has also agreed to take referrals from Social Security Scotland in the following areas: Scottish Child Benefit Payment, Carer’s Allowance Supplement, Young Carer’s Grant, Funeral Support Payment and Best Start Grants.

Number of clients supported by CABvocates

**336**

Feedback from clients:

*“Very good to have people like CAB on your side going for a medical assessment with me. Thank you.”*

*“Everything was perfect. The assessment was so much less stressful than it could have been.”*

*“Thank you for time and help – outstanding.”*

**Case Study:**

Client had been signposted to the CABVOCATE Project as he was due to have a telephone PIP health assessment. Client had previously been on Disability Living Allowance (DLA) but had lost his disability claim once he had applied for PIP. This was the client’s second PIP application. Client was currently furloughed and was due to take redundancy due to his deteriorating health condition.

Helped client prepare for his health assessment and provide some reassurance.

Client was struggling to make it to appointments using the bus service but was unfamiliar with local routes outside the shopping/train and bus area. Spoke to client about Dial a Journey service which offers door to door transport service at a reduced price. This was beneficial as client was required to attend a number of health appointments at Forth Valley Hospital and the cost of this transport service especially for longer journeys worked out cheaper than booking a taxi.

Client had received notification that he has now received a PIP award.

Client then needed help to claim “out of work benefits”. Client wishes to claim Employment Support Allowance – contribution based. However client difficulties with this claiming process and needed additional help.

Contact made with local Stirling Job Centre where a face to face appointment was made. Client was then able to make a new claim for ESA.

Client put in touch with Forth Valley Sensory Centre who are in the process of arranging a home assessment to look at aids and appliances which would be of assistance.

Spoke to client about Connecting Scotland and client willing to engage as it would help him connect with his partner friends and family who live outside the area. Cabvocates arranged for client to be issued with IPAD, WIFI connectivity and SIM card as he is socially isolated, and this would help him connect more on line and with friends and family.

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**Domestic Abuse Transitions Advice Project (DATA)**

The Domestic Abuse Transitions Advice (DATA) Project has assisted 84 women survivors of domestic abuse and their children. Child contact disputes following separation and divorce have featured heavily and have presented a range of challenges especially in cross-border child contact disputes where the pandemic guidelines and travel restrictions have varied across the country, leading in some cases to disagreement over interpretation. The DATA Project has advised women contemplating separation of their legal entitlements upon separation and divorce to ensure that they are informed, empowered and enabled. Court procedure in the local Sheriff Court saw Interdict with Power of Arrest granted in a woman’s favour in respect of her abusive former partner.

Demand for legal advice has remained high and this trend shows no sign of diminishing, reflecting the pressure on relationships, some of which were in jeopardy even prior to the pandemic.

**Case Study**

A separated mother whose estranged partner had parental rights and responsibilities for their daughter raised Court proceedings for contact with his daughter. His contact post-separation had been sporadic and infrequent following the breakdown of the parental relationship some 3 years previously. When the mother left the shared accommodation taking the infant with her, the mother apparently encountered difficulties retrieving her belongings and her medication. The mother did not qualify for legal aid advice and assistance for the child contact dispute on the grounds that she was in full time professional employment yet she did not have the means to access legal advice from a solicitor because almost all of her disposable income was accounted for by the cost of childcare provision (almost half of her earned income) and she found herself unable to afford legal advice.

The mother received Court submissions at 1650 hours on a Friday from the solicitor pursuing contact on behalf of the estranged partner, with a Court hearing fixed for the following week. In their submission, Court proceedings were deemed necessary and alleged that the mother had failed to respond to legal correspondence delivered to her place of work and private address.

The mother was extremely distressed at receiving Court papers at close of business on a Friday and unable to obtain legal advice and assistance. She was distraught as what she regarded as the incorrect presentation of the facts, such as the claim that she has persistently telephoned the estranged partner at his place of work. Her position was that she required to access her personal belongings and child’s clothing and urgently required her medication from the house.

The DATA solicitor prepared submissions on behalf of the mother to reach Court on the Monday morning and sought to demonstrate that the mother had not in fact received correspondence at her place of work, as claimed, nor had she received

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correspondence at her private address as the solicitor for the ex-partner had sent it to an incorrect address. The submissions made proposals for supervised contact which met with the approval of the Court. The Sheriff also dispensed with the need for parties to attend Court in person for a Hearing and instead instructed that parties participate in a telephone consultation in some 6 weeks’ time to monitor progress.

The mother was relieved to receive practical legal advice, free of charge, from DATA at a time of urgent need, was grateful not to lose a day’s paid employment through having to attend Court for child contact proceedings, and that matters had been resolved on her behalf.

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**Callander Library Outreach (funded by Callander Community Hydro Fund)**

Callander Library Outreach is supported by the local Callander Community Hydro Fund. This funding allows Stirling CAB to provide local access to the CAB service, providing drop-in general advice to the local Callander community and outlying districts. The service also provides a rural home visiting service and work club support (with free computer access) as required. From 17th July 2019, the service extended its hours and now runs between 10am and 4pm every Wednesday. Over the reporting period, 121 clients have attended Callander outreach, totalling 250 client contacts and **£73,561.74** client financial gains.

**Case Study**

Laura is a 32-year-old female living in Stirling Council accommodation in Callander. Laura and her husband have made use of the Callander Library Outreach service for several years, mainly needing support with their Disability Living Allowance (DLA) benefits, particularly with the move to Personal Independence Payments (PIP). Laura and her husband both have lifetime learning difficulties and have been in receipt of DLA since childhood. Despite this, both failed to get the equivalent PIP in the migration to the new benefit and have had to endure lengthy appeals.

The couple attended Callander Library Outreach during this reporting period to notify their intention to separate. They wanted advice regarding their benefits, their housing and divorce arrangements. The couple had a joint Universal Credit claim, joint housing costs and a joint tenancy agreement. UC and Stirling Council housing were notified, and information was given about starting simple divorce proceedings.

This case has required a high degree of discretion, diplomacy and professionalism by the Callander Library Outreach team. As stated above, the couple are well-known to the team and both remain to live in the small Callander community. They had separated previously and were given assistance to change their UC to single claims – only to be later reconciled, and UC asked to retract this. Given the learning and mental health difficulties of both Laura and her estranged husband, the situation has become emotional fraught at times. Clear boundaries have had to be stated to both parties, whereby one adviser dealt with Laura and another dealt with her husband. It was important to maintain the confidentiality of both parties and record-keeping on CASTLE was also vital to cover tracks.

At the time of writing this report, Laura continues to await a tribunal decision on her PIP following the latest adjournment to get further evidence (her estranged husband eventually got his PIP award following a mandatory reconsideration prepared by one of the Outreach team). The Callander Outreach Worker has sought evidence for Laura from the local GP Practice, ENABLE and Stirling Social Services, although it is still not all forthcoming. She has also lost her job in hospitality due to the Coronavirus lockdown. We continue to support her with applications to a local Callander Covid fund (for crisis support and fuel), an award from the Red Cross Hardship Fund, plus on-going food bank assistance and CAB energy adviser support.

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**Treasurers Report**

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020

**Accounting Policies**

* **Cash at Bank and in hand**

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

* **Liabilities and provisions**

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation.

* **Financial instruments**

The company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments.

Pensions

The company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the company to the fund in respect of the year.

**Income from donations and legacies**

Unrestricted Funds 2020 Restricted Funds 2020 Total 2020 Unrestricted Funds 2019 Restricted Funds 2019 Total 2019

£ £ £ £ £ £

Donations 3,197 3,197 7,276 7,276

Charges etc. 7,500 7,500

Stirling Council 77,000 59,000 136,000 76,995 59,000 135,995

Big Lottery 67,495 67,495 103,126 103,126

ASAP 44,444 44,444 44,145 44,145

Robertson Trust 15,000 15,000 15,000 15,000

NHS Forth Valley 16,714 16,714 13,698 13,698

Citizens Advice

Scotland 79,912 113,447 193,359 30,886 12,292 3,178

Alcohol Drug

Partnership 60,913 60,913 52,261 52,261

Royal Bank of

Scotland Trust 15,314 15,314 15,315 15,315

Yorkshire &

Clydesdale Foundation 5,000 5,000

Bank of Scotland

Foundation 17,900 17,900

Stafford Trust 4,500 4,500

Tesco 2,000 2,000

Energy Best Deal 44,515 44,515 13,325 13,325

Callander

Community

Development Trust 7,500 7,500 6,844 6,844

Eastern Villages 5,010 5,010

Clacks Council 8,844 8,844 798 798

**Total donations**

**& grants 172,109 473,086 645,105 115,157 345,814 460,971**

Alex Mitchell, a Trustee of the charity is a Board member of Callander Community Development Trust which has a fund for community grants. In the year the charity received income of £5,500 from Callander Community Development Trust.

**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020**

**Direct costs**

Unrestricted 2020 Restricted Funds 2020 Total 2020 Unrestricted 2019 Restricted Funds 2019 Total 2019

£ £ £ £ £ £

Publicity and Promotion 470 470 796 796

Staff subsistence 84 500 584 811 811

Training and seminars 2,081 2,081 1,227 1,227

Staff travel 4,245 4,245 4,245 6,074 6,074

Volunteers training 845 845

Volunteers expenses 1,652 1,652 2,749 2,749

Legal and professional fees 241 3,329 3,570 581 761 1,342

Equipment maintenance 1,210 540 1,750 260 260 520

Office equipment 475 290 765 359 290 649

Insurance 632 632 982 982

Postage 220 802 1,022 243 1,013 1,256

Stationery and printing 196 2,310 2,506 3,677 3,811 7,488

Annual fees and subscriptions 2,405 1,258 3,663 1,901 1,285 3,186

Telephone and fax 1,716 4,650 6,366 1,600 3,515 5,115

Sundries 1,024 1,024 692 498 1,190

Rent and services 6,635 6,635 5,642 5,642

Equipment Lease 1,680 1,680 1,966 1,966

Heat, light and water. 2,300 6,401 8,701 6,210 1,500 7,710

Cleaning 3,355 3,355 2,660 441 3,101

Bank charges 24 24 70 70

Wages and salaries 36,584 381,108 417,692 63,711 308,597 372,308

Severance Charges 16,141 16,141

Recruitment costs 1,458 1,458

National insurance 5,344 27,156 32,500 5,171 25,045 30,216

Pension cost 4,321 14,199 18,520 3,130 15,159 18,289

Depreciation 3,445 3,445 1,908 1,908

**67,807 472,674 540,481 104,029 371,411 475,440**

**Governance costs**

Unrestricted Funds 2020 Restricted Funds 2020 Total 2020 Unrestricted Funds 2019 Restricted Funds 2019 Total 2019

Audit/Inspection fee 5,500 5,500 700 700

Professional fees 2,718 2,718 2,639 2,639

Other expenses 315 315 500 500

**8,533 8,533 3,839 3,839**

**The Future**

**Stirling CAB to be regarded as the best provider of advice and information services within Stirlingshire.**

Stirling CAB will focus on the following priority areas over the next three years:

* Developing Generalist Advice Services to meet the core on-going demand for Types I, II and III advice and support, part-funded by Stirling Council
* Develop Outreach/Satellite Bureaux to provide local access to social justice in the more remote areas of deprivation
* Acknowledging Volunteering as key to delivering our service with the development of volunteer capacity and skill
* Supporting Specialist Services to deliver extensions of core services to meet identified local needs
* Enhancing Corporate Development, both to develop and implement a coherent marketing & fundraising strategy and to enhance the governance process.

Our Business Plan sets out the future direction of Stirling CAB. It includes:

* the critical need to develop the value and security of funding base of the organisation to ensure future sustainability;
* further development of internal capacity through continuing recruitment and training of the volunteer base;
* securing resources to support the expansion of service activity in response to local needs;
* further development of the partnership and joint working arrangements; and
* continuing development of the governance arrangements and extension of the quality management system to all aspects of the Bureau’s activities.

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**Almost a hundred volunteers….**

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| --- | --- | --- | --- |
| **Volunteer Board of Trustees:**   * Jim Roche (Chairman) * Robert Maybank (Vice-Chairman & from midyear - Convener of the QRM sub group) * Alex Mitchell (Treasure & Convener of the Projects & Planning sub group) * Sheila Bulloch (Company Secretary & Convener of Marketing & Fundraising sub group) * Jen Preston * Ashish Kulkarni * Ross Matters * Michelle Weldon-Johns * Andrew Taylor * Margaret Beaton * Gary Sutherland * Campbell Sayers   **Core Staff:**   * Craig Anderson Chief Executive Officer/ Bureau Manager * Diane Miles Session Supervisor (Quality Assurance) * Peter Whitelaw Session Supervisor (Training & Learning)   **Additional Services Staff:**   * Jacqui Gibson Citizens Library Advice Network Project Leader * Beata Haber Citizens Library Advice Network Project Adviser * Alistair Gemmell Armed Services Advice Project - Regional Support Officer * Suzanne Strong National Scams advice service worker * Chris McGinlay Money/Benefits Advisor Mental Health Outreach Project * Gillian Baker/Denise Borrer Women and Children’s Solicitor (DATA project) * Maggie Magor Callander Outreach/Food Bank Adviser * Kirsty Campbell Rural Families / Food Bank Adviser * Janet Taylor Cabvocates Team leader * Cathy Keen Addiction Advice Project worker ( Stirling & Clackmannanshire) * David Firth Addiction Advice Project worker ( Falkirk District) * Kenny McKaig Fuel Poverty Advice Worker * Derek Neilson & Norman Meffan Help To Claim * Caitlin Alexander/Catriona Jack – EU Resettlement Advice Worker * Ivaylo Todorov – National EU Resettlement Service helpline adviser |  | | |
| **Reception, Social Policy, Fundraising and Administration** | | |
| Margaret Beaton  Sue Burnes  Andy Scobie  Duncan Burnes  Sarah Fairclough  John Veitch  Elaine Stevenson | Sandra McKenzie  Susan Evans  Hillary Lamb  Belinda MacMillan  Sue McNab  Annabelle Griffin  Barbara Barr | David Briggs  David Robertson  Bettie Atkinson  Lesley Love  Gordon Honeyman  Kirsty Nicholson |
| **Fully Qualified Advisers** | | |
| Doris Littlejohn  Liz Pierson  Francesca Sella  Jan Rawlings  Stuart Thomson  Charlotte Smith  Andrew Taylor  Owen Kelly  Alison Kindness  Charlotte MacDonald  Kay MacDonald | Ethel Burt  Kay O’Neill  David Shaw  Wilma Clark  Alastair Gillon  Morag Walker  Neil Smith  Sue Duke  Isabel Foster  Susan Cunningham  Deborah Mackie | Susan Tester  Veronica Bellers  Hamish Donald  Sheila O’Donnell  David Wood  Sherry Macintosh  Beata Haber  Catriona Jack  Margaret Beaton  Laura McDonald  Erin Perrie |
| **Intermediate Advisers:** | | |
| Ruth Finlay  Claire Thomson  Kirsty Campbell  Rosie Fatemi  Neil Wallis | Megan McFadden  Frances Miller  Coral Grant  Laura Jane Muir  Annie Coulson |  |
| **Trainee Advisers:** | | |
|  | Zothile Nkosi  James Rennie  Kira Pedder  Susan Evans  Jamie Campbell | Ainsley Barrie  Bethan Thomson  Erin Drummond  Maria Ash |

**Sources of Income – Core and Additional Services**

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**Thank you for your support, it is very much appreciated**