

# Citizens Advice Scotland

## Annual Report 2006/07



Scotland's Citizens Advice Bureau service offers free, independent and impartial advice, and helps to improve policies and practices that affect people's lives



Citizens Advice Scotland (CAS) and its member Citizens Advice Bureaux make up the Scottish CAB Service. The service is independent and exists to provide free, confidential, impartial advice to everybody, regardless of race, gender, disability, religion or sexuality; while using the evidence gained to improve the policies and practice that affect people's lives.

Bureaux are strongly rooted in the communities that they serve with local volunteers making up over 75% of the bureau workforce.

Citizens Advice Scotland is the umbrella body for the Scottish CAB service. We provide bureaux with essential help, support and infrastructure to ensure they remain at the heart of advice delivery in Scotland.

Together we assisted people across Scotland with over 800,000 problems.



Over 400 delegates attended the 2006 CAS Annual Conference, at which the Under-Secretary of State for Scotland David Cairns MP told delegates:

*"You have earned over many years that most valuable commodity – trust", calling it "an extraordinary tribute to the work you have done for many years".*

Together we assisted people across Scotland with over **800,000** problems.

# Chair's foreword

This has, undeniably, been a very testing year for Citizens Advice Scotland.

In 2006/07, CAS was subjected to a 'zero-based review' by the government against a background of an exceptionally tight public expenditure round. This review concluded that we offer good value for money.

Nevertheless we have had to absorb a 10% cut in core funding in the current year and we are facing a standstill budget for the next 4 years. In real terms this represents a 23% cut in our core grant.

The achievements set out in this report are all the more impressive given the cuts we have had to sustain: we have had to work smarter; be even more tightly focused; strengthen further our relationship with bureaux and liaise extensively at both a strategic and operational level with our sister body, Citizens Advice, in England and Wales.

The report hints, too, at how much more value we could add if we had more resources. I hope we will get the support we need to allow the CAB service to grow and to play an even more active role in building the fairer, better, more inclusive Scotland we all want.

**Graham Blount**

Chairperson of Citizens Advice Scotland



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# A quality service

We have worked to enhance the quality of the advice the CAB service gives and we have achieved considerable success.

## Ipsos MORI Scotland survey of CAB clients in 2006

CAS commissioned a market research programme, conducted by Ipsos MORI Scotland in 2005 and 2006, in which 500 recent CAB clients were surveyed. Of these:

- **98%** said they felt able to trust the service.
- **97%** praised the advice it offered.
- **94%** would be 'certain to' or 'very likely to' recommend the CAB to a friend or relative.

Ipsos MORI Scotland also surveyed over 1,000 members of the public. One in 5 had used a CAB in the past 3 years. Of these, **93%** were satisfied with the advice and with the service they had received, and **95%** with the way it was accessed.

## Membership Scheme standards

To be a Citizens Advice Bureau, all our members must comply with our quality assurance scheme with rigorous quality of advice and organisational standards. In the first round of bureaux audits, 45% of bureau complied without a requirement for corrective action. In the second round, this rose significantly to 75% despite an increase in the pass level. This shows continued performance improvement and is represented in the graph below:



# What CAS did in 2006/07 to support the delivery of a quality advice service

## Learning Opportunities

- 524 new volunteers across Scotland were trained by CAS using the cascade approach whereby those people trained by CAS can in turn use CAS materials to train their colleagues in bureaux
- 402 bureau workers were trained to maximise use of information and communication technology
- 350 advisers were directly trained by CAS to enhance their skills in a range of specialist subject areas including benefit tribunals and immigration and employment advice.
- we commenced a highly acclaimed and innovative 'Blended Learning' pilot that delivers remote volunteer training in the Highlands and Islands via an interactive DVD. It will allow volunteers to train at their own pace and at a time and location that suits them. We plan to extend this work to cover the whole of Scotland once additional funding has been secured.

## Management Support

We provided extensive support on effective management and governance of bureaux through:

- 10 management training courses for the professional development of existing CAB managers and committee members
- induction and training for new CAB managers and new committee members
- the production of a management committee handbook revised in line with new charity requirements
- a consultancy service that assisted bureaux with 983 issues (a 20% increase on the previous year) relating to a range of organisational and governance problems.

'Blended Learning' will allow volunteers to train at their own pace and at a time and location that suits them.



### Targeted Support

We deployed staff to help 3 non-compliant bureaux raise their performance to meet CAS membership standards.

### IT Support

- We handled increased demand for our IT helpdesk service from bureaux, with a total of 2,545 calls. Enhancing our IT support to bureaux even further will be a leading priority for next year.
- With the participation of Citizens Advice and Rights Fife (CARF), we successfully piloted a new electronic case recording system which could revolutionise advice and social policy work within the Scottish CAB service. Funding is being sought for its national implementation.

### Information

All bureaux advice-giving is underpinned by the information system written and maintained by CAS and our sister organisation Citizens Advice in England and Wales. In 2006/07, we

- scrutinised all relevant policies and legislation impacting on Scotland, constantly ensuring the system is up to date.
- continued to develop and improve our electronic information system, AdviserNet, to ensure that it meets the needs of bureaux advisers
- strengthened the Scottish content on our public information website, Adviceguide.

## Specialist Support

We increased the availability of specialist support to bureaux by:

- increasing the capacity of generalist legal back-up services (from 282 to 327 enquiries) through partnership with Law at Work
- launching partnerships to support specific aspects of advice that included
  - the Scottish Housing Advisory Service (SHAS) in partnership with Shelter
  - the Disability Legal Advice Part V Project
  - the Ethnic Minority Law Centre/ CAB partnership project in Lanarkshire
  - the migrant workers specialist support pilot project in Highlands and Western Isles.
- Increasing enquiries and referrals to trainee and fully qualified advocates for free advice, representation and mediation services in courts (from 34 to 47)
- Dealing with 542 money advice enquiries from bureau and other organisations through the Money Advice Training Resources Information and Consultancy Service (MATRICS), and certifying and re-certifying 17 bureau advisers for the Executive's Debt Arrangement Scheme.



Increasing numbers of migrant workers are complaining to CAB of low pay, long hours and poor accommodation.

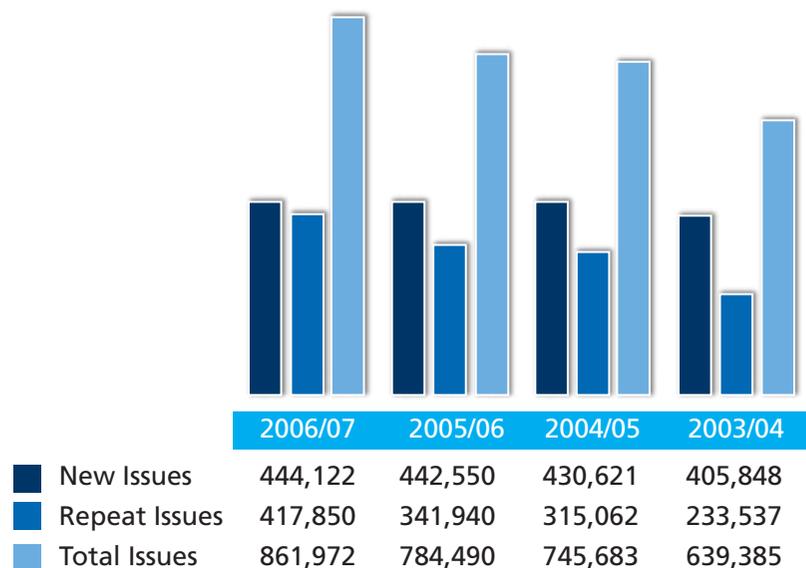
# A service with extended reach

In 2006/07, there were 55 Citizens Advice Bureau members of CAS, operating from 71 separate CAB offices and a total of 199 service points across Scotland.

In the past 4 years:

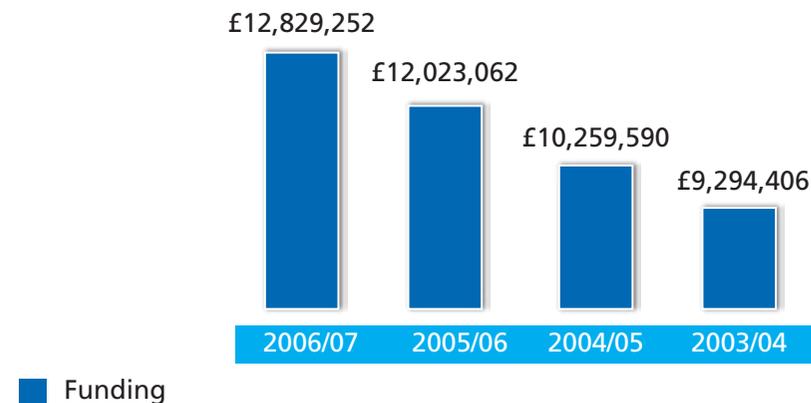
Bureaux dealt with a 35% increase in total **client queries**

### Client queries



The **total funding** received by bureaux increased by 38%

### Total funding



In 2006/07, Scotland's CAB service dealt with **444,122** new issues alone

## What CAS did in 2006/07 to extend the reach of the CAB service

The CAB service provides help that is appropriate to the needs of its clients. Some people can get the help they need through email, a phone call or downloading a fact-sheet. Others require a more involved, face-to-face service. So in 2006/07, we assisted bureaux to extend their reach in new directions.

### Different channels of delivery

- We supported 7 voluntary sector advice agencies in their applications to become prospective Citizens Advice Bureaux in Grampian and the Highlands. This represents an increase of over 10% in the number of organisations CAS staff must support with reduced resources
- We helped to secure a 38% increase in total funding over 4 years for bureaux throughout Scotland.
- We supported the piloting of integrated advice services. This linked Citizen Advice Direct's call-centre function with our online Adviceguide facility, an interactive chatroom and face-to-face advice in bureau; and an out-of-hours coverage project for bureau.
- We increased the number of Scottish only factsheets on [www.adviceguide.org.uk](http://www.adviceguide.org.uk), our online basic question-and-answer facility that the public can access directly.



We helped to secure a **38%** increase in total funding over 4 years for bureaux throughout Scotland.



### **Financial education**

- We worked to ensure the Financial Education projects being piloted by bureaux secured continuation funding by the Scottish Executive.

Seven bureaux are focusing help on individuals at potential crisis-points in their lives - such as homeless people getting a first tenancy; young people leaving care; lone parents having a baby. Hopefully, this will pre-empt the need for crisis advice later on.

### **CAB advice - the right prescription**

- In 2006/07, there were 33 separate CAB initiatives in healthcare settings. In Grampian, CAS helped broker a new initiative to give cancer patients more help in a new partnership between Macmillan Cancer Support, the Pensions Service and the bureaux in Aberdeen, Banff & Buchan and Moray.
- Scotland's CAB service also assumed a major new role in helping the public take forward complaints and concerns about the NHS, spearheaded by CAS. In each health board area, bureaux have formed consortia to deliver this new service. The Independent Advice and Support Service (IASS) will be launched nationally in September 2007.

### **In court advice**

- Likewise, we worked to ensure that the in court advice projects being piloted by bureaux won Executive funding for a further 3 years. Court-users can now access on-the-spot advice in Aberdeen, Airdrie, Edinburgh, Dundee and Hamilton sheriff courts.

In a survey, 97% of clients said they would recommend the service to others.



Our Independent Advice and Support Service will help the public take forward complaints or concerns about the NHS.

# Making a difference

Using client evidence returned by bureaux, CAS plays a key role in helping to improve the policies and practices that affect people's lives. And we are having an impact ....



site more free-to-use machines in deprived areas of urban and rural Scotland.

## Surveying our stakeholders

Research with our key local and national stakeholders this year found high levels of confidence in CAS, coupled with strong awareness of our social policy role:

### Successes achieved include:

- Our influence on 16 different provisions in the Bankruptcy and Diligence (Scotland) Act, all of which will have a positive impact on our debt clients.
- An amendment to the Legal Profession and Legal Aid (Scotland) Bill to provide legal aid funding grants to advice agencies - expanding legal advice to hard to reach groups of people.
- Working in partnership with Govan Law Centre, we helped gain thousands of pounds for our clients in recovered bank charges, and influenced the Office of Fair Trading to tell banks to lower their penalty charges.
- Working in partnership with Citizens Advice in England and Wales, we published our 'Out of Pocket' report on ATM cash machines, resulting in 3 high street banks agreeing to
- 79% of surveyed stakeholders described themselves as 'usually an advocate' or 'completely an advocate' of CAS.
- 78% of respondents agree with the statement that 'CAS influences social policy'. 100% of MPs surveyed agreed with these statements

... Our briefing sheet highlighted that pensioners, disabled people and those on low incomes would be worst hit ...

# What CAS did in 2006/07 to improve the policies and practices that affect people's lives

## **Parliamentary work**

As well as our work on bills, CAS and Bureaux gave evidence to 3 parliamentary committees, were directly quoted in 7 debates and in 18 different Committee meetings at Holyrood. CAS also prompted oral and written parliamentary questions and parliamentary motions.

## **Meetings**

And our influence is not just confined to parliament. CAS staff met regularly with civil servants, politicians, private companies and other voluntary sector agencies using bureaux client case evidence to effect change.

Some of our key achievements include:-

- Co-ordinating a coalition of 30 anti poverty groups to form the Scottish Campaign on Welfare Reform that voiced concerns over moves to reform welfare benefits in a joint letter to MPs, a postcard campaign and a briefing session at Westminster.
- Liaising with Scottish Gas concerning pre-payment meters, resulting in a moratorium on backdating charges from 1 December 2006.
- Liaising with JobCentre Plus concerning delays, resulting in adviser contact details for direct liaison with JobCentre Plus staff.
- Driving forward Citizens Advice International, a body representing advice agencies around the world.



We helped gain thousands of pounds for clients in recovered bank charges.



## Reports and Briefings

And we highlighted client case evidence through a series of publications such as...

- Paying the Price - Our research report on disability and sickness benefits which found that our clients are up to 5 times more likely to be in financial difficulty.
- Out of Pocket - Our research on fee-charging automatic teller machines found that the poorest and those living in remote areas are being penalised.
- Post Office closures - Our briefing sheet which highlighted that pensioners, disabled people and those on low incomes would be worst hit by moves to close up to 2,500 post offices.
- Prescription charges - Our briefing sheet which highlighted that the current system of exemptions from prescription charges is complex and inconsistent.
- Child Support Agency - Our briefing sheet which highlighted that plans to reform the beleaguered Child Support Agency could still trap families in severe financial hardship.
- Migrant Workers - Our briefing sheet which highlighted that increasing numbers of migrant workers in Scotland are complaining about employers, accommodation and benefits eligibility.
- Bank charges - Our briefing sheet which highlighted that bank charges on direct debits and overdrafts can create more debt.

# Treasurer's Report

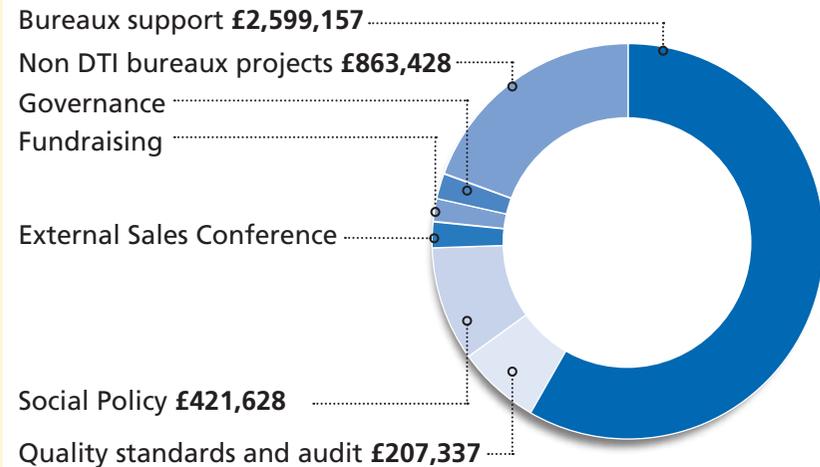
The Association publishes full formal accounts as prescribed by law and other guidance relating to charities. The level of detail in the accounts can confuse readers unfamiliar with formal accounts. Consequently, this short report is intended as a more readily understandable summary of the Association's finances. A full set of accounts can however be obtained from 1st Floor Spectrum House, 2 Powderhall Road, Edinburgh, EH7 4GB.

## Income

Income for the year was £3.9 million (2005/2006: £4.1million). Citizens Advice Scotland are grateful for the significant and continued support from DBERR (formerly the DTI) which provided a grant of £2.9 million to fund core activities although this represents a reduction of 10% on the grant received in 2005/2006 (£3.2 million). The Association continues to seek additional sources of funds, in addition to the grant-in-aid, to finance other projects and relevant activities. During the year additional funds of £616,066 were received.

## Expenditure

Total expenditure in the year was £4.3 million (2005/2006: £4.4 million).



## Reserves

The net effect of the above income and expenditure was a deficit of £409,557. This sum was funded from reserves which, at the end of the year, are equal to 2 months operating expenditure.

The achievements set out in this report are all the more impressive given the cuts we have had to sustain ...

# CAS Board and Management

## Management Team

### Kaliani Lyle

Chief Executive Officer

### Susan McPhee

Head of Social Policy and Public Affairs

### Annabelle Ridley

Head of Training

### David Brownlee

Head of Field Services

### Jacqui Cummings

Human Resources Manager

### Calum Coulter

IT Manager

### Seonaid Fowler

Finance Manager

### Elizabeth Sykes

Head of Information

## Board of Directors

Peter H Boyd

Margaret Burgess

Duncan Dennett

Gloria Fleming

Kirsteen Gunnion

Sam Hewitt

Rosaleen Kavanagh

Gavin Kenny

Tom Leggate, MBE

George Lochrie

George MacDonald, MBE

Irene Mungall

Len Scott

## The following were appointed at the AGM held in November 2006:

### Graham Blount

Was appointed Chair for a third year term

### Dominic Notarangelo

Was appointed Vice-Chair for a first year term

### Brian Evans

Was appointed Honorary Treasurer for a third year term

## The following people stood down as Directors

Andy Borland

Jane Marnie

Fiona Meikle

Margaret McIntyre

Dominic Notarangelo

David Rodger

Margaret Rose

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