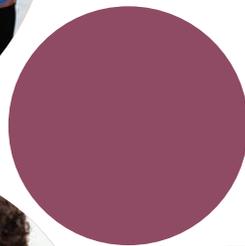
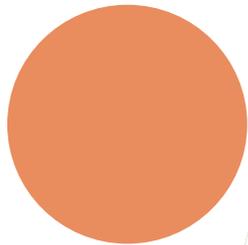


Annual Report

2012/2013



Who we are, What we do

Citizens Advice Scotland and its citizens advice bureau (CAB) offices form Scotland's largest independent advice network. 61 member bureaux deliver frontline advice services as part of more than 250 service points across the country, from the city centres of Glasgow and Edinburgh to the Highlands, Islands and rural Borders communities.

CAB offices provide free, confidential, impartial and independent advice to help people resolve their problems. Over 2,400 volunteers across Scotland help clients to deal

with a wide range of issues, including benefits, debt, employment, housing, and consumer problems.

As one of its twin aims, the Scottish CAB Service also exercises a responsible influence on the development of social policy. This is undertaken both at national and local level, ensuring that policies and regulations, that end up harming the very people they are supposed to help, are rectified or replaced with beneficial ones.

In 2012/13 Citizens Advice Bureaux including Citizens Advice Direct dealt with a total of 843,665 issues. 67% of all issues are benefit and debt related. Benefits, Tax Credits and National Insurance issues increased by 18,174 issues or 6% on the previous year



Foreword

by **Dominic Notarangelo**, Chair of CAS



This was another exciting and challenging year for CAS, with the UK government's welfare reforms driving both an increased demand for advice and a constant need for policy responses. Meanwhile the Service underwent major changes, with the assumption of new responsibilities for consumer advice, and our CAB members required more and more funding to enable them to deliver their essential service to their local communities.

Amidst these challenges, I believe CAS again performed exceptionally well. The ongoing practical support we provided for local bureaux, matched by our

effective and high-profile policy and public affairs effort, again made sure that the work of the Service and the needs of our clients was never far from the minds of those who frame and implement public policy.

Perhaps above all this year, I am proudest of our efforts in securing new funds for our members. Even in these extremely difficult economic times, CAS secured a total of £3,521,647 in funding for the Scottish CAB network. This report leads off with that essential achievement, and then gives just a flavour of some of the rest of our activity through the year.

Once again I thank CAS staff, supporters and volunteers, and look forward to reporting on similar success next year.

A handwritten signature in black ink, which appears to read 'Dominic Notarangelo'.

CAB funding set to triple

The last five years have seen an unprecedented increase in direct funding that CAS has been able to secure for the CAB network across Scotland, with funding streams more than doubling in the last financial year and set to triple in the coming financial year.

In 2009/10, the network received £1,665,843 through CAS grant funding. By 2012/13 this had increased by 114% to £3,521,647. In 2013/14 that funding is projected to increase by 181% on the 2009/10 figures, reaching a total of £4,677,561.

This funding has been received through national projects, Development Committee grants, the consumer change programme, welfare reform funding, energy projects, financial projects and many other specific work-stream grants. This has enabled Citizens Advice Bureaux across Scotland to deliver even more advice and support to the citizens of Scotland, and deal with more time-consuming and complex issues.

In 2012/13 the Scottish CAB network dealt with over half a million new issues, helping clients to deal with the problems they face, as well as providing

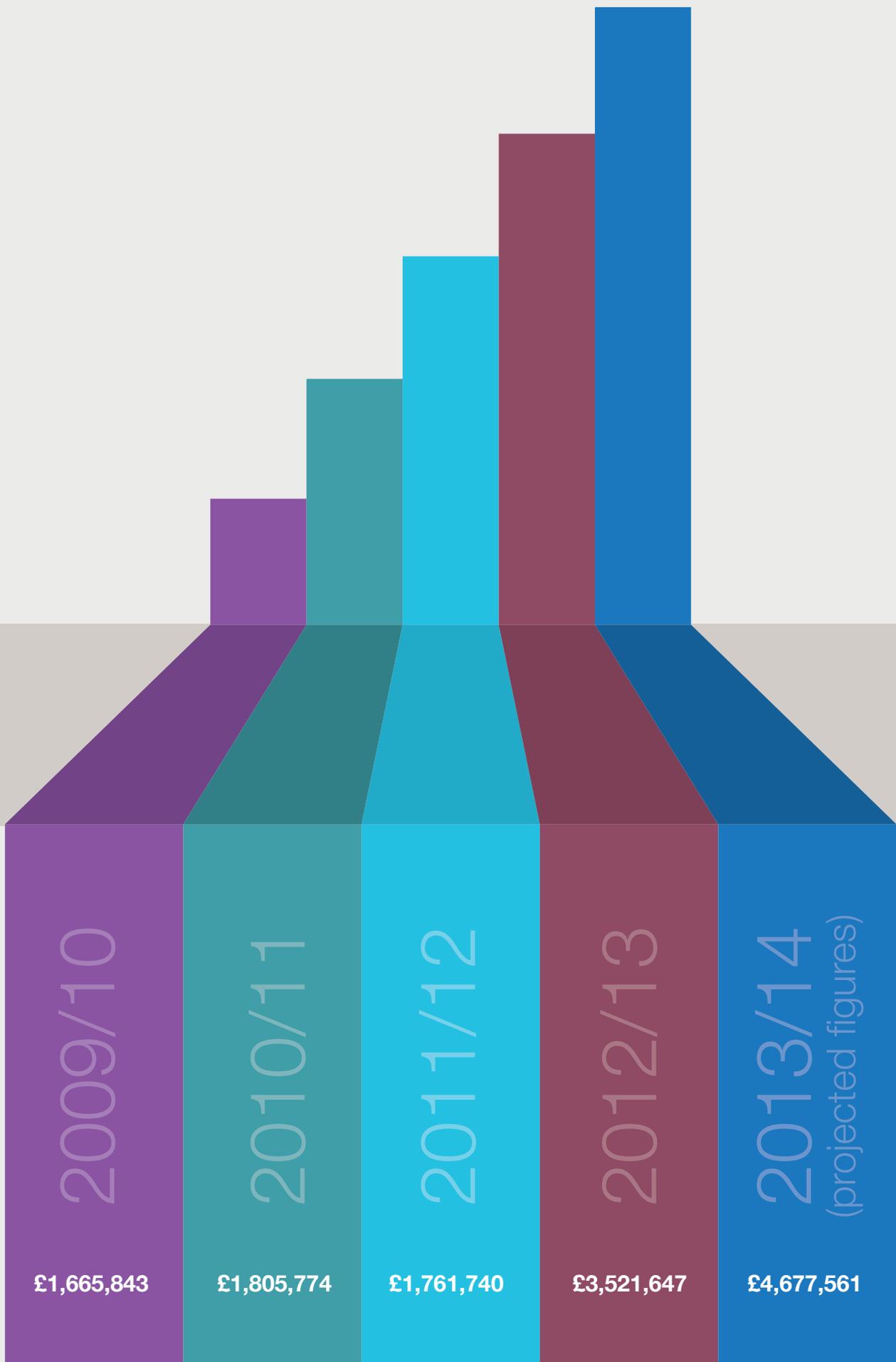
preventative advice which stops such problems occurring (such as helping with energy bills and budgeting). Scotland's CAB Service is unique in the extent of its national coverage and in the range of advice it provides. With 250 service points, covering 30 out of 32 local authority areas, our network covers over 96% of Scotland's population.

The respected and high-quality advice that bureaux deliver

provides a positive outcome for hundreds of thousands of people across the country, and prevents them ending up at the door of other services, possibly in an even worse situation or with a problem that has spiralled out of control. Indeed, as was noted by the Fraser of Allander Institute at a Scottish Parliamentary reception this year, our service saves considerable sums of money to the public purse, both locally and nationally.



(Below) Deputy First Minister Nicola Sturgeon MSP, met with CAB Managers, clients and volunteers from Glasgow Bridgeton, Easterhouse, and Pollok and CAS CEO Margaret Lynch in January 2013 when she announced £2.5 million welfare mitigation funding for Scottish CAB.



Bureaux Development and Support

In addition to the financial support CAS secured for bureaux nationally, our Development team provides tailored support to all individual bureaux across Scotland throughout the year and co-ordinates the delivery of national projects through local CAB offices.

In 2012/13 this work included the following examples:

- High-intensity support to those bureaux where core funding was seriously at risk, in order to ensure the continuation of their service.
- The Armed Services Advice Project (ASAP) extended its reach throughout Scotland and is now being delivered from two additional regions involving a further ten bureaux.
- The Money Advice Service extended its project work to additional bureaux

- We set up the Citizens Advice Consumer Service, dealing with more than 250,000 consumer enquiries.
- We provided local versions of a significant report by the Fraser of Allander Institute, which enabled bureaux to show the economic value of their service to their local authority.
- The Patient Advice and Support Service was established to help clients provide feedback to the NHS. Crucially, the service can be accessed from every bureaux in Scotland.
- A Bureaux Characteristics Survey 2011-12 which provides detailed analysis of bureaux, outlets, paid and unpaid workforce and specific projects was completed by the end September 2012.
- Bureaux case statistics were used to enhance business planning and funding

opportunities for the service and as a basis for future development interventions.

One of the main functions of the team this year was the promotion of bureaux joint working. Examples included regional support for the bureaux in the Highlands, North and South Lanarkshire, Falkirk, Scottish Borders, and Aberdeenshire. In addition, the welfare reform mitigation fund we negotiated provided an opportunity to work in the two remaining local authority areas where no CAB service currently exists – Inverclyde and South Ayrshire.

With regard to the developments in debt and money advice policy and practice in Scotland, a money advice strategy was established which included the development of several new money advice initiatives and a high level of engagement

In March 2013, Consumer Affairs Minister Jo Swinson MP visited Renfrewshire CAB in Paisley to announce a £1.5million injection of funding for the Scottish CAB service to replace outdated computer equipment, and boost their role as the 'voice of the consumer' in Scotland. Pictured opposite (l-r) at the visit is Margaret Lynch, CAS CEO, Jo Swinson MP, and Renfrewshire CAB Manager Kay Taylor.



Bureaux Development and Support

with the UK review of financial capability.

With regard to welfare reform and how to support the development of services to better advise those affected, a CAS project group was setup to establish a welfare reform strategy. A Training Plan for introducing welfare reform changes was agreed, and a range of training materials and learning resources were drawn up to help inform advisers on all the specific areas of reform (e.g. personal independence payment, the social fund, council tax support etc).

For those clients who need specialist advice and support, we constructed a strategy framework for supporting

bureaux on this - in consultation with bureaux and other stakeholders like Shelter Scotland and the Scottish Council for Single Homeless. This work also merged with that developing the Extra Help Unit (EHU), which will put in place an infrastructure to help bureaux support such clients

This year we secured the continuation of the money advice (MATRICS Project) contract, and in particular persuading the funder to agree a new work plan, taking account of the impact of welfare reform. MATRICS

contributed to the Money Advice Service new financial inclusion consultation, and successfully ensured that debt advice is on the agenda for new financial inclusion strategy.

The Legal Services Group continued to contribute to CAS policy work on access to justice and the development of legal services within the CAB Service.





Training

The pace of the UK government's welfare reforms brought about new training needs for bureaux this year. CAS provided e-learning materials for each new change, which helped prepare bureaux to meet the needs of clients as soon as they were affected. All our existing benefits materials and courses were revised as each reform was introduced, with more training planned and developed for the introduction of universal credit.

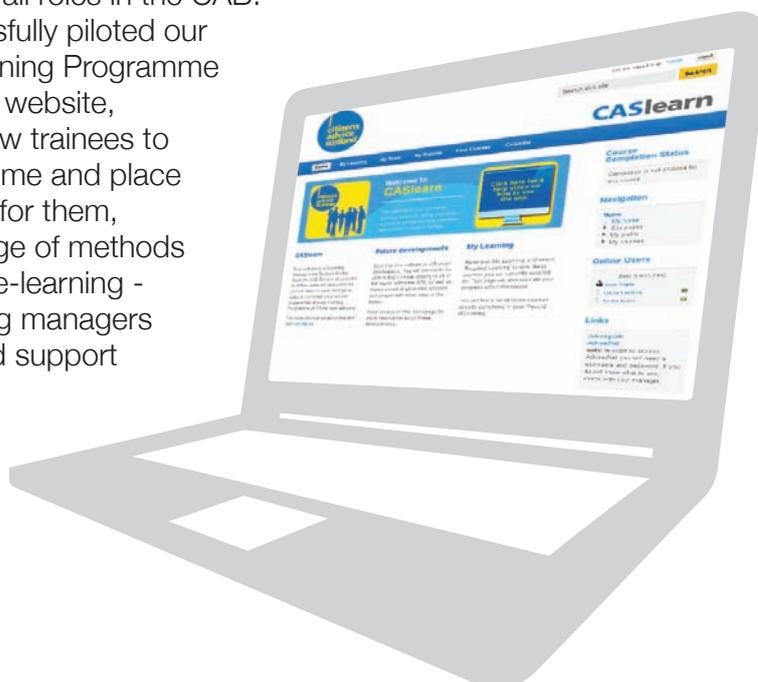
We also began to develop our new learning management website, CASlearn, which will provide access to structured learning for all roles in the CAB. We successfully piloted our Adviser Training Programme on our new website, enabling new trainees to study at a time and place convenient for them, using a range of methods - including e-learning - and allowing managers to track and support progress.

23 member bureaux were audited under the CAS membership scheme, including assessment of 730 cases for quality of advice. Outcomes were verified by a panel of experts and reports examined by Membership and Standards Committee to confirm that the high standards of membership of the CAB Service were met. Meanwhile our Training programme delivered 35 highly-evaluated courses helping to develop advisers' skills on a wide range of topics such as employment, benefits,

immigration and tutor training. A total of 436 participants benefited from these courses.

The BIG Lottery funded Volunteer Support project delivered 188 courses for 1699 participants in its fourth, penultimate year, largely assisting with developing the competence of new advisers. 89% of bureaux have used the services of the project since it began and the overall number of volunteers has increased.

124 of our 185 learning resources were updated and/or created during this period. New materials include the e-learning modules *Saving and Importing AdviserNet References*, *Suicide Risk Awareness*, *Supporting Advisers Following Difficult Interviews*, *Personal Independence Payment*, *Mental Health*, *Completing Ill Health and Disability Benefit Forms*, and *Money Advice Options*. Materials relating to the Adviser Training Programme have all been added to the new CASlearn website, providing support for bureaux to deliver quality training for around 2,500 volunteers.



Information Technology

A reliable and responsive system of technical communications is at the heart of the strategic vision CAS has of how our service should operate.

Throughout this year, the CAS IT team has been working on a positive and pro-active approach to IT support, and has successfully resolved some long-standing concerns of bureaux. For example, the establishment of a new system that enables site-to-site connectivity allowed our technical support team to have secure and direct access to the CASTLE case recording system in each CAB.

In December 2012 we re-structured the team, and with new staff in place we are providing a better IT support service to the bureaux and CAS. We have provisioned new IT

Support Helpdesk software to provide a more robust system with better reporting, to allow us to manage new and existing support issues more efficiently. This has resulted in a net reduction in Helpdesk queues from over 500 outstanding tickets down to just 100 over a three month period. In addition, the use of third party software and email alerts via our exchange system has drastically improved the availability of our servers, enabling us to respond more quickly to requests.

The introduction of the manager zone on the CAB website to better support bureaux management was also launched.

We know how much our members rely on a high-quality IT system, and we are pleased that this year saw the development of an improved service in which our experienced team pro-actively monitor our network, servers and operations across the whole bureaux estate.



Information



Throughout the year the CAS Information section made sure that all bureaux have the tools they need to deliver consistent and high-quality advice to their clients.

We maintained the two essential information systems on which the CAB Service relies - AdviserNet (our online information system for advisers) and Adviceguide (our on-line information system for the public). These systems are amended on a daily basis to ensure constant accuracy in response to changes in law and the administration of services.

We also provided accurate and up-to-date information for advisers and the public on Welfare Reform changes, during a period of volatility, change and uncertainty. This was particularly challenging given the need to give as much notice as possible to allow clients to seek help. We liaised closely with Scottish Government on Scottish specific aspects of Welfare Reform, including the Scottish Welfare Fund and the newly devolved Council Tax Reduction scheme.

We overhauled the CAS website and intranet to improve usability for the Scottish CAB Service, CAS and the public. The site was visited by around 290,000 people in 2012-2013. The bureau-finder is the most popular page on the site and was looked at more than 140,000 times this year.

This year our contact with our members became more immediate, interactive and focused than ever, with the ongoing development of

our online news service, and complementary weekly email digest. Our Information team handled more the 400 queries about AdviserNet and Adviceguide and used this feedback both to improve the quality of these tools and to inform colleagues of any issues of relevance to their work.

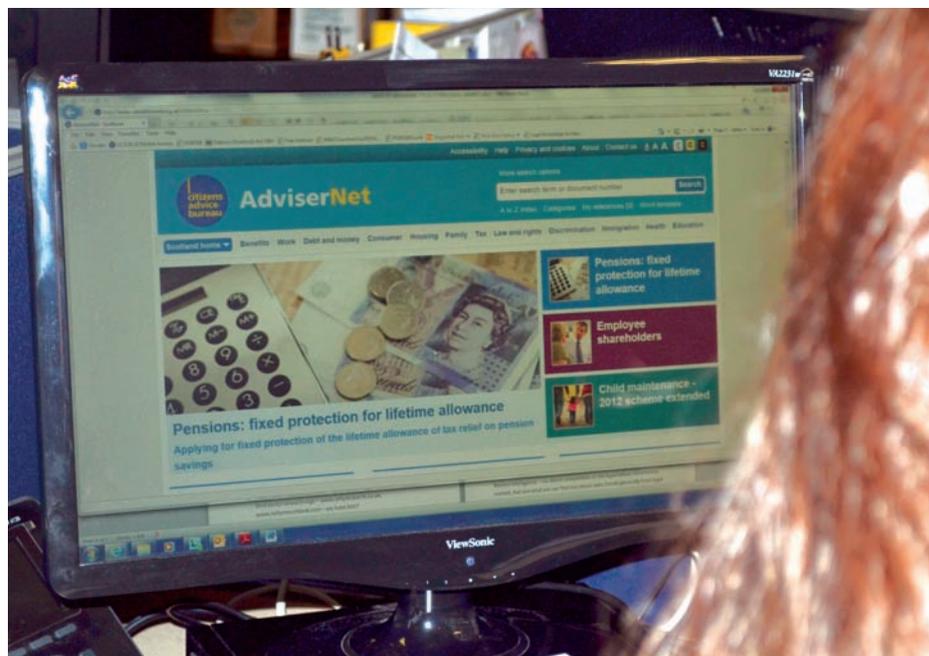
The Information Consultancy service handled a total of 416 queries over the year - an average of 35 per month with 65% of calls from bureaux and

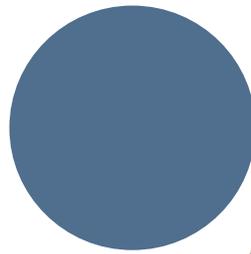


Information

35% from other sources eg the Scottish Government. This is an increase on the 345 queries handled over the same period 2011-12. The majority of bureau queries come from 15-20 bureaux who are active about feeding back and the nature and quality of feedback indicates that the service is valued by users. Feedback helps CAS and Citizens Advice (England and Wales) improve information system.

We also undertook a major consultation with CAB users on changes to our case-recording systems, and developed an easy-to-use website template to create client-facing websites for individual bureaux, and for our special projects like our Armed Service Advice Project and the Patient Advice and Support Service.





Policy and Communications

Ensuring individuals don't suffer through lack of knowledge of their rights is the first aim of the Scottish CAB Service. The second is to exercise a responsible influence on policies and services. The Policy and Communications team take the collected evidence of CAB case-work and use that to try and influence public policy to the benefit of our clients.

In 2012/13, the team published more than 50 evidence reports or briefings. This includes 14 consultation responses, 12 monthly *Snapshot* publications and 11 parliamentary briefings. CAS staff also gave evidence at three parliamentary committees and undertook more than 60 media interviews.

On welfare reform, the collation of CAB evidence has enabled our team to successfully position CAS as a key reporter, and also to influence the implementation of coming reforms. Our *Voices from the Frontline* series of briefings has shown the impact of the reform on bureaux and clients. We published nine briefings in this series – on topics such as food parcels, sanctions, the bedroom tax, and digital by default – which gained significant media coverage and

influence amongst politicians.

CAS has continued to work with the Scottish Government to develop aspects of the benefits system that have been devolved to Scotland, such as parts of the Social Fund and Council Tax Benefit, and on developing ways of mitigating the overall impact of the Welfare Reform Act. This includes significant work with the Scottish Government and COSLA on the design and implementation of the Scottish Welfare Fund, ensuring that bureaux are fully involved in the workings of this system in their local area.

We provided a response to the Scottish Government's Expert Working Group on Welfare's call

for evidence on a benefits system in an independent Scotland, and contributed vital evidence to a number of Scottish Government groups, including the Welfare Reform Scrutiny Group, the Housing Benefit Advisory Group, and the Universal Credit in Scotland group. This work helped to highlight the current and predicted impact of welfare reform on bureaux and clients, and contributed towards the Scottish Government funding for bureaux which was secured at the end of January.

Our work on welfare reform continues, but takes place alongside our work on other policy areas including debt, employment, legal issues and the increasingly high-profile





Policy and Communications

area of consumer issues. We published a consumer work plan for consultation in February, and have continued to engage with bureaux about how the service will deliver its new consumer functions.

Specific consumer campaigns this year included work on fuel poverty, payday loans, and postal delivery charges. We worked with the UK Government to promote *Big Energy Savings Week* in October, and published our *Advice in Detail: Energy* report in January, which outlined the problems that clients experience with their energy supplier. We continued to work on the issue of payday loans, launching the *Your Rights; Their Responsibilities* campaign in bureaux, and also continued to work on rural delivery charges which included publishing the *Postcode Penalty* evidence report in December.

Our **Local Impact Project**, which was established for an 18 month period in 2011, was successful this year in

establishing the value of a specific staff link between the policy work of CAS and that of bureau at local level. Now re-christened the **Community Action Team**, this team will be key to providing practical support to all bureaux in their efforts to campaign and to show-case their work locally.

Voices from the Frontline...The Bedroom Tax

Keith Dryburgh
Publication date: April 2013



Voices from the frontline - Digital by Default

Sarah Beattie-Smith
Publication date: February 2013



Voices from the Frontline: Tax Credit changes

Publication date: January 2013



Voices from the Frontline: Shared accommodation rate

Keith Dryburgh
Publication date: December 2012



Voices from the Frontline: JSA sanctions

Keith Dryburgh
Publication date: October 2012



Voices from the frontline: the rising demand for food parcels

Keith Dryburgh



Welfare changes

changes introduced in April 2012



Snapshot
Monthly advice trends in Scotland
Scottish CAB Service

citizens advice scotland

SNAPSHOT Scottish CAB Service

Case evidence and statistics from the Scottish CAB Service

GET LIP Y!
Local Impact Project

Our Year

Overall, 2012/13 has been another impressive year for CAS. We have faced many challenges, but have responded by being more active, delivering more funding and infrastructure support to bureaux and raising our campaigning and media profile. Together with our member bureaux, we believe we make the vital difference as the last line of support for many thousands of people across Scotland in these immensely difficult times.



CAS Chair Dominic Notarangelo, Minister for Housing and Welfare Margaret Burgess and CAS CEO Margaret Lynch at November 2012 Scottish Parliamentary reception launching the Fraser of Allander's report into the economic benefits of advice. The event heard an address from Deputy First Minister Nicola Sturgeon MSP and from host Bruce Crawford MSP.



(Above) Secretary for Scotland Michael Moore MP and Susan McPhee, CAS Head of Policy and Communications at the launch of Big Energy Week 2013.

Advice Resources

There are several Citizens Advice resources available to help people access free and impartial advice on a range of issues, including consumer advice.

Online: **Adviceguide**, the Citizens Advice self-help website, has practical, reliable information to help people solve their problems and is kept continually updated:
www.adviceguide.org.uk/scotland

In person: Anyone can receive advice from their local CAB. Some CAB can arrange home visits or provide advice by phone. Find your local CAB at www.cas.org.uk/bureaux

Phone: **Citizens Advice Direct** provides advice and information over the phone and via their website, web forms and chat service. Call **0808 800 9060** (free from landlines and most mobiles).
www.citizensadvisedirect.org.uk

Consumer Issues: The **Citizens Advice Consumer Service** provides free, confidential and impartial advice on consumer issues. Call **08454 04 05 06**.

Find out more about the work of Citizens Advice Scotland along with our latest news and publications at: www.cas.org.uk

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