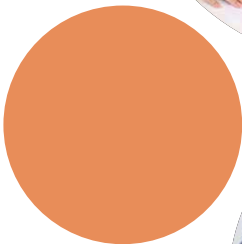
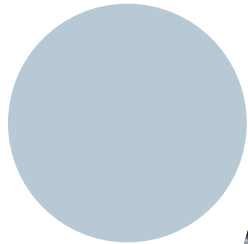


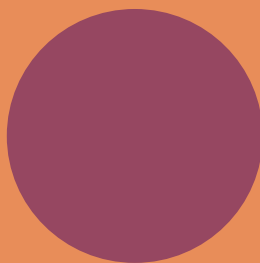
Annual Report

2013/2014



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Introduction

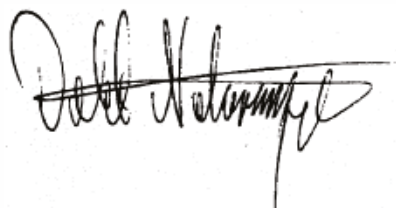
by **Dominic Notarangelo**, Chair of CAS

The Scottish Association of Citizens Advice Bureaux (known as Citizens Advice Scotland (CAS)) is the national umbrella group of the Scottish CAB service. We assist the 61 local member Citizens Advice Bureaux in Scotland to do their work, and using their evidence we provide the national representative voice of the service.

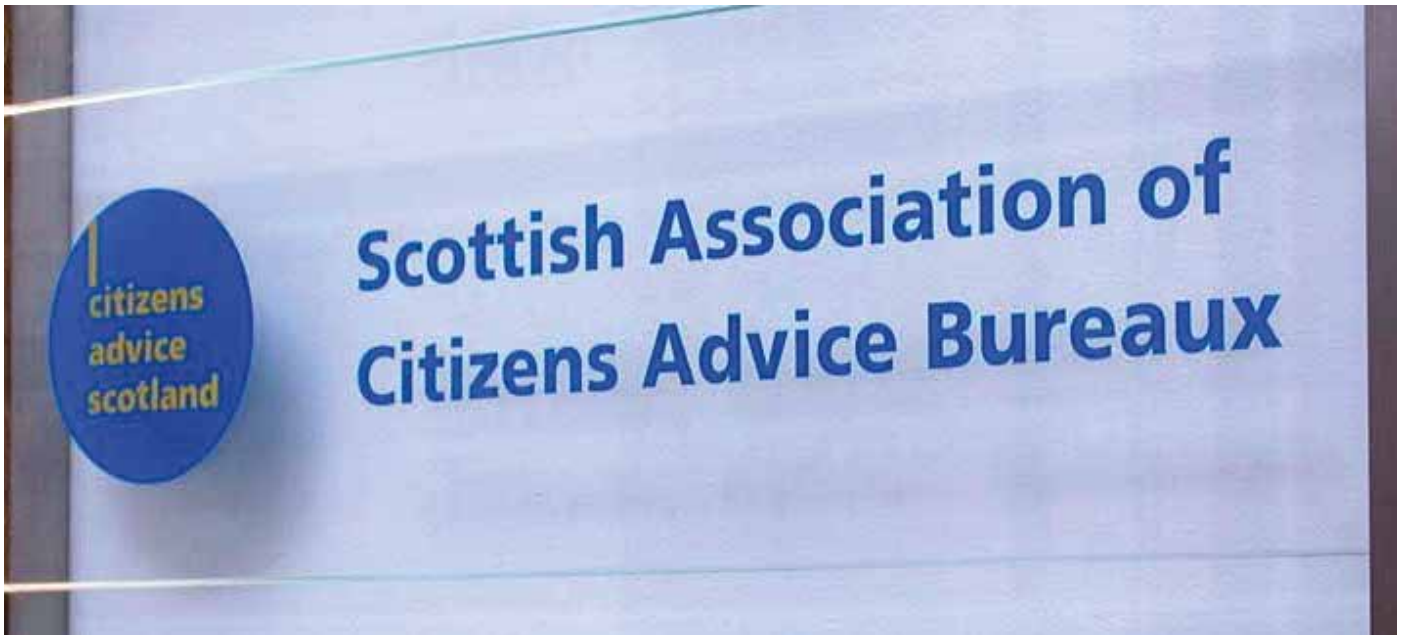
In 2013/14 we again rose to the unique challenges that CAS faces every year; namely those of facilitating the delivery of the best free advice service in Scotland, while at the same time using the evidence gained by the Scottish CAB network to exercise a positive influence on public

policy in Scotland. This we have done against the background of a continuing economic crisis and national changes in welfare and consumer policy that have meant our service faces greater demand than ever before.

This report presents a brief picture of the work we have done. More details are available on our website and every individual CAB also produces its own local Annual Report to detail the work it does in its local community.



Summary



CAS and the CABs across Scotland have scored some big successes over the past year. Some of the more memorable achievements were:-

- Our campaign on Payday Lending was taken up across the whole of the UK. Some of the worst offenders were forced out of business, and the Government agreed to major changes which will prevent Payday Lending companies from taking exorbitant amounts of money out of their clients bank accounts at random. The Government also announced that it would cap the cost of a payday loan.
- CAS secured over £4 million in new funding for CABs to help them deliver their free service to vulnerable people across Scotland.
- 19,000 CASlearn courses undertaken in Scotland.
- Our new consumer telephone helpline delivered advice to 176,000 callers.
- Adviceguide, our advice website was visited by more than 600,000 users and received nearly 5 million hits.
- Over 1 million problems were solved across the CAB network for 330,000 Scots.
- CAS spoke up for clients on sanctions, food and fuel poverty, the bedroom tax, work capability assessments, disability benefits, digital exclusion, and consumer issues. We published over 50 detailed policy reports reflecting CAB evidence on the issues their clients experienced.
- 27 CABs were audited to ensure they met with the rigorous standards of our service.

Training and Quality Assessment

One of the functions of CAS is to co-ordinate and support delivery of the professional training for CAB advisers, and to then ensure quality is maintained at delivery-level through rigorous assessment of all 61 bureaux. Our main focus for the year was to ensure CAB advisers were given access to up-to-date learning materials to advise clients in the face of changes to social security benefits as welfare reforms came in.

2,290 learners are registered on our new *CASlearn* training system. During the year 19,242 courses were completed or in progress. Feedback has been very positive and bureaux are finding it invaluable to back-up and support in-house training. Learners are able to access CASlearn at a time and a place to suit them, giving greater flexibility and improving equality of access.

Meanwhile CAS delivered 27 highly-evaluated face-to-face courses,

helping to develop advisers to deliver on a wide range of skilled and specialist topics such as employment, benefits, immigration and tutor training. A total of 339 participants benefited from these courses.

The five-year BIG Lottery funded Volunteer Support project completed in March 2014. All of the outcomes were achieved and many exceeded. During 2013/14 the project delivered 262 courses for 2,141 participants, largely assisting with developing the competence of new advisers but also providing post-audit support for bureaux. Over the five years, 92% of bureaux used the services of the project and the overall number of volunteers

had increased by over 800.

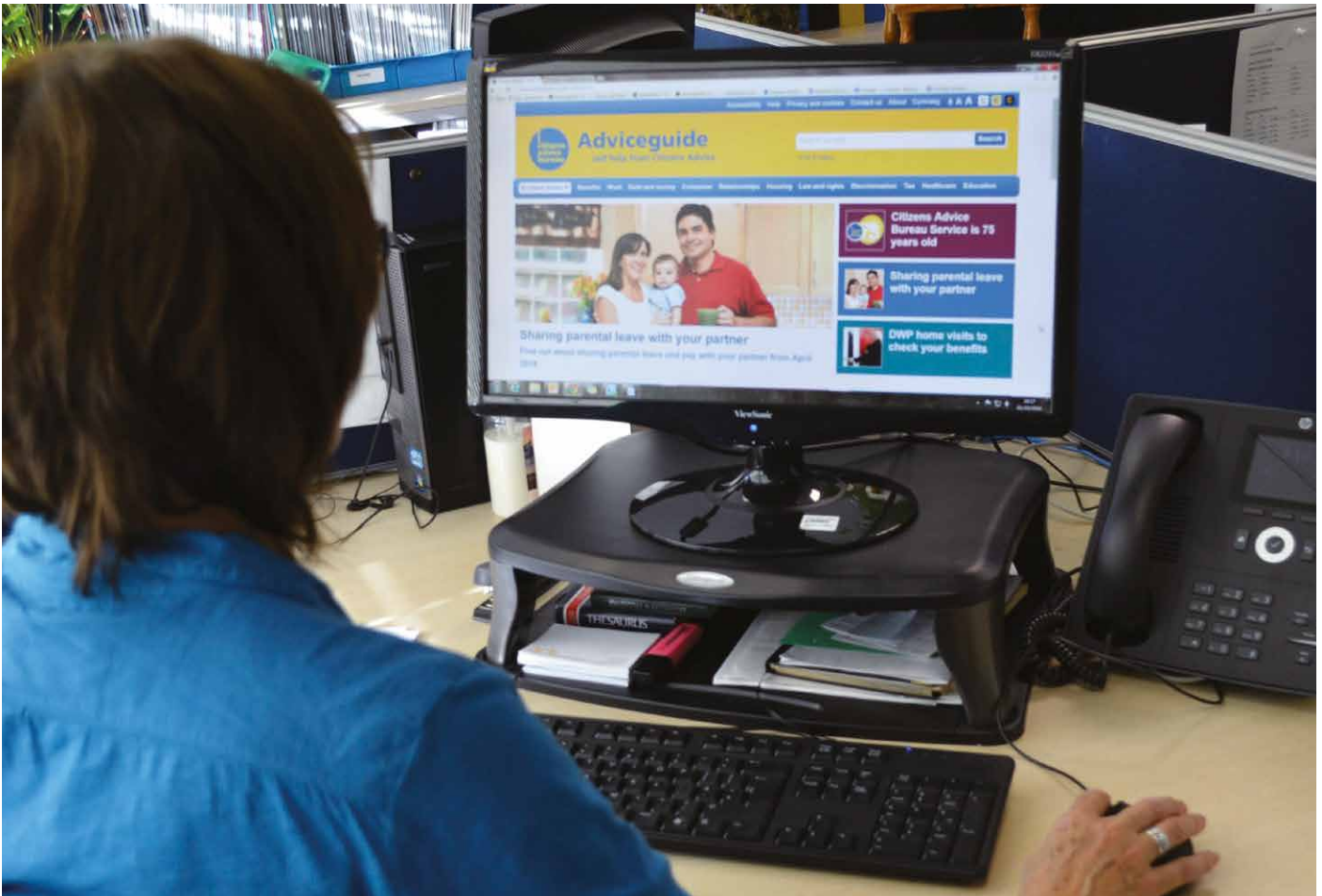
109 of our 187 learning resources were updated and/or created during this period. New materials include the e-learning modules *Quality of Advice*, *Holistic Advice*, *Recording NHS Stats in CASTLE*, *Understanding Final Accounts* and *Kinship Care*.

27 member bureaux were audited under the CAS membership scheme, including assessment of 889 cases for quality of advice. Outcomes were verified by a panel of experts and reports examined by Membership Standards Committee to confirm that the high standards of membership of the CAB service were met.



In January 2014, The CAS Membership Scheme became the first in Scotland to be accredited against the Money Advice Service's new Quality Framework (subject to final approval by our AGM). This recognition of our robust quality assurance scheme, ensures bureaux are advantaged in future debt advice funding opportunities.

Information Service and Communications



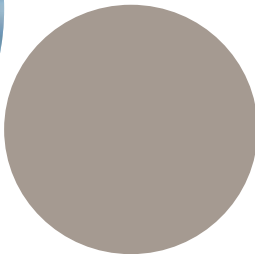
The CAS Information Section continued to develop and update the two essential information systems on which the CAB service relies – *AdviserNet* (our online information system for advisers) and *Adviceguide* (our online information system for the public). These systems are

amended on a daily basis to ensure constant accuracy in the advice we give, to take account of all changes in law and the administration of services.

The Scottish section of *Adviceguide* received more than 4.9 million page views and was visited by over 600,000

users. On average, that's around 13,000 pages of advice Scots looked at every day. The Scottish section of *AdviserNet* had over 3 million page views from a much smaller base of more active users.

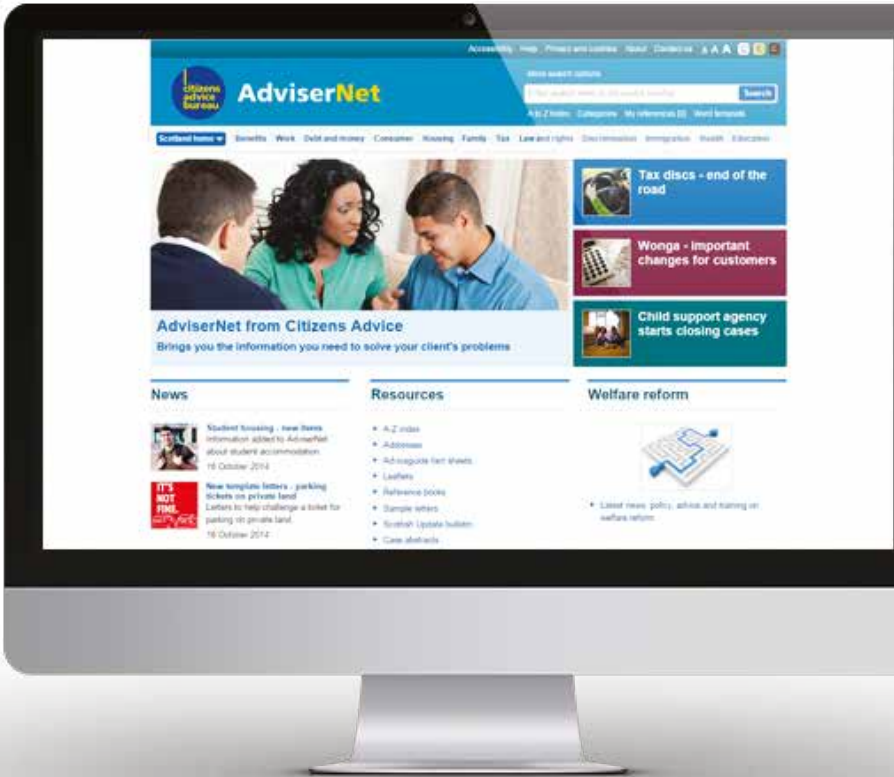
The CAS website was visited by around 350,000 people.



That's well over 6,500 people a week and is up more than 20% up since the previous year. The bureau finder is the most popular page on the site and was looked at around 190,000 times this year (up by more than 35% over the previous year).

During the year we supported seven bureaux to create and manage their own websites with an easy to use template. The template saves bureaux both time and money and ensures that they have an online offering that is a good reflection of the CAB brand.

Our Information Consultancy service handled a total of 385 queries over the year - an average of 32 per month with roughly 60% coming from bureaux and 40% from other sources including other parts of CAS. This feedback helps CAS and Citizens Advice (England and Wales) improve the information system.



Consumer Futures

A big part of our work throughout 2013/14 was completing the process of making Citizens Advice Scotland *the* consumer champion in Scotland. This marked the end of the UK Government's consumer landscape changes which started in 2011.

The changes included transferring the powers and responsibilities of **Consumer Focus** to CAS (and to our colleagues in England and Wales), as well as the consumer advice, education and information functions of the Office of Fair Trading.

In 2013, CAS took on a set of responsibilities around consumer policy and advocacy, giving us more capacity to work on issues like debt, housing, consumer rights and access to justice. In early 2014, the final phase of the changes took place, with a new team established in CAS to stand up for consumers in essential regulated markets like energy, post and water. The new eight-strong team is a research, policy and advocacy unit, focusing on issues like fuel poverty, access to services through the Post Office network and vulnerability across the regulated industries.

This *Consumer Futures* team is part of a GB-wide team, working along with our colleagues in Citizens Advice England and Wales on joint projects. This means that the team sometimes leads on GB-wide work like the viability of the Post Office Card Account; sometimes supports cross-nation work on things like energy market reform; and otherwise focuses on the policy landscape in Scotland with issues like Scottish Government-funded fuel poverty programmes.

Two of the new services we set up this year have started very strongly, delivering expert

help to people who need it. Our new consumer advice service provides confidential and impartial advice specifically on consumer issues. Throughout the year it helped over 176,000 people.

Meanwhile, the Extra Help Unit focuses on helping people who are in a vulnerable situation with complex postal or energy issues. Throughout the year it received over 400 calls per month. Both of these new services have received positive feedback, and continue to deliver a high-quality service which augments the work delivered by CAB advisers.



I.T. Systems and Support

Citizens Advice Scotland's I.T. team provide support to approximately 2,500 staff and volunteers within the Scottish CAB network and 120 Citizen Advice Scotland (CAS) staff, and support over 160 physical locations.

This service comprises operational support and maintenance of the corporate network and data processing infrastructure for CAS and bureaux, comprising hardware,

software, network infrastructure and a variety of databases, most notably the case recording system databases (CASTLE and Servicemail).

In October 2013 we replaced the anti-virus system with an award winning security suite offering a significantly higher level of protection, and rapid deployment mechanisms, mitigating the risk of virus infection to both CAS and the CAB network.

In April 2014 we successfully brought on board the new Extra Help Unit in Glasgow with zero loss of service level to our clients. Throughout the year, CASTLE has presented challenges in both technical and functional/usability terms, with project initiation commenced to replace CASTLE with a fit for purpose solution, to meet the needs of the CAB network.



Development

The CAS Development team continued to provide support to individual bureaux in relation to organisational, management, governance and membership issues, and ran a series of regional events. This support ranged from business planning and assistance with core funding negotiations to crisis support and staffing matters. New guidance was produced in matters as diverse as client confidentiality, digital access and human resources.

Funding and Fundraising

Nationally, work was concentrated on the development of services which provided

support for local bureaux to deliver additional support for specific client groups; a total of £4,184,651 was secured, with the continuation and development of several projects.

Impact of Welfare Changes

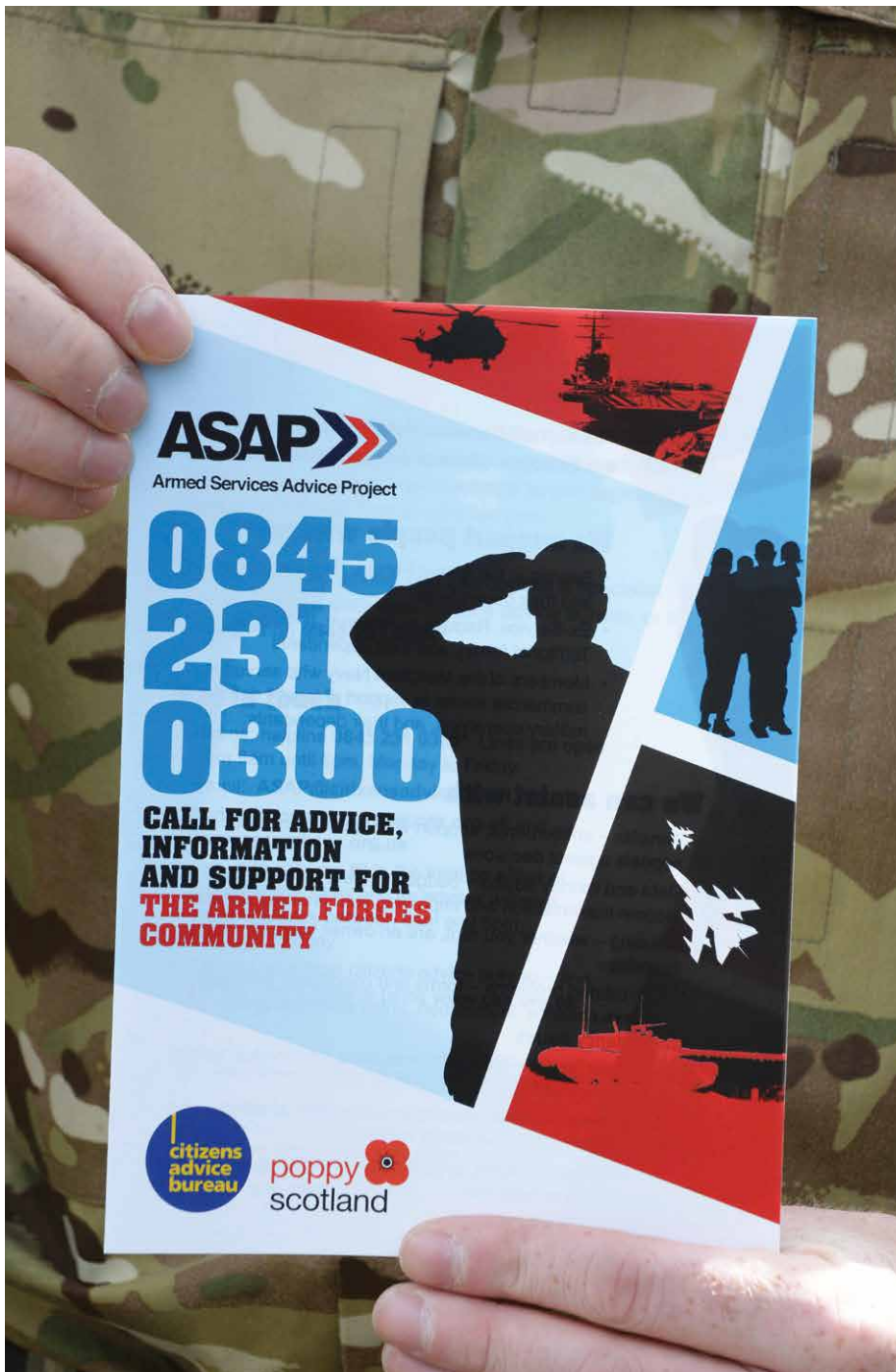
A lot of work was involved in securing funding for bureaux to help clients deal with the impact of welfare changes. We secured £2.5 million from the Scottish Government over 18 months to help bureaux deliver support for those affected. Additionally, welfare reform funding was available from other sources and CAS commissioned a very effective application review service

for bureaux applying for funding from BIG Lottery and the Scottish Legal Aid Board.

Fuel Poverty

Scottish and Southern Energy funded additional volunteer training and support, and they have now made £352,000 available to undertake work fuel poverty advice work over the next two years. The *Energy Best Deal Project* continued this year. In addition to the group sessions to provide information on energy efficiency and fuel switching, more funding has been made available to provide 1:1 advice and support to clients who need additional support.





Working with Veterans

Our *Armed Services Advice Project* had another successful year and reached the shortlist of the SCVO partnership awards in June 2013. The service has been extended for the next three years with more regional officers covering more of Scotland.

Money And Debt Advice

The Money Advice Service Contract supported bureaux who delivered 9,330 financial inclusion sessions to individuals in Scotland requiring them. More than 106% of our contracted target. National coverage was also secured throughout the year across the whole of Scotland including some of the islands and very rural areas. Following the sale of his 'moneysaving.com' website, Martin Lewis made a donation of £86,000 for Scottish bureaux to deliver short term additional debt and money advice.

Other Project Work

Our *Patient Advice and Support Service* continued to help people with complaints about the NHS. The project's client figures increased by 16% from 2012/13, and independent feedback found that 93% of clients were satisfied or very satisfied with the service.

Policy and Public Affairs

Our Policy and Public Affairs team takes the case evidence reported to us by our 61 member bureaux, and uses this to produce detailed reports that provide a unique reflection of the problems faced by vulnerable Scots.

This year the team published more than 50 evidence reports and briefings. This included 29 consultation responses, 11 evidence reports, and 17 parliamentary briefings. CAS staff also gave evidence at eight parliamentary committees and undertook more than 100 media interviews.

We further developed our policy and advocacy work on key consumer issues, including payday loans, scams, used cars, digital participation, rural

deliveries, and energy. This included:

Continuing our campaign on payday loans through a variety of policy reports and on-the-ground campaign actions, which resulted in a number of our recommendations being taken up by the government and regulators.

Building on the changes of the last few years, we continued to enhance our campaigning work on consumer issues, including the development of the Community Action Team, which is dedicated to rolling out consumer education and campaigns both through and from the bureau network. In 2013/14, the Community Action Team supported bureaux with a variety of local campaigning and policy work – totalling 60 pieces of specific work as well as general support (41 local campaigns; 19 local statistical reports / briefings). The team's grant fund has awarded £46,000 to support local work in 2013/14. The Community Action Team also led four consumer education campaigns – Scams Awareness Month, Payday Loans: Your Rights; Their Responsibilities, Used Cars, and Big Energy Savings Week.

Much of our policy work however inevitably focuses on the key issues of benefit changes and in-work poverty, including JSA sanctions, disability/sickness benefits, benefit administration, the Scottish Welfare Fund, the Bedroom Tax, food parcels and zero hours contracts. We published four *Voices from the Frontline* briefings on the impact of benefits changes and established the *Working at the Edge* series which examines the issues affecting those in in-work poverty. The team has developed relationships with UK Ministers, to ensure that benefit administration issues that arise in bureaux are addressed, and we also work closely with Scottish Government officials on the operation of the Scottish Welfare Fund.

We also this year significantly increased the voice and influence of the service in the access to justice and legal spheres. This includes being appointed as a consumer representative on the Scottish Civil Justice Council, influencing the current proposals for civil justice reform, and working with the University of Strathclyde on employment tribunal research.





TV news filming CAS campaigning on payday loans outside the Scottish Parliament, December 2013.

Financial Review

	2014 £	2013 £	Increase/(Decrease)
Total Incoming Resources	10,153,844	10,197,663	(0.4%)
Total Resources Expended	10,109,251	8,729,436	15.8%
Net incoming resources/ (resources expended) before transfers	44,593	1,468,227	
Fund balances at year end	3,273,102	3,228,509	1.4%

Summarised Statement of Financial Activities

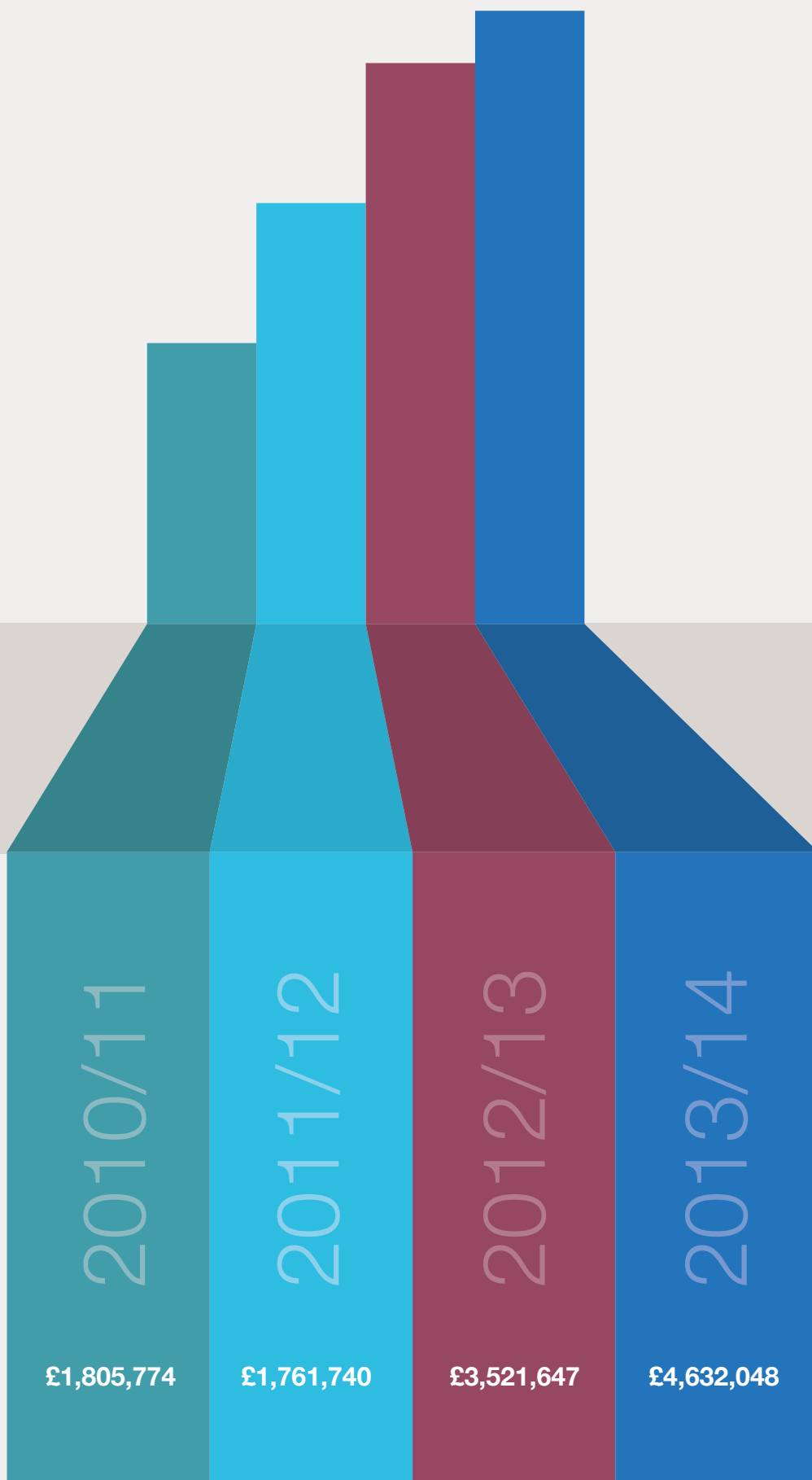
Total incoming resources were £10.1m, a decrease of 0.4% from the previous financial year. This funding was provided primarily by the UK Government Department of Business, Innovation and Skills (BIS) Grant in Aid, however further income was received from various sources including the Scottish Government, the Lottery, and the Money Advice Service.

Total expenditure in the year was

£10.1m, which was an increase of 15.8% on the previous year. This increase was mainly due to the expansion of CAS' social policy team and work to include consumer issues. In addition, there were restricted funds distributed to bureaux of £4.0m, an increase of 30% on the previous year. This expenditure was made in respect of a number of projects which support bureaux to provide tailored advice to specific groups

such as kinship carers, veterans, fuel poor clients. In addition, development grants were awarded of £0.5m to bureaux to allow them to improve their infrastructure and services to clients.

CAS expenditure also included an amount of £1.5m for the operation of the Consumer Direct helpline based in Stornoway which provides consumer advice to clients across the UK.





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