



A year in the life of the Scottish CAB movement



By Kaliani Lyle,
Chief Executive of CAS

We decided to present the Annual Report of Citizens Advice Scotland for the year 2008-09 in a useful calendar format. This forces us to be selective in what we include – unlike most Annual Reports! So don't look here for screeds of text and incomprehensible diagrams. You'll find only the most succinct summaries of what we did in the year. Our formal accounts and the full details of our work are available on request in a separate document. The intention of these pages is to showcase the key points of our work in an easily digestible way.

So this calendar will show you why the Citizens Advice Bureau Service is so vital to Scotland. It will let you see and understand the work we did in supporting that service in 2008/09.

I want to thank all the people who worked at CAS over that year, and of course the many more who work and volunteer in the local CAB offices across the country. If we didn't exist, you would have to invent us. These pages will show you why.



November 2009

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What we are here for

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By Graham Blount,
CAS Chair

CAS operates with two clear and complementary aims. Everything we do as an organisation is done to further one or both of these objectives:

- To support every CAB in the country to provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives, by influencing government decisions.

The Scottish CAB Service was born in troubled times, in 1939, and this past year was certainly a very important one for us. Like every other organisation, we were hit by the recession and all the challenges that entailed. But the people who rely on the CAB Service are the very people who are hit hardest by troubled economic times; they need our help more than ever.

In the following pages you'll get a sense of how we rode the storm, how we identified what priorities were most important to us in continuing to maintain the CAB Service, and how we made sure they were protected.



December 2009

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Meeting the needs of a nation in recession

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With 15 year highs in unemployment, record debt levels, and increases in evictions, people in Scotland are struggling to keep their homes, to cope with unexpected redundancies, and to make unaffordable debt repayments.



***This year we...** supported Scottish bureaux in their work, helping them to deal with just under 1 million problems - that's 10% more than the previous year. The work of your local CAB is governed by what resources they have – and that's where we come in. In addition to the funds we helped bureaux raise at a local level, CAS secured in 2008/09 resources for bureaux totalling over £1.5 million.*

Not only that but, acting in accordance with the government's strategy to make advice services as local as possible, we have worked to support bureaux in building relationships with local authorities – e.g. by providing them with practical help with negotiations. In particular we provided hands-on support to those bureaux who were tendering for the delivery of their core advice services. We also enabled all bureaux to report on how their work in offering advice to the public was key to meeting local government outcome agreements.



January 2010

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Helping your local CAB deliver its service

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Every single local CAB had to respond this year not only to the usual tide of problems brought to them by people in need, but to a huge increase in clients who came specifically with worries arising from the economic crisis. This was particularly so towards the end of the financial year, when the impact of the recession really began to bite.

So, towards the end of the year, we... secured an additional block payment of £1.1million from the Scottish Government, to go directly into front-line CAB service provision across Scotland. And every single penny of this money was immediately funnelled to local bureaux. We estimate that an additional 20,000 people will gain crucial advice on issues arising from the recession, as a direct result of this money.

To assist bureaux further in dealing with over a quarter of a million consumer debt issues, we highlighted poor banking practices and challenged the high street banks on these, as a result of which HBOS appointed a Money Management Liaison Officer to act as a focal point for complaints. We also initiated a detailed national report on the real impact of personal debt on Scottish people, using real case statistics supplied to us by CAB staff.



Citizens Advice Scotland



Press Release

CAS Wins £1.1million To Help Bureaux Through Credit Crunch

The Scottish government has released an extra fund of £1.1m cash to help bureaux advise clients through the credit crunch, thanks to lobbying by Citizens Advice Scotland.

February 2010

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Extending the reach of the CAB in Scotland

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A key part of our ethos is the principle of accessibility. We are determined that everyone in Scotland must have access to CAB services – no matter who they are or where they live. To that end we are always keen to encourage the establishment of new bureaux in different local communities. There are currently 83 CAB offices, which between them offer over 200 service points. That means there is a CAB in every local authority except 2 – and we're working on those!

***This year, we...** welcomed 6 new CAB members, increasing our reach by almost 12% and extending further into the Highlands and the north east of Scotland. Wherever you are in Scotland, you have a local CAB not too far away. But you can also access CAB service by telephone, through the national adviceline (Citizens Advice Direct) or online at www.adviceguide.org.uk/scotland.*

You can find your local CAB service point in your phone book or at **www.cas.org.uk**.

There are few charities which offer such a visible and accessible service to the public.



March 2010

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Targeting help to disadvantaged groups

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The Scottish CAB Service was commissioned by the Scottish Government in 2007 to provide an advice and information service to 'kinship carers' - relatives and friends who look after children when their parents are unable to do so. We were chosen for this because of the unique role we already have in providing high quality, impartial advice to this group, in their own local communities.

***This year we...** launched this project, which is based on a model of a regional support infrastructure, linked to local bureaux, along with a dedicated national helpline. We have brought kinship carers face-to-face with those organisations who are there to help them, and we have also gathered together key statistics and real case evidence from all round the country in order to demonstrate to government at all levels where the problems exist in the current network of services. This kind of co-ordinated national approach is a new way of combining the local strengths of CABs and the national co-ordination that CAS can provide - and we are proud it is having a positive impact on a group of people who have previously been under-valued for the essential work they do. (More information on this project is available on our website).*



April 2010

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Setting up partnerships

As the CAB Service works first and foremost to help those in society who are vulnerable and need help, CAS is always keen to promote strategic partnerships with others – both at national and local level - who share the same objectives.



***This year we...** continued to work closely with our sister organisation, Citizens Advice (England and Wales), both strategically and operationally. In particular, we ran a joint campaign to make more cash machines free to use, we produced a new system of getting information to CAB staff to help them deliver their advice, and we implemented a UK-wide strategy on financial advice.*

Here in Scotland, we worked with our local bureaux and with Poppyscotland to develop a new advice service specifically for veterans, and we took a leading role in setting up two coalitions of voluntary sector groups which aim to fight poverty and oppose welfare cuts: GETFAIR and SCoWR. Wherever work is being done to help the vulnerable, we will be there as a part of it. Details of all these groups can be found on our website.



May 2010

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A Comprehensive Quality Advice Service – Guaranteed

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1 in 5 Scots surveyed by Mori in 2009 said that they had visited a CAB in the last 3 years. The problems they bring could be anything from a failed mortgage to a broken kettle. But the most common issues brought to bureaux are still debt, housing, benefits, employment problems and legal issues. And it's not just advising clients over the desk at the bureau – many bureaux advisers also help prepare and represent people who are involved in tribunals. It is our role at CAS to help bureaux deliver the best possible information and advice to the public on all of these issues, and to provide extensive personal support to bureaux on all operational matters. In this way, we help to ensure that every bureau meets the high standard of service delivery that the public deserve.

***This year we...** kept the information system up-to-date and undertook a detailed survey of AdviserNet users, the results of which led to a programme of improvements to the system and even more support for those who use it. We offered 85 training courses for bureaux staff and volunteers - these were attended by over 730 people - and delivered another 45 targeted sessions to local bureaux on a wide range of topics including the new Employment and Support Allowance, immigration, housing and tribunal representation. We also helped bureaux themselves to deliver training for new advisers, by providing updated and new materials - including e-learning modules. Over the year, we saw a 79% increase in enquiries from bureaux to our legal consultancy service, and dealt with 414 enquiries to our money advice service. We also facilitated 47 referrals to the Free Representation Unit (all of which were taken on by the Faculty of Advocates).*



June 2010

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Testing and proving the quality of the Service

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As a publicly funded charity we take seriously our responsibility to constantly prove and improve the quality of the Scottish CAB Service. CAS is the body that is responsible for ensuring that each and every CAB in Scotland reaches and maintains the excellent organisational and advice standard the public have come to expect from us.

***This year we...** conducted detailed auditing processes of 20 bureaux – increasing the audit pass rate from 75% to 80% - and in addition made sure our 6 new 'probationary' CAB members met the rigorous standards that are needed to achieve full membership of the Scottish Association of Citizens Advice Bureaux. On the rare occasions where bureaux had been found to have slipped below a particular standard required, we have provided intensive personalised support to them in completing the corrective measures required. 98% of independently surveyed CAB clients have told us they trust the CAB Service. We are proud of that level of public trust, and work hard all year round to maintain it.*



July 2010

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Helping recruit and train volunteers

80 per cent of the people who work in the Scottish CAB Service are volunteers. They are the beating heart of our movement. With the ever increasing numbers of people coming to the CAB to seek help, bureaux need to keep up the numbers of advisers to cope. CAS understands our responsibility in helping bureaux recruit, train and mentor volunteers.



***This year we...** secured Big Lottery Fund money to create the Volunteer Support Team, charged with meeting the volunteer recruitment, retention and training needs of bureaux in all parts of the country. As well as developing new multi-media strategies for attracting volunteers, we also work with bureaux in developing the extensive training materials and techniques that prepare advisers for the job of advising the public, so that no client ever gets anything less than 100% up-to-date, professional advice from their CAB adviser. In addition to recruiting and training volunteers, however, we don't forget our responsibilities to them. The training is developed to meet their own personal development needs as well as those of the CAB, and we are proud that over a quarter of the volunteers who left the Scottish CAB Service this year moved into paid work.*

If you are interested in being a CAB volunteer, we need to hear from you NOW! Contact your local CAB or go to www.cas.org.uk/volunteer.aspx



August 2010

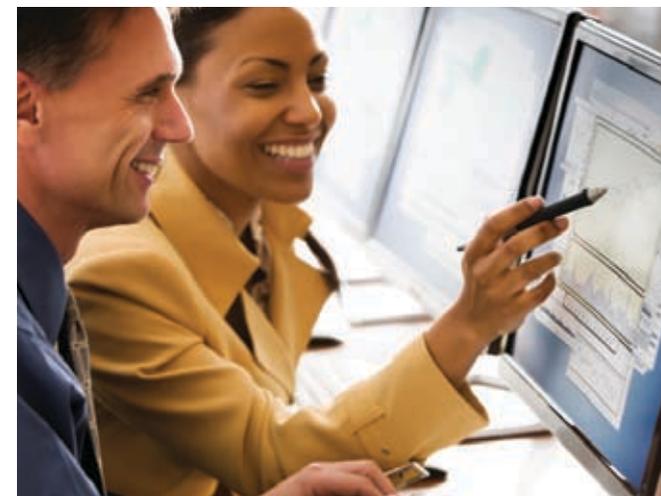
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Modernising the service

Despite the financial constraints under which we operate, the CAB movement has always made use of emerging technology to provide the most effective and efficient professional service possible. Multi-media communication systems have always been a key part of ensuring accessibility to CAB advice and support, while our use of the very best in case recording systems reassures the public that their problem will be dealt with professionally.

***This year we...** started rolling out to bureaux our new multi-million pound electronic case-recording system (CASTLE), which will make it easier for advisers to keep accurate and confidential records, and so free up their time to offer more face-to-face advice to the public. CASTLE's sophisticated reporting systems will also enable CAS to gather more detailed case information from bureaux for use in our campaigning and policy work.*

More generally, we dealt with a 43% increase in IT support calls from bureaux, and secured half a million pounds in government funding to allow them to upgrade their IT equipment (indeed we identified the need for this, purchased the equipment and distributed it right across the country in the space of one month).



September 2010

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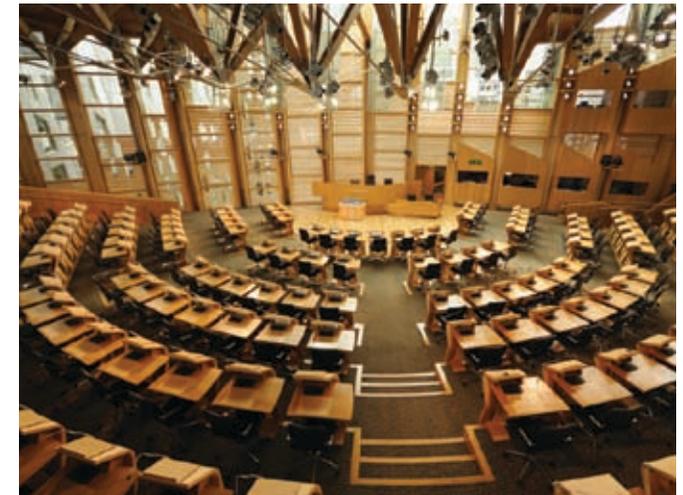
Making a Difference

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Throughout the year we gather anonymous case information from bureaux across the country, so building up an invaluable bank of evidence which we can then use in our work lobbying governments and politicians, to influence and change policies for the better.

***This year we...** achieved real policy changes that will make huge difference to the lives of vulnerable people, including 410 free cash machines in low income areas in the UK, a decoupling of the payment of Disability Living Allowance and Jobcentre Plus benefits, more money to fight fuel poverty, a stay of execution for a number of Jobcentres and an easier route to bankruptcy for those on low income and few assets who have no other option. We also sat on six Government working groups, directly influencing national policy on issues like debt and home repossession, making us one of the most influential and respected agencies in the country (further details of our specific successes can be found on our website.*

www.cas.org.uk



October 2010

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Working with local bureaux to promote the Scottish CAB Service

CAS is responsible for raising the national profile and helping bureaux promote a high-impact local image in all their public affairs work locally.

***This year we...** commissioned a MORI opinion poll to investigate the extent to which the CAB Service is used throughout Scotland – and the extent to which bureaux have met the need (this later showed that 98% of Scottish CAB users felt that the Service was trustworthy, and 97% agreed that it helps people get ‘fair treatment’). We also helped bureaux establish dialogues with each other and the wider world by organising a number of conferences.*

For example, in addition to our popular Annual Conference - attended by just under 400 people - we also organised this year a specific conference on Social Policy, held a ‘Credit Crunch’ conference (jointly with Govan Law Centre), and jointly organised a conference of European-wide advice agencies in Brussels. At all of these events, policymakers, bureaux, other voluntary sector organisations and private sector companies were brought together to debate and discuss the issues that affect our sector, and consider how we can work together on practical strategies to improve the services we offer to the people of Scotland.



November 2010

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Building the future of the Service

The work of the CAB Service in Scotland is needed now, more than ever before. Despite what we achieved this year, the society we serve constantly faces new challenges and we must be there to help people through these – just as we always have been, so we always will.



Next year... *as the recession continues to affect our clients, our challenge is to develop our effective response to the credit crunch and make a real difference to our service. As civil law is reformed, we will deliver a step change in the ability of bureaux to support clients through the development of our in-court advice services, pro bono partnerships with the legal profession, and delivery of guidance to individuals as change is put in place. We also want to develop support for specific groups; for example, in conjunction with service charities, we will develop advice throughout Scotland for our armed services and veterans.*

Elsewhere, we will publish the results of our Ipsos MORI poll, showing how the public view our service; publish a major report on the impact of personal debt; mainstream our new case recording system throughout the service; continue to scrutinise legislation on a daily basis and advise bureaux staff of the implications; continue to lobby government and politicians at every level to shape the laws that impact on our clients; hold an Annual Conference that celebrates our 70th Anniversary and a series of smaller events; further train and quality assure every CAB in the country, helping them give crucial advice to the public, recruit volunteers and raise money. In general we will continue the work we do to helping our CAB members get the information and support they need to do their vital job.



December 2010

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Thank you to our donors

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Citizens Advice Scotland is very grateful for the significant and continued support from the Department of Business Innovation and Skills to cover core costs. The Association continues to seek additional sources of funds, over and above the grant-in-aid from BIS to support developments in the services for bureaux. In 2008/2009 support was received from the following:-

Funder	£
Scottish Government	1,410,000
BIS	371,000
Highland Council	62,003
Nationwide	42,000
S.H.A.S.	49,826
Scottish & Southern Energy	37,500
Equality & Human Rights Commission	27,308
Money Advice Trust	13,700
Highlands and Islands Enterprise	11,727
Big Lottery - Awards for All	10,000
CAS Development Committee	9,974
European Structural Fund - Scotland	7,492
European Commission	6,800
Carnegie UK Trust/ CitA	5,350
Lloyds TSB Foundation for Scotland	4,774
Other	4,382
Scottish Legal Aid Board	643
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