



# Annual Report

## 2018-19

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December 2019





Her Royal Highness the Princess Royal attending our annual conference, celebrating **80 years of the Citizens Advice network in Scotland.**

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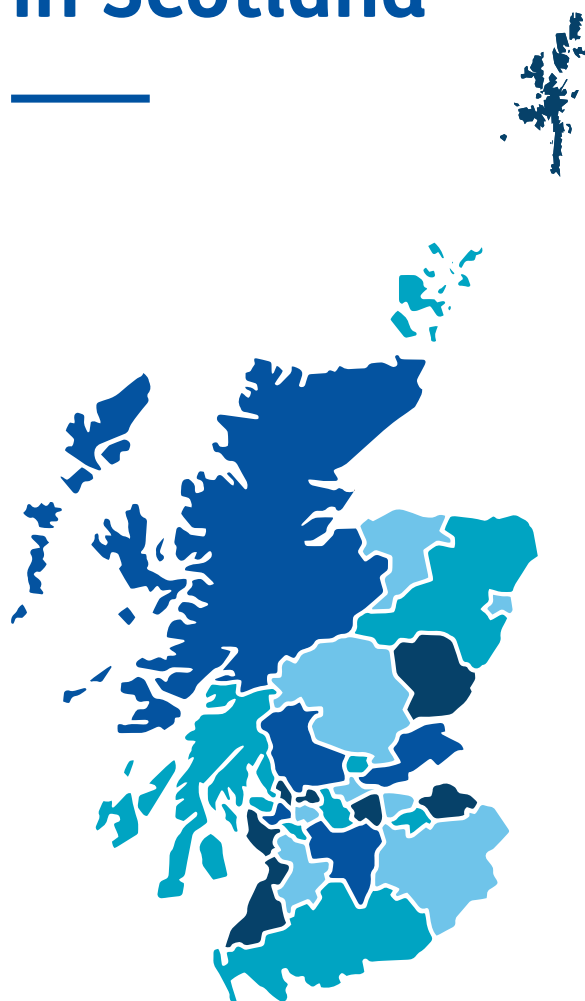
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# The Citizens Advice network in Scotland

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**£7.3 million**  
in grants and  
investment across the  
Citizens Advice network.

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The Citizens Advice network in Scotland is the largest independent advice service in the country. Citizens Advice Scotland (CAS) is a charity within this network, acting as a national organisation supporting and representing the service as a whole as well as the interests of citizens.

At the heart of the network there are 59 individual Citizens Advice Bureaux (CAB) organisations across Scotland, all operating as independent charities in their own right and generally focusing on providing support directly to clients. Each of these organisations is a member of the Scottish Association of Citizens Advice Bureaux.

In addition to supporting the provision of face-to-face advice across the network, CAS also supports telephony advice to citizens through the work of the Citizens Advice Consumer Service and Extra Help Unit. The Extra Help Unit is not a public helpline; it

takes call referrals from the Citizens Advice consumer helpline, local politicians, Ofgem and the Energy Ombudsman. The service provides help to vulnerable consumers throughout Great Britain with complex energy or postal complaints, including those at risk of having their gas or electricity cut off.

As the national component of the network, Citizens Advice Scotland provides training and information to bureau teams, as well as a rigorous quality assurance and monitoring programme, ensuring that the same high quality of advice is available across Scotland. We work to secure national programmes and projects that provide support to individuals on specific issues (in Scotland and across Great Britain), delivered through bureaux wherever possible. We carry out research, policy work and campaigning on key issues, based on a statistical analysis of the advice sought by clients from across the network.







# Our vision and purpose

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The Citizens Advice network in Scotland has a footprint in every local community and our work is two-fold; advice and advocacy.

We believe that every citizen in Scotland should have access to free, impartial and confidential advice that helps them make informed decisions, whenever they need it and however they choose to access it. Whether that's face-to-face, over the phone or online, people know that wherever they see our brand, they are guaranteed the same high quality of free, impartial and confidential advice.

As a result of the advice we give across the country, we hold the largest data set on societal issues outside the public sector. As we are wholly independent from government, we can then use our insight, evidence and influence to provide a genuine voice for social change.

Our advocacy activity involves working with governments, regulators and businesses at both a UK and Scottish level to improve areas of particular detriment affecting our client base, for example, securing amendments to social security policy, improving protection for vulnerable energy consumers and influencing parliament's decision to launch an inquiry into social security's

impact on rent arrears. Advocacy also spans undertaking research and delivering awareness and education campaigns.

We combine high quality research, first hand consumer case studies from across our network and industry monitoring to identify and analyse existing and potential consumer issues.

Our work allows us to engage with decision makers in government, companies and regulatory bodies and achieve changes that will benefit citizens and consumers in Scotland. This virtuous circle of advice and advocacy delivers results for communities across Scotland.

This coming year marks the 80th anniversary of the Scottish Citizens Advice network. Having emerged during the Second World War, many of the original enquiries we received related to wartime issues, like tracing relatives whose homes had been bombed and lost ration books. As time goes on, the problems people come to us with have changed to reflect the pressures of modern life such as relationship breakdown and problem debt, but our responsibility to advise and then advocate on behalf of our clients has not changed, and never will.



# The year in numbers

**£7.3m**

in funding secured and passed directly to our network members



**14,000**

people given support with their energy and postal complaints via the Extra Help Unit securing

Supported member bureaux as they issued

**703,000**

pieces of advice, helping clients access over

**£130m**

in financial gain



**17**



full and in-depth quality audit report checks for CABs plus

**42**

annual organisational audit reviews.

All members are maintaining the Association's organisational standards.



**£3.3m**

client financial gains

**1,200**

of those people were resident in Scotland and this equated to over

**£0.6m**

in client financial gains in Scotland.



Delivered

**23,624**

training and learning opportunities for advisers including face-to-face calendar sessions, direct sessions and CASLearn courses



**692**

advice information webpages updated



**77**

bureau sites are now using shared IT services

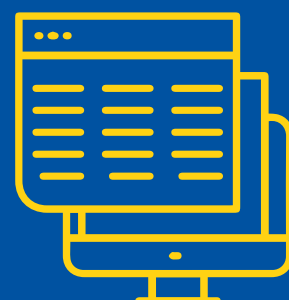


**4.05m**

page views on the CAS public advice website

**3.3m**

visits to pages on AdviserNet, our online adviser content management system, by team members from across the network



# Strategic framework

In 2017-18 Citizens Advice Scotland created a strategic framework following an extensive programme of consultation and discussion. Over the past year we have spent time embedding this framework and restructuring parts of the organisation so we can deliver this plan effectively across all areas of our work.

We aim to build a fairer society by enhancing and adding value through the Citizens Advice network in Scotland, which provides free access to quality information and advice for all, and by influencing for positive change.

**From 2018 to 2023 we will continue to concentrate on four strategic focus areas:**



## **Funding and income**

Appropriate funding and income is critical to the Citizens Advice network and we have a key role to play in securing it.



## **Enabling service delivery**

High quality advice and information should be available for all who need it – and to make that a reality we must work together effectively across the network.



## **Building brand.**

The brand of Citizens Advice Scotland is a valuable asset. We believe it should be protected and that by building it we can provide greater support to the network and to citizens.



## **Advocacy and influence.**

Citizens Advice Scotland acts as a voice for the network in Scotland, influencing decision-makers in the interests of the network as a whole and of citizens.





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# Funding and income

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We recognise that appropriate funding and income is critical to the success and impact of the whole Citizens Advice network in Scotland, and that we have a key role to play in securing it.

## Activity and impact 2018-19

- > **Secured and passed on £7.3 million** in funding to member bureaux across Scotland, via national contracts, grants, services and programmes. We also provided support for funding applications made by member bureaux directly to external funders.
- > **Provided support for Universal Credit.** We secured funding from the UK Government Department of Work and Pensions to provide a comprehensive multichannel support service to people making an initial claim to Universal Credit. Significant resources were put into developing a service, which launched on 1 April 2019.
- > **Delivered the Financial Health Check service.** The Scottish Government funded the network to deliver a service ensuring that a financial health check is available to low income families and provided additional funding to ensure that these checks are also available to older people. Between November 2018 and April 2019 the service supported 3889 clients and over £2.5 million in client financial gain was recorded for 1323 clients. A new telephone service, delivered by 20 bureaux to cover all of Scotland, began on 1 April 2019.
- > **Expanded the PensionWise service.** An additional 13 telephone advisers were recruited and trained to work alongside the CAB face-to-face teams to deliver the Pension wise service, which provides guidance to people on their pension rights. Specialists carried out 11,186 appointments.
- > **Debt Pilot.** Five bureaux in North Lanarkshire initiated a collaborative project to test a 'multi-channel' debt advice service that aimed to increase the number of people who can be helped by widening access channels, reducing waiting times and ensuring an efficient, holistic service. The service was funded by the Development Committee and from existing CAS resources. Outcomes and learning will inform any future development of debt advice services across Scotland.
- > **EU Settlement Support:** The Home Office and the Scottish Government made £0.2 million available to provide support to EU citizens living in Scotland. In March 2019 every bureau received a grant of £2,000 for additional translation costs as well as staff and volunteer training costs plus an android phone to help clients with their application process.

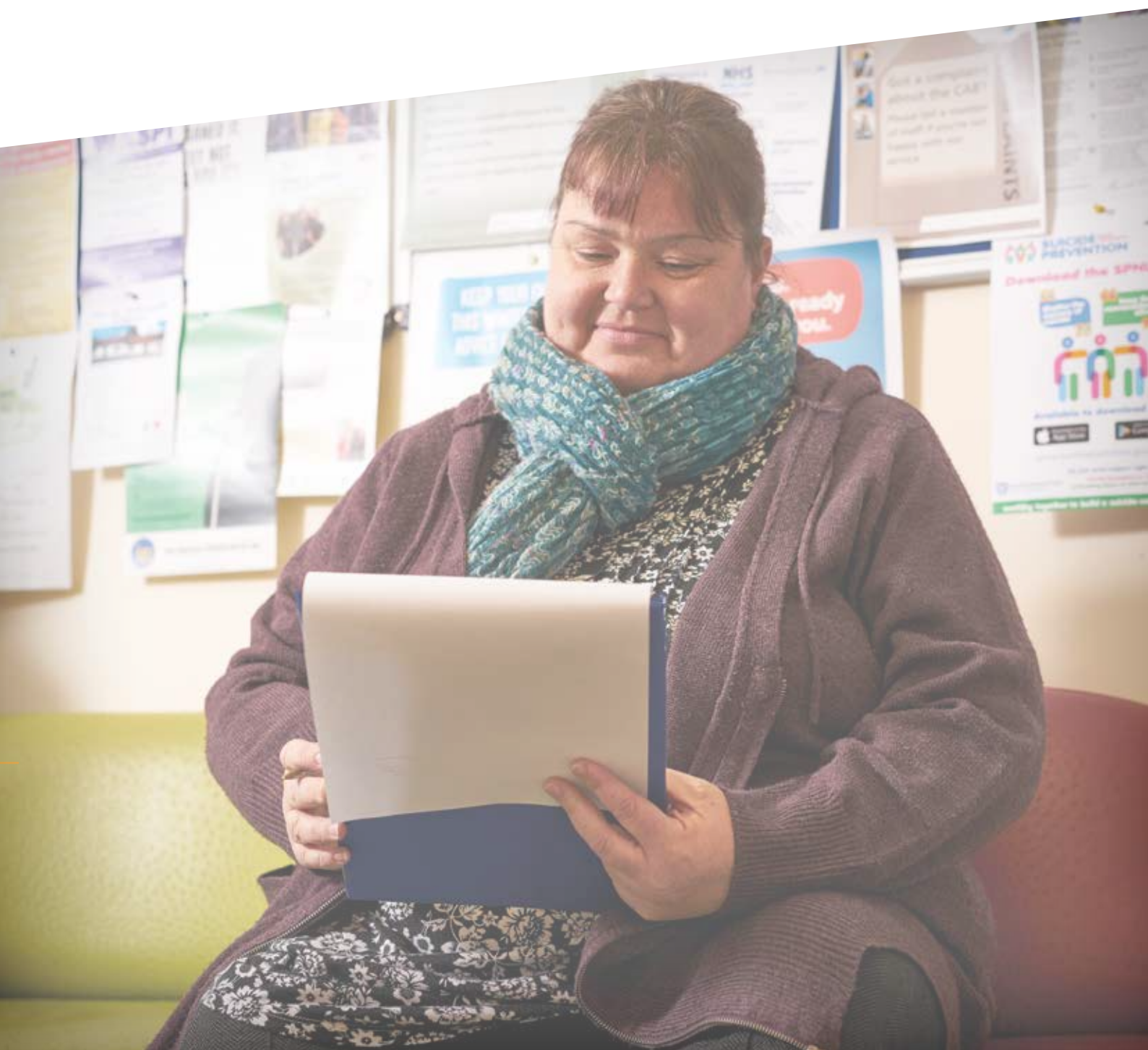


## Looking ahead

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CAS will continue to seek funding opportunities for the network, with some already secured including the delivery of a range of support for EU nationals affected by Brexit and services in key areas of detriment to our client base such as the impact of gambling. Specifically continued funding has been agreed for the following services:

- > The PensionWise service will be funded to deliver a further 15 telephony-based specialists over the next 2 years to meet increasing demand.
- > The Scottish Government will provide a further year's funding for the welfare reform mitigation work.
- > The Financial Health Check project, now rebranded Money Talk Team, will be funded for a second year.





# Enabling service delivery

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Our network has a footprint in every community in Scotland and we work to ensure that every bureau is supported to be able to deliver the confidential, impartial and expert advice that people across the country have come to expect over the past 80 years.

## **We took a number of steps in 2018-19 to improve service delivery.**

- > We launched a new webchat service in April for the Universal Credit: Help to Claim service.
- > We rolled out improvements to broadband fibre capabilities for member bureaux where such improvements were possible.
- > We implemented the national client search facility, which means that for the first time clients can access the network at any point and through any channel and tell their story only once even if they move across different channels or bureaux.
- > We introduced a new HR helpline for bureaux, to enable Managers and Board members to seek advice and guidance on HR issues in their bureau.
- > The CAS Training Team provided support for the Financial Health Check and Universal Support services, producing e-learning modules illustrating different client journeys.
- > As part of the on-going restructuring of our Adviser Training Programme, two new courses were published to replace the previously used housing materials.

## Looking ahead

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- > We aim to continue to develop our multichannel offering ensuring people can access advice in the most appropriate medium for their needs.
- > We will introduce automated process improvements creating efficiencies in referral processes and smooth client journeys throughout the network, as well as build upon online booking opportunities.
- > We will continue to develop our training modules to ensure advisers are supported to deliver national project and multichannel developments.
- > We will progress the consultation on and implementation of an organisational restructure to enable us to better deliver the goals of our strategic framework.
- > We will create a new Business Generation and Development Team, cultivating funding opportunities for Citizens Advice Scotland and our network.



# Building brand

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We've been helping people for 80 years, and are recognised in communities and on high streets across Scotland. Our brand is a valuable asset. We believe it should be protected and that by building it we can provide greater support to the network and to citizens.

**In 2018-19 we held large scale events and launched new services. For example:**

- > We welcomed HRH Princess Anne to officially open our 80th anniversary celebrations at our national conference. We heard personal messages from the First Minister Nicola Sturgeon MSP, and consumer champion Martin Lewis.
- > We held our very first volunteer awards ceremony; recognising the huge contribution volunteers make to the network across Scotland with five major new awards.
- > We launched our new branded materials portal BrandBase, providing heavily subsidised, tailored, branded promotional and campaign materials for bureaux.
- > We worked with a creative agency to produce a brand proposition for the network and for our national campaigns.
- > We created and delivered branded, tailor made website templates, which were adopted by 44 bureaux to ensure a consistent and unified approach.
- > We undertook development work for the creation of a new network magazine called 'Voice' aimed at bringing together different parts of the network and celebrating our work.

## Looking ahead

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- > We have begun work on the creation of a new content management system to facilitate one place to house all CAS digital content, including the corporate site, the advice site and an intranet for all network staff and volunteers.
- > We will continue to raise our profile through network and stakeholder engagement and through recognising and facilitating use of our brand to strengthen our public messages and ensure consistency.
- > We will build on the pilot issue of Voice magazine to develop a useful and valued communication vehicle for the network as a whole.







# Advocacy and influence

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The Citizens Advice network in Scotland has two principle aims: to provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives.

Citizens Advice Scotland acts as a voice for the network in Scotland, influencing decision-makers in the interests of the network as a whole and of citizens. This work takes the form of a range of activities aimed at the general public, government and industry.

## Parliamentary and stakeholder engagement

We engaged with decision makers in government, companies and regulatory bodies to bring about change that benefitted the consumers and citizens of Scotland. We used our unique evidence base to influence policy and legislation at a national level in a range of ways.

- > **The Social Security (Scotland) Act** was passed in April 2018 establishing a new Social Security agency for Scotland. CAS advocacy helped secure six key amendments and other amendments in 33 key areas to benefit our client base across Scotland. Specific measures included:
  - > Linking an element of the new Funeral Support Payment benefit with inflation, ending a UK Government freeze of over 15 years.
  - > A statutory inclusive communication standard, making Social Security Scotland the first ever UK public body with such a commitment.
  - > Our recommendation for social security assessments to be undertaken by public sector was also agreed to by the Scottish Government, following our evidence of how the current system isn't working.
- > Following a sustained period of advocacy, where we called for the regulation of district heating, we saw the Scottish Government announce plans to introduce regulation through **a Heat Networks Bill**.
- > We advocated for more targeted, financial support for the fuel poor as the Fuel Poverty Bill went through parliament, highlighting higher living costs in remote and rural areas. Our research and advocacy led to a more accurate definition of fuel poverty, informed by consumer experience.
- > We made a number of recommendations, which were subsequently reflected in **the Transport Bill**, in our 'Your Bus, Your Say' reports, including: provision of more information to the public; increased consultation on changes to bus services; and the introduction of more consistent service standards.
- > Our work on rent arrears was cited as part of the rationale for the **Scottish Parliament Social Security Committee** launching an inquiry on social security's impact on rented housing.



## Stakeholder engagement

- > We engaged with Scottish Power on emergency fuel credits alongside Christina McKelvie MSP, and as a result Scottish Power agreed to trial a new referral mechanism with 11 CABs where frontline advisors can refer clients in financial crisis directly to Scottish Power's hardship fund.
- > We called on **Ofgem** to protect vulnerable consumers in the RII0 2 programme. This led to Ofgem recently announcing a £8-16M 'use it or lose it allowance' for gas distribution companies to support consumers in vulnerable situations.
- > We worked with **Scottish and Southern Electricity Networks** to secure funding for four part-time equivalent energy advisor roles in bureaux from April 2019. The advisers will deliver bespoke support to people experiencing fuel poverty.
- > Working as part of the **Consumer Protection Partnership** project on parcel surcharging, we've been involved in coordinated action to improve the transparency and accuracy of delivery information and explore solutions to address the level and fairness of these surcharges.

## Public awareness campaigns

We champion the voice of consumers and aim to change perceptions and empower people to take action. We delivered a number of campaigns including:

- > The **'Food on the Table'** campaign, which aimed to give the Scottish public a voice on the affordability, choice and access to food through a public survey. The campaign report reflected data from over 2650 participants in the campaign survey.
- > **Scams Awareness Month**, which was very successful with 30 CABs campaigning at a local level and a range of partner-working with organisations such as Police Scotland, Young Scot, Age Scotland and the Young Women's Movement. The campaign featured 117 times on national TV, radio and in print media and had a Facebook reach of 61.3K people.
- > The **Big Energy Savings Week** campaign, which saw 14 bureaux take part and host 25 events across Scotland supporting consumers to switch and save on the energy costs.
- > The **'It's Not Fine'** campaign, which led to Scottish Government committing to the adoption of the relevant parts of a UK Government Act mandating a Code of Practice for all private parking operators. This followed years of campaigning by CAS on the overcharging of private parking fines.



## Policy and research

- > Our **'Bad company'** report proposed solutions for consumers mis-sold by the company Home Energy and Lifestyle Management Ltd (Helms).
- > Our research into the affordability of water and sewerage charges prompted a commitment from **Scottish Government** that they will work with industry to keep customer charges as low as practicable and provide support for those members of society who are least able to afford those payments.
- > We worked with **the Commission for Customers in Vulnerable Circumstances** to deliver recommendations for vulnerable energy consumers.
- > Off the back of our report **'Hard Wired Problems'**, the Scottish Government funded Home Energy Scotland advice service is developing content around electric heating to be tested with consumers during 2019.
- > Our report, **'Making it Easy'**, which reviewed the registration process for consumers in vulnerable situations made a number of recommendations which have been taken forward by the Commission for Customers in Vulnerable Circumstances.
- > Following our campaigning on **funeral poverty**, the Treasury is currently consulting on our recommendations for prepaid funeral plans to be regulated, and the Competition and Markets Authority is carrying out a market investigation review. The Scottish Government is consulting on the recommendations from the Inspector of Funerals and has funded the development of specific training with CAS on 'Paying for a Funeral' and 'Planning a Funeral'.
- > **The Financial Conduct Authority** acted on our recommendation to introduce a rent-to-own cap in March, coming into force on 1 April 2019.

## Looking ahead

- > Our advocacy and influencing work will reflect our new Impact structure, with four key policy themes; Fair and Simple Markets, Social Justice, Financial Health, and Strong Communities.

## Data improvement programme

- > We developed a data hub that brought together data provided by different parts of the organisation to allow us to develop a more rounded picture of issues. In the next year we will develop and enhance this programme to drive our advisory work. We will also look at developing a front-facing, interactive search tool to assist policy-makers in ensuring consumers have a voice.





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**RAPE  
CRISIS  
SCOTLAND**

**HELPLINE**  
0800  
3242







## Our governance

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Citizens Advice Scotland is committed to operating the highest standards of governance.

During 2018-19 we have continued to deliver the recommendations that were made as part of an independent governance review of our organisation, carried out by Deloitte to ensure we deliver best practice in governance in the interests of our members, our staff team, and for citizens.



**“After speaking to you I feel better. I know what I am doing now.”**

**It’s just the wee things like that but it’s pretty much every day**

Danny McCarron, Adviser, CAB Motherwell

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**“Somebody saying ‘Thank you very much, you’ve been a help listening to me.’  
Job satisfaction.”**

Beth McCallister MBE, Adviser, Motherwell CAB

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**“Trust is something that not all bodies have. Trust in the Citizens Advice Bureau is something to be celebrated”**

Catherine Murphy, Adviser, Motherwell CAB

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**“I felt more relaxed and at ease, It wasn’t like a computer asking, they [the adviser] were letting me talk.”**

Mary, Client, Pollcok CAB









[www.cas.org.uk](http://www.cas.org.uk)



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CitizensAdviceScotland

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Citizens Advice Scotland. Scottish charity (SC016637) and  
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