



23/24

Annual

Report

Angus Citizens Advice Bureau (SCIO)

Chair's Report

It is with pleasure that I'm able to present our Annual Report for the year 2023-2024. Whilst Angus CAB is operating within a challenging financial landscape, affecting the third sector as a whole, the impact that we continue to deliver speaks volumes to the quality of team of staff and volunteers we have.

I joined the Board of Angus CAB in May 2023, having worked for the best part of ten years in the emergency food and crisis response sector. It's within this work that I began to learn more of the crucial work that CABs across Scotland undertake. At Angus CAB, we are a trusted voice offering a no-wrong door approach to people who need advice and information regardless their situation. We offer a compassionate, non-judgmental space to make our clients informed of their rights and entitlements, supporting them to make their own decisions toward their desired outcomes.

Whether someone is in need of more information of their consumer rights, advice on the benefits and social security that they are entitled to, or supporting them explore their options to manage their debt, our dedicated team of staff and volunteers go above and beyond to support the people of Angus. Whether this is in-person, at one of our three offices, online, or over the phone, we endeavour to provide a responsive and inclusive service to people throughout Angus.

Indeed, the number of people experiencing financial hardship throughout Scotland continues to grow as the cost-of-living crisis continues to pervade and force people into impossible decisions: decisions they shouldn't have to be making. Whilst it is clear that there are structural issues locking people into poverty requiring systemic policy change, we will continue to explore and strive to improve ways that we can support people throughout Angus access and engage with our advice services. The impact of our work is invaluable as this report demonstrates.

As the cost-of-living has clearly impacted people's finances, it has also hit the third sector hard. Expenditures continue to increase with inflation hitting the highest level in decades, and income has been more difficult to generate with an increasingly competitive funding environment.

The board agreed a deficit budget this year and again into the financial year 2024-2025. We have been in a fortunate position of having a solid set of reserves that has enabled us to ride through this challenging financial landscape. The board have committed however in the coming financial year for a strategic review of its service delivery model, to ensure we can continue offering the quality, independent advice service to people throughout Angus. We have an excellent team of staff and volunteers who will support us in moving forward in these challenging times and futureproof our invaluable service.

I would also like to extend my sincere gratitude for the three board members who have stood down during this year, David Scrimgeour, Cllr Martin Shepherd and Andy Robb. A further thank you to our Network Services Manager at Citizens Advice Scotland, Gavin Lovesey for his continued support in building the capacity of the board and providing invaluable resources and advice. This coming year will prove another challenging one financially, but I look ahead with great excitement and optimism as we will explore ways to innovate our service to continue meeting the needs of the people of Angus.

Chief Officer's Report

Zoe Watson

This year has been another busy year for Angus CAB. We have continued to utilise our hybrid working model and have had staff and volunteers work across all three offices. Clients have been able to access our service by walking in to any of our offices as well as contacting us by telephone and email. We have worked hard to develop our triage service for clients to receive the highest standard of service at their initial point of contact as well as throughout their journey with us. We have worked with over 2,800 clients and provided 8,996 pieces of advice. Our triage service has also assisted with signposting and onward referrals for clients. The financial gains for these clients are just over £1 million.

I am extremely proud of the service we provide to Angus residents and the work we do with partner organisations. It is clear that now, more than ever, there is a need for the support and advice we provide. I am forever grateful for the staff and volunteer team who regularly go above and beyond for our clients.

Financially, we started the year with a predicted deficit budget. Funding streams ending and struggles to obtain new funding have all contributed to ending the year with said deficit and the Board subsequently signing off on another predicted deficit balance for 2024/25. There is no doubt that the coming year will be full of challenges, most notably the decision to undertake a thorough review of our service delivery. The bureau has moved into 2024/25 with me taking on the role of Interim Chief Officer although this was made permanent in September 2024. However, I am not new to the bureau and hope to use my 5 years of experience as Operations Manager to lead us into next year and beyond. I'd like to thank the Board for giving me this opportunity and for their continued support and guidance.



Who We Are


Angus CAB was formed in 1984 and has been providing advice to Angus residents since 1985. Importantly, that advice is free, confidential, impartial and independent. We are a charity and rely on income from grants and trusts to provide our services. We are a member of Citizens Advice Scotland, and we work towards achieving the following twin aims:

1. To ensure that individuals do not suffer through a lack of knowledge of their rights and responsibilities, the services available to them, or through an inability to express their needs effectively; and
2. To exercise a responsible influence on the development of social policies and services, both locally and nationally

With offices in Arbroath, Forfar and Montrose, alongside telephone and email access, we provide advice to the residents of Angus on a wide range of subjects. At the core is our volunteer-led generalist service supported by specialist project workers.

We give advice that enables people to understand their rights and make sense of legislation. We support people to maximise their income and address their debt concerns. We help people who need to make a complaint about goods or services. We provide the information that allows people to make informed decisions. Our advice is free, confidential, impartial and independent.

We also provide training opportunities to enable people from our community to train as volunteer advisers, so that 'community supports community'.



The Facts of 2023/24

2,829 CLIENTS SUPPORTED



8,996 PIECES OF ADVICE



9,288 VOLUNTEER HOURS



**OVER £1.06 MILLION OF
CLIENT FINANCIAL GAINS**





Who We Helped

45 - 59

most common age range

53%

had a health condition

25%

were in a form of employment

17%

were retired

12%

unable to work due to health condition

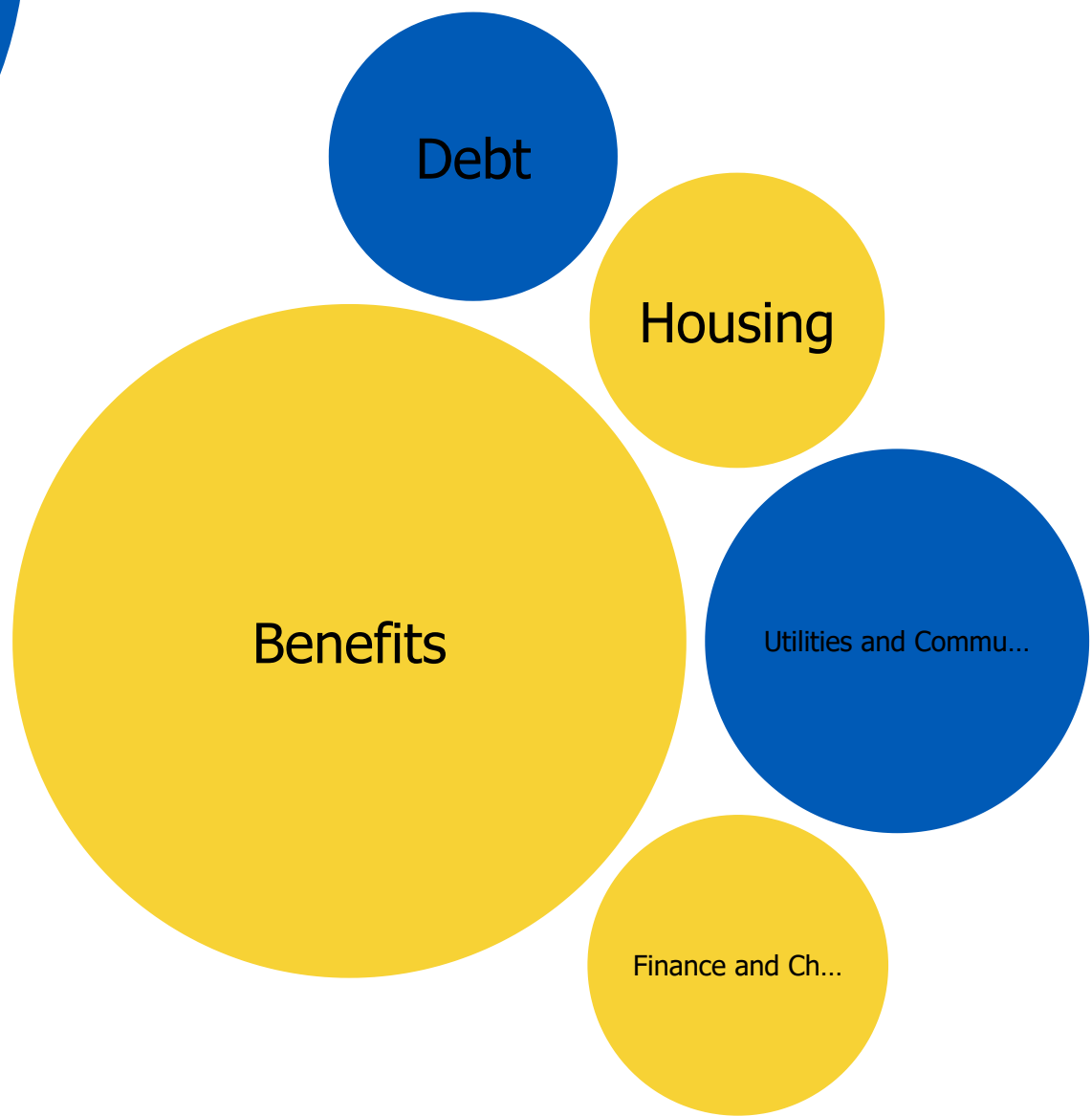
20%

were family groups with dependent children

19%

single adults





Across the service, Benefits enquiries accounted for 40% of all advice provided across the year, which is a similar picture in previous years. As expected, advice on utilities remains high with 92% of these enquiries relating to issues with gas and electricity. Our Finance and Charitable Support advice area continues to occupy our top 3 advice areas with almost half of all enquiries under this area requiring a referral to a local foodbank. This year has seen continued demand for housing advice from private tenants. A lot of these enquiries related to notices to quit or leave from landlords to coincide with the moratorium on evictions ending in March.

Our Volunteers

“Being a volunteer at CAB is a demanding task. Our volunteers give up their time to work on and research complex cases at times in order to provide advice and support. This is not always an easy job. Without their time, dedication and empathy our advice service would simply not exist”.

This year we were able to enjoy two social events to celebrate our volunteers and thank them for their hard work and dedication throughout the year. Long service awards were presented at our summer event where we enjoyed a Mad Hatter style tea party. This was followed by a Christmas celebration in Montrose. It was fantastic to bring everyone together on not one but two occasions!

Our volunteers bring a wide range of skills and experiences to the bureau. We would not be able to provide our service without them and every one is dedicated to carrying out their volunteering role for the benefit of our clients. Being an adviser is not an easy volunteering role and I thank all of you for your continued efforts throughout the year.

Long Service awards
presented to:

Anne Smith - 10 years

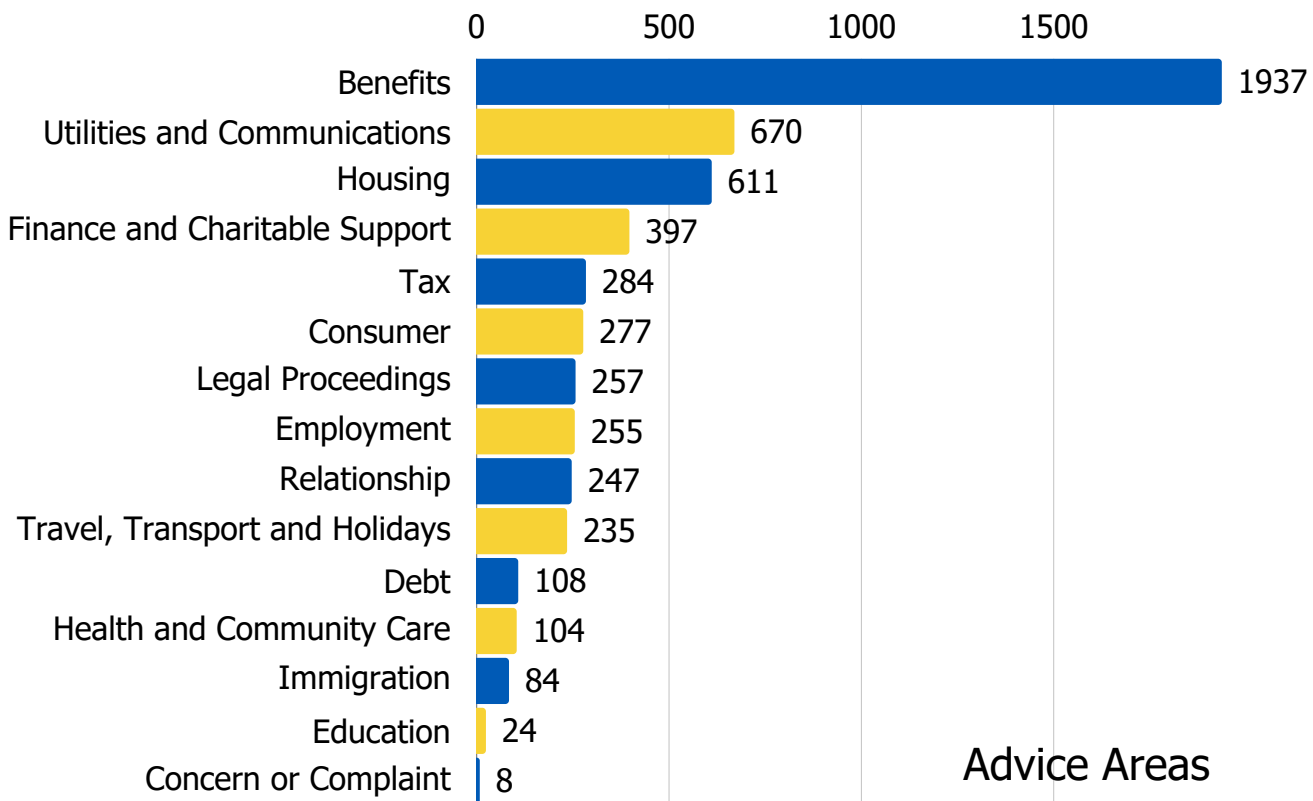
Irene McMahon - 5 years



Our Generalist Service

£643,091
CFG

2,000 +
CLIENTS



Advice Areas

Over 9,000
volunteer hours

There is something special about being involved with Angus CAB and how the service works. Essentially, the service provides local people with support and advice from local people, almost like neighbours helping each other.

Projects


Our Money Talk Plus service is a national contract between Scottish Government and Citizens Advice Scotland. The service aim is to tackle poverty, especially child poverty, by supporting clients to better manage and improve their financial circumstances, ensure clients are empowered with awareness of their rights and responsibilities and improve client wellbeing. The main advice areas covered under this service are benefits, money advice, income maximisation and outgoings re-negotiation.

£178,886.51
CFG

458
clients

£3 gained
for every £1
funding
received

Being able to assist clients and see the difference that even an initial conversation can have on a client's frame of mind is a big positive. Sometimes this is all it takes for them to feel as though a weight has been lifted as dealing with benefit forms/applications etc can bring on a lot of anxiety or stress to clients and being able to ease that for them is very rewarding.



PASS is the Patient Advice & Information Service, a national contract between NHS Scotland and Citizens Advice Scotland. PASS provides us with a part-time adviser who works both on the national helpline and locally to support clients with concerns or complaints about NHS services. It is a vital service that supports people who are often distressed about treatment they have received and need guidance to understand the process they can follow.




36 local clients


Our Armed Services Advice Project provides dedicated information, advice and support to members of the Armed Forces community in Scotland. This is a national service, funded through PoppyScotland which provides us with an adviser one day per week for the Angus area.



Enquiries on
Benefits
Debt
Legal
Health



I enjoy helping clients solve their problems. It's rewarding to know I've made a positive difference.





Energy funding has, once again, been crucial this year to allow us to have a dedicated energy adviser to deal with complex queries as well as supporting the advisers of our generalist advice service to deal with energy issues. We were fortunate to receive money from more than one place:

£134K
CFG

- Our Warm & Well funding ended in October but allowed us, in the first half of the year, to work with older people, people with disabilities and people recently discharged from hospital - funded by Angus Health & Social Care Partnership
- Energy Best Deal and Big Energy Saving Network - funding from multiple utility companies, overseen by Citizens Advice Scotland, to provide 1-1 appointments and group advice/training sessions for both clients and frontline support workers in partner agencies.

£28,401
from
fundors

A client had been charged nearly £10,000 in gas arrears. They had been unable to access the meter to provide reading so the bills had been underestimated for many years. They had initially panicked on receipt of the bill and used their savings of £2000 towards the debt, but later approached us for help after her direct debit was increased to around £400 per month. We reviewed bills and, after discussions with the supplier, back billing was identified. A complaint was lodged and the debt was cleared. The client was relieved and grateful for the assistance she received.



I was afraid I would lose my van. They were so aggressive I couldn't have done this on my own. I'm so relieved. Thank you

Our Debt Service is partially funded from our core funding from Angus Council and is supplemented by other project income to allow us to operate a full service across Angus. We have one Senior Debt Adviser and as well as providing advice to clients, he is mentoring our trainee Debt Adviser. Once training is complete, this will provide us with two debt advisers. Our Debt Service assists client with a wide range of remedies from sequestration and debts being written off to a re-distribution of payments under the Debt Arrangement Scheme or agreements with creditors.



£127K written off




169 clients worked with



£1.4M debts re-distributed

“I enjoy supporting others and helping them gain insight into their debts by paving a way forward with a holistic approach. Seeing a client overcome their debt is rewarding and gives the client some breathing space to reclaim back their life without the burden of debt overshadowing them”





“Every day brings new challenges, but the support of my colleagues ensures a consistent delivery of service”

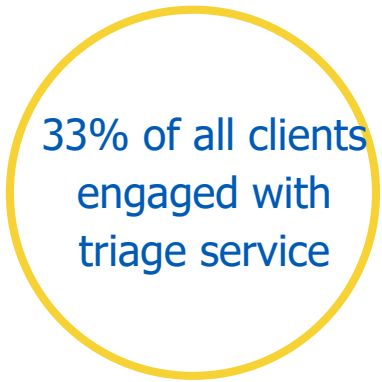
Our Triage Service is at the forefront of our service and deals with all initial contacts to the bureau. Adopting a triage procedure means clients will receive the same level of service no matter how they contact us. Our Triage Workers, supported by volunteer receptionists and our student placements, gather all details about a client’s enquiry as well as ensuring we have any relevant paperwork. The client can decide how they wish to receive advice - by way of a face to face appointment, telephone call or email. The use of the triage model ensures that when the adviser speaks with the client they are in a position to give the right advice based upon the initial information provided.

Our Triage Service is also best placed to work with clients who find themselves in an emergency or crisis situation, such as requiring a referral to a foodbank, assistance with money or credit for prepayment meters. It also allows anything that needs urgent attention to be identified, such as eviction dates or other important deadlines.


This year, we changed the way we record triage contacts which means we can better identify the impact our triage service has for clients. The full impact of this won’t be seen until next year as we adapted this part way through the year.




Over £13,000
CFG



33% of all clients
engaged with
triage service



Most common:
Foodbank referrals
Benefit checks



Finances

This year saw income of £406,740 which is an 11% decrease on last year. Our core funding from Angus Council contributes to the running of our generalist service and we have been able to generate further income, through a variety of means, to provide a specialist support service to clients.



Our expenditure totalled £471,212 which was a 6% rise on last year. As expected, the majority of our expenditure is on staffing costs for our team. Although our generalist service is staffed by volunteers, several staff support the volunteers in a variety of means. Office overheads and volunteer costs made up 10% of the expenditure.

Thanks to our funders, partner organisations and our team of volunteers, staff and trustees.

If you require advice, would like to volunteer with us or work with us then please get in touch.

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