

Perth Citizens Advice Bureau



Annual Report 2010 - 2011



Registered charity number: SC003259
Company Limited by Guarantee: 153915

Who Are We?

Perth CAB is an advice agency providing a wide range of free services. Most of our staff are unpaid volunteers who have completed a comprehensive training course.

We have approximately 60 volunteer staff and 11 paid members of staff. New volunteers are recruited twice a year. All that is required is some spare time and a commitment to the Bureau's aims and principles.

Our volunteers come from many different backgrounds. They may be retired, working part time, lone parents, students, unemployed or on benefit.

Perth CAB is totally independent of any other organisation. Funding comes from various sources including Perth & Kinross Council, the Scottish Legal Aid Board and Citizens Advice Scotland but the bureau is autonomous, a registered charity managed by a Board of Directors.

We are members of Citizens Advice Scotland which is the largest independent advice network in Scotland.

Aims of the CAB

To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them or through an inability to express their needs effectively

And equally,

To exercise a responsible influence on the development of policies and services both locally and nationally.

CAB Principles

1. Free Service
2. Confidential
3. Impartial
4. Independent
5. Accessible
6. Effective
7. Accountable
8. Client's right to decide
9. A voluntary service
10. Empowerment
11. Information
12. Generalist

Board of Directors 2010 / 2011

Local Residents

Robin Walker Chair
Susan Henderson (resigned 2010) Treasurer
Penny MacGregor
Pat Carruthers
Eoghann McPherson

Representatives of Local Groups

Robin Miller Macmillan Coffee and
David Grant (Treasurer) Gift Shop, Quarrymill
Rotary Club

Volunteer Workers

Bill Gray (resigned 2010)
Lyn Pennington
Finella Wilson
Nan Kennedy
Kay Morrison

Advisers and Observers

Councilor Bob Band Local Authority Observer
David McPhee Adviser and Liaison with
Keith Jones Perth & Kinross Council
Citizens Advice Scotland
Observer
Sandy Watts Bureau Manager

The Directors of Perth CAB are responsible for strategic planning and setting the policies of the bureau. They manage the Bureau's finances and also ensure that the company complies with all relevant legislation including charity and company law, health and safety legislation and employment law.

Chair's Comments

It is now 16 months since the move to our new location in Atholl Crescent. During that period, good progress has been achieved, in making best use of the more spacious and pleasant working and client interviewing environment, and also in coping with new computer and recording systems. However, much remains to be done, in order to obtain the levels of effectiveness which we are aiming for. Later this year, we will have our triennial audit from Citizens Advice Scotland, and this will be a useful gauge of our progress over the last 3 years.

This has been another good year in recruiting and retaining volunteers. We now have 53 volunteers serving the Bureau, with a further 7 undertaking training. It is most encouraging to see the great team effort which this essential group continues to make to help their fellow citizens, coping with complex and detailed issues with tact and skill.

I am very pleased to report the success of our recently formed Fund Raising Group in running a charity shop which made a net gain of over £6,000 during the month of March. Funds raised by the Group will be used for special purposes, in consultation with staff and volunteers. Great credit is due to the organisers and helpers on this marvellous project.

The breadth of work tackled by Perth CAB continues to be very wide. As shown in the Annual Accounts, in addition to core business and money advice, there are many projects either current or just finishing, and ongoing funding remains a constant concern. It is noteworthy that more than 6,000 client contacts were received during 2010-11 in our core activity, and over £4 million of financial gains achieved for money advice clients. We are receiving additional support from Citizens Advice Scotland and Perth & Kinross Council to finance additional running costs arising from our change of premises. In common with many other bureaux, however, and with local authorities, we are facing a squeeze in recurrent funding which is causing difficulty in maintaining our service at existing levels. This is adversely affecting the money advice hours which we are able to offer in the current year, which is disappointing.

In the last 12 months we have welcomed Eoghann McPherson and Kay Morrison as new members of the Board. They have both brought additional experience and skill to our decision-making. David Grant has taken over as Treasurer, and we are indebted to him for his diligent and professional handling of this role. Several members of the Board have made additional valuable contributions through membership of committees.

The Board is bidding farewell to Lyn Pennington, who has served as a director for the last 8 years, and as a volunteer for 11 years. Her contributions in both aspects have been much valued, and we thank her for her hard work.

David McPhee, of Perth and Kinross Council, has continued to serve us most ably in liaising with the Council and contributing at our Board meetings. Our thanks are due also to Keith Jones of Citizens Advice Scotland, who has been of great help with advice and committee support.

Our Manager, Sandy Watts, has worked tirelessly throughout the year, often in difficult circumstances, to keep the Bureau moving forward, and make improvements in its service. We are very grateful to her for her continuing commitment and skill. The Bureau's paid staff are also due thanks for their unstinting work throughout the last 12 months.

This is the last report I will be making as Chair of the Board, and I would like to record my sincere thanks to my fellow directors for their support over the last 3 years, and to Sandy for her conscientious handling of the Bureau's affairs. I am confident that Perth CAB is well placed to cope with the challenges which lie ahead, and to continue to provide great service to its community in the future.

Robin Walker
Chair

Manager's Report

2010/11 was our first year in larger premises, a move which was long overdue and much welcomed, but not without its difficulties. Problems with cabling and computers persisted for several months but as always the staff rose to the challenge continuing to provide an excellent service for clients.

In April 2010 we were audited against the Scottish National Standards for Information and Advice Providers and achieved a very creditable pass in benefits, housing and money advice. Our specialist advisers worked very hard to prepare for the audit and the outcome confirms the high quality of the service that they provide to our clients.

Although we experienced a reduction in demand in the first few weeks after moving premises the number of enquiries rose steadily throughout the remainder of the year, largely due to the recession. The number of debt enquiries has been consistently high with a consequent need for benefits and sometimes housing advice. The bureau's holistic approach and wide range of complementary services enabled us to respond effectively to the complex advice needs of our clients.

Overall we dealt with more than 20,000 enquiries from over 6,000 people. As usual more than one third of new issues raised were to do with benefits and tax credits. This is partly because, in addition to direct problems with the complex benefits system, many benefits issues arise from other problems such as unemployment or a reduction in hours and wages, or because of a change in family circumstances. Debt accounted for 25% of new issues and we saw an increase in the number of people seeking advice in anticipation of a reduction to their income. We encourage people to seek advice at an early stage but this combined with the long term nature of debt problems has put considerable strain on our money advice resources. Many debt problems take time to resolve and clients may stay with us for months or even years while their situations stabilise.

The bureau recorded confirmed financial gains for clients of £4,765,863 which included compensation, money owed by employers, refunds, debts written off or removed through sequestration and confirmed benefit awards. In addition we estimate that we helped clients to claim more than £1 million in welfare benefits and tax credits to which they were entitled. Not all outcomes have a financial value and for some clients the benefit of appropriate and timely advice can be a reduction in stress and anxiety, being given the confidence to pursue their legal rights, or simply the relief of being listened to.

Perth CAB strives to make its advice services accessible to everyone and one way that we achieve this is by holding regular surgeries in the smaller towns throughout Perth and Kinross. Outreach surgeries are staffed by a paid Outreach Adviser and by volunteers in Aberfeldy, Blairgowrie, Crieff, Kinross and Pitlochry. In the first quarter of 2011 we also piloted a surgery in Invergowrie. More than 300 clients accessed our service at outreach surgeries with 40% of new enquiries relating to benefits and tax credits, 20 % about consumer issues and debt and 10% to do with employment issues. The remainder of enquiries included the full range of issues that CAB deals with. In addition we are able to provide home visits to clients who cannot access the bureau service any other way. During the year we assisted 40 clients in this way, mainly to provide advice about benefits and tax credits.

Perth CAB operates a number of projects which provide a range of services in addition to our core advice services. The projects are funded to meet a specific identified advice need or to provide a service for a specific client group.

The Independent Advice and Support Service is funded by NHS Tayside to support people who have concerns or complaints about their own or a family member's NHS treatment. The adviser can assist them through the complaints process at a time when they may be particularly vulnerable because of ill health, caring responsibilities or bereavement. During 2010/11 we advised 41 clients.

The bureau received a small amount of funding from Citizens Advice Scotland to provide specialist advice to kinship carers as part of a Scotland-wide project. People who care for children who are not their own can find that the system for providing financial support is complex and difficult to navigate. The bureau is able to advise clients about their options and to help liaise with social services to find the best solutions for families.

During the year we continued to deliver an e-mail and telephone advice service funded by the Scottish Legal Aid Board (SLAB), working in partnership with Angus and Dundee CABx. The service is aimed at people who are affected by the recession and who might find it difficult to access CAB services by traditional routes, for example because they work full-time. During the year we advised 354 new clients with 67% of first contacts by e-mail, 19% by telephone and 14% by letter or in person.

Clients contacted the project with a wide variety of problems but the key issues were benefits (20%), employment (19%), housing (17%), debt (15%) and consumer (10%).

We also continued our work in partnership with Perth and Kinross Council, Perthshire Housing Association and other local organisations and individuals to develop a new Credit Union. The Credit Union will provide savings facilities, affordable loans and basic money advice to local people, especially for those who are excluded from mainstream financial services. More than 600 local people have now pledged support for the Credit Union and we hope that it will be operational during the coming financial year.

In the autumn of 2010 we began to prepare for another major change, the introduction of an electronic case recording system and statistics database - Castle. Once again technology proved to be a problem. Everyone in the bureau attended training and the volunteer advisers in particular have worked heroically to use Castle on a daily basis despite a number of problems with the speed and reliability of the programme. Early in 2011 we made a successful application to Citizens Advice Scotland (CAS) for funding to upgrade some of our hardware and we hope that this plus support received from the CAS IT team may have resolved most of the issues. Castle has the potential to be a remarkable tool which will improve our efficiency, capacity and ability to capture useful statistics to aid planning and Social Policy work.

As always we are very grateful to the volunteers who help staff the bureau, as advisers or in a variety of support roles. Without their commitment and hard work the bureau would not exist. 2010/11 has been a challenging year but the staff, both paid and voluntary, have responded with customary hard work and good humour and I would like to thank each of them for their contribution to the work of Perth CAB.

Sandy Watts
Manager

Money Advice Report

The past year has seen a sustained demand for money advice from a wide diversity of clients emerging throughout Perth & Kinross.

- 318 new clients introduced throughout the year.
- 1,040 households actively receiving money advice from client database of 1,439
- 2,285 additional debts with a combined value of £7.27 million

Average debt £3,182

The Money Advice Project continues to provide assistance to new and existing clients with debt issues in a number of direct and indirect ways. We were able to negotiate voluntary payment arrangements and compromises as well as achieving more structured schemes. We sustained our capacity to meet the fresh challenges of new legislation with participation in conferences, seminars and workshops at local and national level.

- 26 Mortgage to Rent applications submitted
- 35 New Debt Arrangement Schemes approved
- 69 bankruptcy applications successful.

Average total debt per client: £22,862

An internal referral system has been introduced which has increased the role of the Money Advice Team within the Bureau so that all new multiple debt cases are now assessed by them at an early stage.

£4,292,501
confirmed
financial gains
for clients

New links have been established with Perth & Kinross Council to facilitate faster direct referrals by the Council to Money Advice on housing and council tax debt.

The overall value of confirmed client gains achieved over the past year has been £4,292,501.

People may find themselves struggling with debt for a variety of reasons. A key cause is poverty, with 60% of our debt clients living on a household income of £15,000 per year or less and more than one third existing on less than £10,000 per year. Only 14% of our clients were unemployed while one third were in full-time employment and a quarter worked part-time or in self-employment. Nearly one third of the people that we helped had a mental or physical illness or a disability.

More than half of our debt clients lived in rented accommodation while 36% of clients were owner occupiers. 46% of clients had a partner while half were single. 35% of clients had dependent children. Approximately 70% of clients were aged between 30 and 60

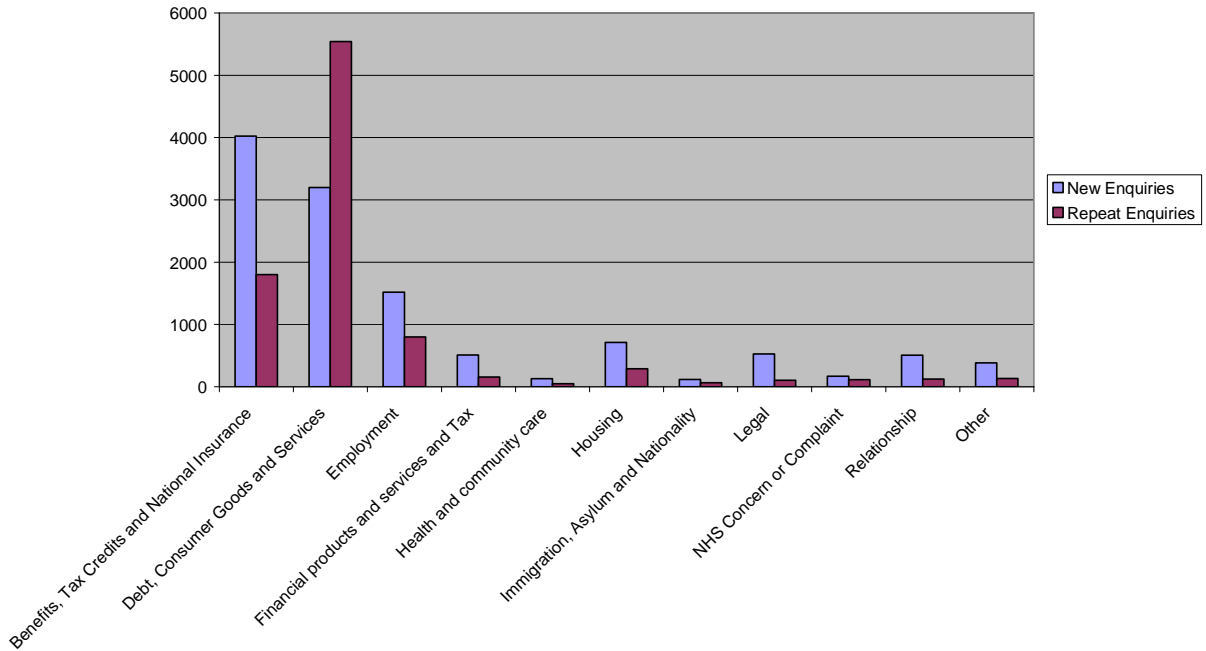
60% of debt clients
are living in
poverty

David Ogston, Senior Money Adviser,
Tony Pearson, Specialist Money Adviser,
Catriona Miller, Money Adviser
Suzi Tanner, Money Adviser (left 2010)



What did we do in 2010/11?

Issues 2010/11

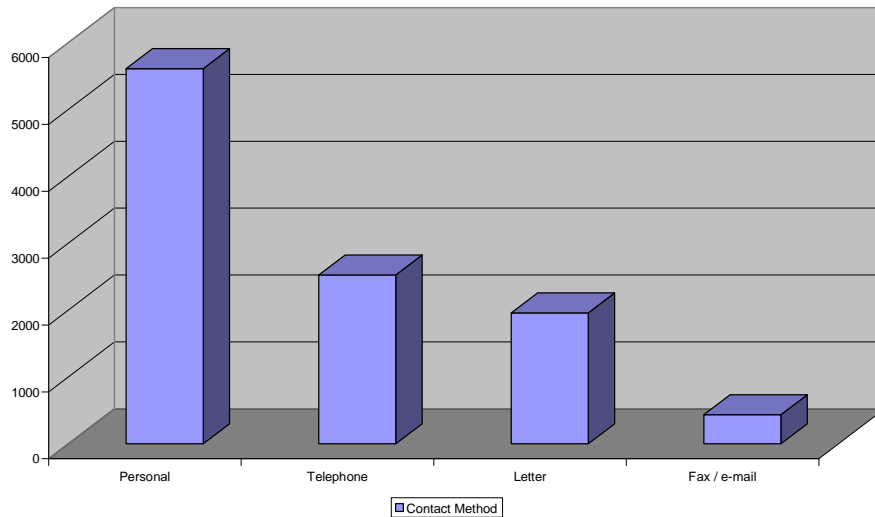


Client Financial Gains £4,765,863

As well as providing information, advice and guidance we also offer practical help such as form filling, completing benefit applications, writing letters, telephoning third parties or representing at Court or Tribunals (resources permitting). If we are not the most appropriate organisation to deal with an enquiry we will try to make a referral to an alternative agency.

Over 10,500 client contacts

Client Contacts 2010/11



Social Policy

The Social Policy Team for Citizens Advice Scotland defines social policy as **challenging unfairness and working for change**. To this end Perth Bureau sends reports of social policy issues to CAS and in 2010/11 we submitted 99 social policy feedback forms. Case evidence gives the service a unique position when writing reports, consultations and lobbying government. We have evidence of the effects policy decisions have on people and can identify trends as they emerge.

48.5%	Benefits
25.0%	Debt, Consumer, Financial and Legal
7.75%	Employment
7.25%	Immigration
4.0%	Utilities
4.0%	Health & Relationships
3.5%	Housing

Benefits have undoubtedly been the most important social policy theme for the Bureau this year. Principal issues are the complexity of the benefits system and complicated claiming procedures together with delays and wrong decisions. The continual changes to the welfare system are leaving clients (and sometimes advisers) confused regarding entitlements and processes.

Delays in processing benefit claims continue to be a cause for concern, together with incorrect or conflicting information leading to wrong decisions. In one case a client received a letter from the Child Benefit Office wrongly notifying her of the death of her husband. She immediately called the office to point out the error, but after a number of phone calls was unable to get it resolved. Their tax credits were suspended and she even received sympathetic letters from Insurance Companies offering to pay out on policies. When the adviser called the Child Benefit Office they were unable to confirm the source of their information.

Employment and Support Allowance is now a significant issue for our clients. Many clients are being found fit for work in the Work Capability Assessment since a tougher evaluation was initiated. In some cases the clients claim they have not been listened to or the GP's backing has been disregarded and in others ESA has been stopped without a clear explanation to the client. This can result in severe and immediate hardship because of the disallowance of other benefits, including application for a Crisis Loan

There continues to be an increasing demand placed on the Bureau from debt clients. In the current economic climate the government and public sector cuts have increased the number of clients. Creditors are often using aggressive behaviour in their demands for payment, with poor customer service and irresponsible lending. High interest rates and excessive charges place increased pressure on our clients.

Over the past few months we have noticed an increase in employment issues including changes in hours of work, pay, and terms and conditions of contract. In several instances clients are being told that their employment will be terminated if they do not accept the changes. For those employed for less than a year there is little protection. It is of concern that perhaps these changes are being made due to the economic climate impacting on the finances of local businesses. We continue to monitor this issue at Perth CAB.

Perth CAB Staff

During all or part of 2010-11

Session Supervisors

Ann Gaunt
Bill Gray (left 2010)
Kenneth Hirstwood
Kay Morrison
Finella Wilson

Generalist Advice Workers

Clare Archibald (left 2010)
Paul Attwood
Peter Botwright
Bernie Brace (left 2010)
Roger Bruce
Tom Burnett
Caroline Cantley
Janice Carlile
Ercell Carruthers
Carol Carter
Roddy Davidson
Ian Devlin
Agnes Drysdale
Jane Edwards
Denise Fagg
Richard Foster
Margaret Gillies
Rona Gilmour
Ian Haxton
Anne Hollingsworth
Nan Kennedy
Penny MacDonald (left 2010)
Marion McFadzean
Donal O'Sullivan
Marion Paul
Nanette Pearson
Liz Pollock
Edna Price
Ena Robertson-Black
Margaret Rose
Sandra Rutherford (left 2010)
Emma Schneider
Lily Scott
Meg Sheret
Morven Shields
Malcolm Slater
Ian Sloan
Stella Todd (left 2010)
Gail Vaux
Jo Young

Trainee Advisers

Dorota Danielak
Douglas Fulton
Karen McGuinness
Juliet Nisbet
Rhoda Whately

Trainees

Irene Brown (left 2010)
Ann Clelland
Clare Conboy (left 2010)
Ailsa Deasley
Alexander Hamilton
Frances Lawson
Briony McDonald
Finlay McKinnell
Louise Scott
Naseem Shakoor (left 2010)
Lauren Whitters

Administration Workers

Jolanta Bernat
Lisa Duncan
Oscar Lopez Arnaiz
Frances Moir (IT Support)
Jacqueline Unwin (Social Policy Co-ordinator)
Agnieszka Krzywiol (Interpreter)
Victoria Burns
Muriel Harley
Agnes Jones (left 2010)
Sarah Riddell-Webster

Specialist Caseworkers

Martin Gray Employment Adviser
Christine McLeod Employment Adviser
Eileen Heirs Benefits Adviser
Jean Hendry Benefits Adviser
Lyn Pennington Disability Benefits Adviser

Paid Staff

Sandy Watts Manager
Christine McGuire Deputy Manager
David Ogston Senior Money Adviser
Tony Pearson Specialist Money Adviser
Mairi MacGregor Credit Union Development Officer
Catriona Miller Money Adviser
Suzi Tanner (left 2010) Money Adviser /
Discrimination Adviser
Helen Cuthbert Admin Assistant / Receptionist
Karen Campbell Bureau Administrator
Dawna Ashby Outreach Adviser/Advice Support Worker
Sarah McLean IASS Adviser / Income Maximisation
Mairi Buchanan Regional Training Officer
(employed by Angus CAB)

23,100
voluntary
hours per
year

Financial Report 2010 - 2011

Funding Received		£
Perth & Kinross Council	Core Funding	142,000
Perth & Kinross Council	Money Advice	104,989
Independent Advice & Support Service	IASS	14,813
Citizens Advice Scotland	Credit Crunch	10,853
Citizens Advice Scotland	Kinship Care Project	2,000
Volant Trust	Outreach Project	15,000
Scottish & Southern Energy	Outreach Project	1,739
Perth & Kinross Council	Credit Union	74,832*
Scottish Legal Aid Board	Tayside Advice Project	92,582
EHRC	Discrimination Advice	7,453
CAS/PKC Partnership Funding	Additional premises costs	28,254
Perth CAB Fundraising Group		7,007
Total Funding Received		501,522

Expenditure

Wages and salaries including pension costs	282,963
Rent (includes charity shop rent)	35,631
Water rates	2,889
Premises costs	9,929
Maintenance Provision (for future maintenance costs)	3,000
Telephones	6,356
Office costs	8,088
Postage, stationery, advertising	10,984
Room Hire	707
Travel and training	16,653
Subscriptions	2,075
Professional & Audit Fee	3,135
AGM costs	121
Translation costs	1,205
Miscellaneous expenses	2,364
Pension Finance Costs	4,333
Angus & Dundee CABx expenses (Tayside Advice Project)	58,717
Total Expenditure	449,150

* This includes £30,000 income received for project expenditure in 2011/12.

Thank You

We are grateful to all our funders for their on-going support, especially Perth and Kinross Council who provide our core funding and who generously supported our move to larger premises. Thanks also to SCYD in Blairgowrie, Aberfeldy Community Hospital, Pitlochry Community Hospital, St Paul's Church in Kinross, Crieff Hospital and the Peter Arbuckle Sheltered Housing Complex in Invergowrie for hosting our outreach services.

Training Report

Perth Citizens Advice Bureau strives to provide a high quality advice service and one of the key elements of our quality assurance policy is to ensure that all workers are fully trained and supported.

New advisers must complete the basic Citizens Advice Adviser Training Programme before they are able to advise clients. The bureau also provides a range of training throughout the year to enable all staff to keep their skills and knowledge up-to-date.



The Adviser Training Programme has 5 stages:

Induction - introduction to Perth CAB, the aims and principles of the service and the information system.

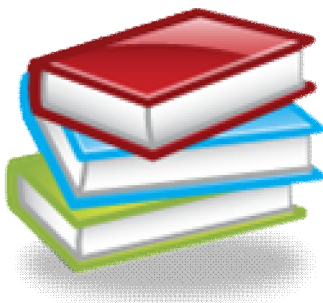
Shadowing - each trainee observes experienced advisers, who introduce them to working with clients, the advice process, research and case recording. In addition, the trainees learn about the most common areas of enquiry including welfare benefits, debt, employment, housing, family and personal problems.

Supported interviewing – trainees begin to advise with support from an experienced adviser if the trainee wishes. After 6 interviews, assessed as being at a competent standard, an interview is observed by the Manager who may sign off the trainee or suggest further experience is necessary

Intermediate Adviser - trainee advises solo but case records are still checked very closely to ensure they are providing advice to the competence standards. When 30 case records are passed as competent the trainee is signed off as a competent Generalist Adviser.

Generalist Adviser – new advisers study additional topics such as Immigration, maternity and paternity rights, carers rights and the social fund.

In addition all advisers are asked to attend monthly training sessions to update or refresh their skills. During 2010 / 11 the Bureau provided training on:



Cashflow
CASTLE
Community Mediation
Health and Safety
Payments from Social Work Departments

Several advisers completed in-depth training course on: Diagnosing employment enquiries and helping clients resolve employment problems, Financial Ombudsman training for advisers, Disentangling Benefits and a number of advisers were trained to use Quick Benefits Calculator software.

Specialist advisers attended a number of external training courses, seminars and conferences including Reforms to Rent Arrears, Changes in Insolvency, Sheriff Court Procedures, Homeowner and Debtor Protection (Scotland) Act 2010, Homelessness Law, Tutor Training, Debt Recovery, Social Policy Conference, Welfare Rights Conference, Consumer Credit, Consumer Focus Training, Debt Recovery, Equality & Diversity Legislation and Human Rights, Debt Management and Financial Education.

Members of the Board of Directors attended courses on Practical Tools for Managing Change and Financial Planning.

Perth Citizens Advice Bureau

7 Atholl Crescent
Perth
PH1 5NG

www.perthcab.org.uk

Telephone helpline: 01738 450580

Appointments line: 01738 450581

Opening Hours

Open door drop-in	Monday . Friday 10 am . 12 noon
Appointments	Monday . Friday 1 pm . 4 pm (last appointment 3pm)
Money Advice	Monday . Friday 9 am . 5 pm Evening and Saturday mornings by arrangement
Telephone Advice	Monday . Friday 10 am . 4 pm

Outreach Surgeries

Crieff	Cottage Hospital, King Street	2 nd Tuesday each month	10-12
Kinross	St Paul's Church Hall, The Muirs	2 nd & 4 th Tuesday of month	1.30-3.30
Pitlochry	Community Hospital	2 nd & 4 th Wednesday of month	10-12
Blairgowrie	SCYD, 21 Leslie Street	1 st & 3 rd Wednesday of month	10-12
Aberfeldy	Community Hospital	4 th Wednesday of each month	1 - 3



Map courtesy of Perth & Kinross Council