

# PERTH CITIZENS ADVICE BUREAU

## Information to applicants

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Citizens Advice Bureaux are the major providers of information, advice and assistance, operating from over 200 service points that cover Scotland from the islands to the City Centres.

All bureaux are members of Citizens Advice Scotland (the Scottish Association of CABx), and as such must meet specific conditions of membership related to standards of service and other matters. All bureaux are independent charities governed by a management board.

Perth CAB is based in the city of Perth but covers a large rural area with a diverse population. We currently employ 21 paid staff and we have over 30 volunteers, providing a wide range of services. Last year the bureau provided advice to over 5500 clients through 17,000 client contacts. We dealt with 17,940 issues and achieved £4,500,000 in client financial gains.

The bureau operates a number of projects including Help to Claim for Universal Credit application support, Armed Services Advice Project (ASAP); Patient Advice and Support Service (PASS) for NHS patients and their families, a specialist welfare benefits project and Pension Wise which provides guidance on defined-contribution pensions and our EU Settlement Scheme project providing support with applications to the scheme. Pre-COVID 19 we also operated outreach services at a number of locations throughout Perth and Kinross to meet the advice needs of rural communities.

Perth CAB has a team of paid debt specialist advisers who assist clients with complex, multiple debt problems. The advisers provide a full service checking the client's liability for the debts, income maximisation, budgeting and preparing Financial Statements, identifying appropriate options with the client, negotiating with creditors, assisting with legal remedies. All the debt advisers carry their own caseload of complex debt cases and also work closely with the volunteers and other staff in the bureau to ensure that all clients receive comprehensive, holistic advice and support.

Since March 2020 Perth CAB has been delivering a multi-channel service via telephone, email, webchat, face to face and video calls. Following a service review we have developed our 2021 – 2023 Strategic Plan and have identified the need for robust remote service delivery methods and infrastructure for hybrid working long term. We recognise that COVID-19 has meant that we have to deliver our services differently and welcome the opportunity that these changes bring.

CAB Charity No: SC003259