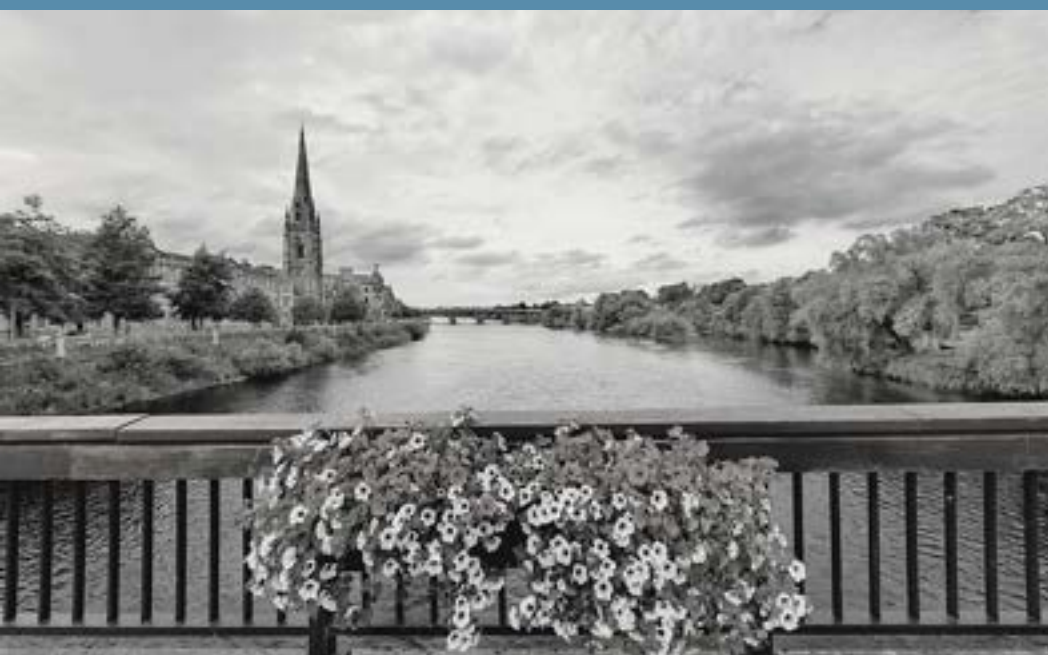


# Perth & Kinross Citizens Advice Bureau



## Annual Report 2020/2021

# Chair's Report

This has been a year unlike any other. In the Bureau we have had to adapt to all of the challenges that the Pandemic has thrown at us, whether that be adopting different ways of working, deploying new technology, or moving to multi channel delivery, and all this set against an increasing demand from those who rely on our services. I'm so proud of the way our team has responded to these challenges and continually delivered a fantastic service for our clients.

I'd like to highlight some of the key measurements around our service for this past year:

- We supported almost 6,000 individual clients. 74% of these were new to the service and seeking advice for the first time.
- We supported 17,407 contacts from clients, 60% by telephone, 32% by email and 8% by webchat or video. This is clearly significantly different to previous years when face to face contacts were of course the norm.
- We advised on over 18,000 issues across a wide range of subjects, demonstrating the level of skills and experience that we have in the Bureau. Of course, we need to continually develop and enhance those skills through appropriate training and again that is another fundamental part of what we do.
- We secured a staggering £4.4m for our clients over the past year, the majority of which was related to either Debt or Benefits. Given the challenges everyone has faced over this period, I know that this is absolutely crucial to many of our clients, and demonstrates just how vital our service is.

In August 2020 we also carried out a service review which provided the basis for our 2021–2023 Strategic Plan. This plan was signed off by the board in November 2020 and has the following strategic objectives:

- Maintain financial strength and growth
- Develop a comprehensive 5 star multi channel service
- Be inclusive and accessible to all citizens of Perth & Kinross
- Ensure staff and volunteers thrive in their roles
- Strengthen the local brand and ensure strong stakeholder relationships
- Review premises options post-covid

I'm also really encouraged by how positively all members of our team have contributed to the strategic plan. We hold regular sessions to review and track progress and it's fantastic to see the levels of enthusiasm, the ideas, and the willingness to get involved and help move our service forward.

Events during 2020 also made us reflect further on how we operate in relation to diversity and inclusion, and we have formed a diversity working group made up of volunteers, staff and board members who have been tasked with carrying out a full diversity audit and making recommendations for improvements. Again, I think this is really important and a vital part of who we are and how we operate.

Finally, I'd just like to thank everyone - our funders, our staff and our volunteers who all come together to deliver such a valuable service to our local community.



**David Abercrombie**  
Chair of the Board of Directors

With the easing of restrictions, we have now been able to take a step back and reflect on the first 12 months of the pandemic. The Perth CAB team didn't skip a day of delivering advice to our clients quickly changing from face to face to delivering advice on the phone and by email. As time goes on it is easy to forget the fear and anxiety faced by everyone during the first lockdown and it's a testament to the Perth CAB team that those feelings were channelled into a desire to help their community.

We learned a lot through those first 6 months; how to use Teams to stay in touch, how to move our Adviser Training Programme onto Zoom, the ins and outs of the Furlough scheme and how to adapt our service to the needs of our clients and lots, lots more. The team maintained professionalism, high standards and their humour throughout! The team wanted to continually improve and use these lessons to keep moving forward and deliver the best possible service. In August and September 2020, we carried out a full-service review in order to identify how we not only deliver to a high standard during Covid but also beyond. In October, we recruited our Digital Development Officer and we were able to put our plans into action. In November the new strategic plan which was developed from the ideas identified in the service review was approved by the board.

I'll be honest though, we're still learning. In the post-Covid world there is a lot of talk about the 'new normal' and 'return to normal'. We're still figuring out what 'normal' means for our service but we have ambition; ambition to offer a 5 star service to citizens, to offer a multi-channel service to ensure the public can get advice by the method they choose, to give staff and volunteers the best of both worlds through hybrid working, and ambition to work with partners to ensure everybody, no matter where they are in Perth and Kinross, has access to our high quality advice and information.

However, our ambitions have to be achieved within the resources we have. The post-pandemic world is going to be challenging for citizens and we expect demand to rise. Alongside this annual report we have also published our latest social policy report which reflects on the past 18 months but also outlines the challenges going forward. The post-pandemic world is also going to be challenging for charities who are going to be needed more than ever.

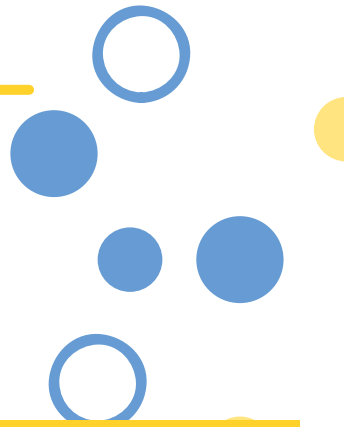
With the great team of volunteers, staff and our directors I am confident that we will be able to rise to these challenges and continue to deliver this essential service to citizens. I want to thank the whole team for their contribution over this year and I hope that everyone involved in the service can look back at the 2020/2021 year with pride of what we achieved.



**Jane Adams**

Chief Executive Officer

# The Year in Numbers



**5,609**  
people  
supported

**17,407**  
Contacts

**18,210**  
issues

**74%**  
Number of clients  
who were new to the  
service

**60%**  
Contacts by  
phone

**40%**  
benefit  
related issues

**44**  
Volunteers

**32%**  
Contacts by  
email

**14%**  
Debt related  
issues

**22**  
Paid staff

**8%**  
Contacts by  
webchat or video

**11%**  
Employment  
related issues

**£4,441,480**  
Total Client  
Financial Gain

**£3,421,550**  
Benefit Client  
Financial Gain

**£900,000**  
Debt Client  
Financial Gain



# Breakdown of issues by topic

Benefits	<b>7225</b>	Debt	<b>2594</b>
Employment	<b>1937</b>	Housing	<b>1085</b>
Finance & Support	<b>988</b>	Tax	<b>934</b>
Immigration	<b>726</b>	Legal Proceedings	<b>583</b>
Relationship	<b>518</b>	Utilities and Comms	<b>404</b>
Consumer	<b>374</b>	Travel, transport, holidays	<b>277</b>
Health & Community care	<b>247</b>	NHS Complaint	<b>164</b>
Education	<b>82</b>	Discrimination	<b>43</b>

# Percentage of clients by ward

Strathallan	<b>5.9%</b>	Carse of Gowrie	<b>3.2%</b>
Almond & Earn	<b>5.3%</b>	Perth City South	<b>12.1%</b>
Blairgowrie and Glens	<b>7.3%</b>	Perth City North	<b>13.8%</b>
Strathearn	<b>6.6%</b>	Strathtay	<b>5.8%</b>
Kinross-shire	<b>4.8%</b>	Highland	<b>5.2%</b>
Strathmore	<b>8.3%</b>	Perth City Centre	<b>21.7%</b>

# Volunteering

The Perth CAB service would be unable to run without our team of volunteers and this year especially highlighted just how vital our volunteer advisers are to us. Our team of advisers have been flexible, adapted to change and rolled their sleeves up to support our communities through this pandemic. Now working in new ways they have taken on a variety of roles providing advice by phone, email, webchat, video call; helping clients to know their rights and options and find ways forward in what can be complex circumstances. We want to thank all of our volunteers.

## Cathy Monteith

I started training as a generalist adviser in November 2019. Just as we were starting our supervised practice at the beginning of 2020 Covid arrived and training was suspended. In the autumn of 2020 I was asked if I wanted to continue my training remotely. I did. I was supported extremely well to respond to emails and this provided a very important source of learning and personal development which culminated in me completing my training earlier this year. That would not have been possible without the patient encouragement and guidance of session support via Teams.

Since I completed my training in early 2021 I have been coming into the office one day a week to work on the Gateway team as a generalist adviser. Initially I was nervous about being back in the office but the processes put in place to mitigate risks of Covid as far as possible gave me confidences, so I feel safe at work. It is a joy for me to be part of the CAB team as a volunteer. I feel very well-supported and know that the service is very much valued by clients. Apart from developing knowledge of the toolkit required to be a generalist adviser (at the very least you have to know where to start to find information even if that is knowing who is session support that day) I am developing confidence and competence in the IT systems and ways of remote working required initially due to the Covid restrictions, although I can see that they will be required for continuing delivery of services to the widest possible group of people.

The culture of sharing and learning together and of support and inclusion is really important to me and helps avoid feelings of isolation. The daily catch ups via Teams and requests to contribute to working groups or provide feedback are crucial to team cohesion. Volunteers are very much included and valued. I know that when I talk about volunteering at CAB my friends are impressed with "the way we do things round here".

I would recommend volunteering at CAB to anyone who wants to be part of a team of people who want to make sure that no one suffers detriment as a result of not knowing what to do. It doesn't matter what you have done before. All you need is an open and enquiring mind and be willing to work in a team of people who share the same aims.

## Alan Walker

The life of a volunteer adviser through Covid has been nothing if not interesting! But despite the stressful, worrying times, it has highlighted for me some of the best features of volunteering with Perth CAB.

I felt genuinely proud of the way we were able, with little or no break in service, to meet the needs of our clients both for the normal, pre-Covid, issues and the new issues of the pandemic itself and attendant things like furlough. This was enabled by an unprecedented (some might say, overdue) move away from the traditional emphasis on face-to-face meetings to remote working and changed practices. Previously I don't think anyone would have thought it possible in the timescale - but we did it! We did it with the help and support of bureau staff and management, CAS IT and the willingness of everyone concerned to be flexible, learn new things and 'give it a go!'

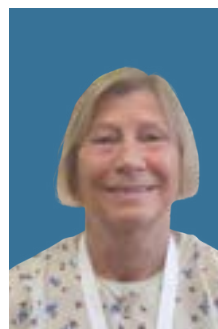
CAB helped me too. It gave some purpose and structure through the endless days of lockdown and as I often say, 'sometimes it drove me mad - but it kept me sane!'

## In 20/21 our volunteer led Core team achieved the following outcomes:

**3376**  
clients  
supported

**6844**  
contacts

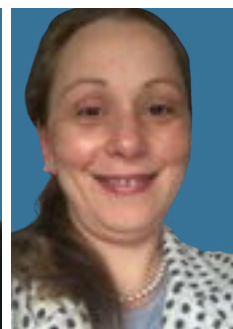
**£400k** in  
client  
gain



Helen Cuthbert  
Office Manager



Emma Jacques  
Session Supervisor



Yoana Slavcheva  
Session Supervisor

# A Multi-Channel Service

- ✓ 27 laptops configured for home use with VPN and distributed
- ✓ 15 pc's configured for home use with VPN and distributed
- ✓ 32 softphones purchased, configured and installed
- ✓ 40 headsets purchased and deployed
- ✓ 30 webcams purchased and deployed
- ✓ Microsoft teams installed and training given
- ✓ Attend Anywhere video calls installed advisers trained
- ✓ Live Person webchat installed and advisers trained

When we had to move very quickly to remote delivery in March, like so many others we did what we had to do to ensure that our service could continue without interruption. We knew that citizens would need advice and information during this uncertain time. We did what we could delivering advice by email and phone. Over the coming weeks and months we were able to be able to continually improve on our remote offering so that we were able to offer a robust multi-channel service. We can offer advice:

- By phone
- By email
- By webchat
- By video call
- By face to face appointment



Our multi-channel service means that clients can choose the channel that they would like to access advice and can change channel depending on whether they choose to or because their case requires it.

**We want to thank the CAS IT team for all their ongoing support**

## The Future

We have learnt so much since March 2020 about how we deliver advice remotely. We know that taking a flexible approach to how our clients contact us is key in ensuring those who need advice and information can access it when they need to. In order to ensure that we meet our strategic objective of providing a 5 star multi channel service we set the following actions for the 2021/22 year:

- Install a freephone number for our helpline
- Install a new helpline phone system
- Install a new appointment booking system
- Train more advisers up to support webchat enquiries
- Expand our service times to give clients flexibility
- Support partner organisations with 2nd tier support



Jim Hendry  
Digital Development Officer

# Reach Out

Our move to delivering advice by phone, email, webchat and video during Covid was widely accessed and appreciated by clients region-wide and will be an essential part of our future offering, especially useful in rural communities where cost and time constraints can prevent access to in person advice. We have come to realise that traditional outreach delivery is not the most effective use of resources and by developing partnerships within community locations we can more effectively support increased numbers of clients.

We are meeting with food banks, community support workers, social prescribers and other voluntary sector partners to work with their local knowledge and more frequent availability within rural communities to actively encourage collaboration to augment their support to clients. They will identify individuals who could benefit from our support and take a view on whether they are confident and capable to contact us themselves, need support during a call from them or need in person or home visit support.

Partners are encouraged to call our Gateway service to clarify issues raised in a client meeting, ensuring they are not only addressing the client's immediate need, but ensuring support from CAB to access our specialist ongoing support.

Our advisers will then carry out one of the following options:

- advise immediately if able to given the nature of enquiry
- Make a follow up appointment for the client
- Make an internal referral to one of our specialist projects
- Arrange a home visit if required



Michele Gray

Business Development Officer





# Money & Debt Advice

This year our Money and Debt team including our Positive Futures financial inclusion project have been delivering all their casework remotely, offering casework appointments by phone or by video call. This has worked really well and have provided clients with an accessible casework service meaning that all cases could be progressed through lockdowns. As our clients can be based anywhere in Perth and Kinross we are pleased to be able to offer a service where we don't have to add in the additional costs and time to travel. We feel this will be in the benefit of clients and will continue to offer a face to face service for those who require it.

We had a busy year supporting clients to find debt solutions and remedies including Debt Arrangement Schemes to freeze and paydown past debts and completed bankruptcies to clear past debts. We secured variations and payment breaks in existing debt solutions to accommodate changes in client circumstances brought about by the pandemic. We also utilised moratoriums which had been extended from 6 to 26 to provide protection from anticipated debt enforcement. Alongside this we reviewed our service delivery and streamlined our referral and casework procedures and developed self help materials. We continued to work with partners in the local authority, NHS and the voluntary sector to assist clients who required additional support.

We continue to urge citizens to come and get advice early if they are having money worries. The team can help and prevent the situation leading to crisis point.

**460**  
**clients**  
**supported**

**£3,410,341**  
**of client debt**

**19% of clients**  
**had un-**  
**manageable**  
**debt of less than**  
**£1500**

## Top 5 debts

- 1. Credit cards**
- 2. Council tax arrears**
- 3. Personal loans**
- 4. Rent arrears**
- 5. Bank overdrafts**



David Ogston  
Debt Manager



Jacki Singh  
Debt Adviser



Mairi McGregor  
Debt Adviser



Andrew Scobie  
Debt Admin



Magda Szmeichel  
Debt Adviser



Alastair Hood  
Debt Adviser

# Benefits Advice

The Covid pandemic led to hundreds of people in Perth and Kinross accessing the benefits system for the first time. Our benefits advisers provided essential support in helping people navigate the system and claim everything that they are entitled to. It also led to further financial hardship for existing claimants who are in secure work or who were affected by reduced hours, furlough or redundancy. Our benefits advice is provided by our Community Action Project, Help to Claim and Welfare Reform Mitigation team.

We saw issues with illness and disability benefits in particular with long delays in getting assessments and awards made meaning a backlog in decisions for those who are eligible for these benefits. We are also anticipating a high demand for mandatory reconsiderations when this backlog of decisions are made. We want to thank our team of Volunteer Advisers who have helped clients fill in their illness and disability benefit forms over the phone and video call.

Our income maximisation work also led to more families being able to apply for Best Start Grants and the new Scottish Child Payment ensuring that families were receiving everything they were entitled to. We also supported over 150 clients apply for crisis grants.

Our Universal Credit Help to Claim Team provide support to those making a claim for Universal Credit to ensure a successful claim. They provide advice from eligibility, support claiming, through to the first payment. The team support people locally but also on our national helpline and webchat service. The pooling of resources means that no matter where someone is located they have access to reliable advice and information from the Citizens Advice Network.

**3872**  
**benefit checks**  
**carried out**

**£516,977**  
**awarded for PIP**  
**claimants**

**1572 clients**  
**supported by**  
**the Perth Help**  
**to Claim team,**  
**726 from Perth**  
**and Kinross**

**£763,972**  
**awarded for UC**  
**claimants**



**Ted Coutts**  
Caseworker



**Sarah Maclean**  
Caseworker



**Dawna Ashby**  
HTC Coordinator



**Emma Schneider**  
HTC Adviser



**Rocio Blazquez**  
HTC Adviser



**Fraser Miller**  
HTC Adviser

# Employment Advice

## Top 3 Employment issues

- Pay & Entitlements
- Terms and conditions
- Redundancy

This year saw an increase in Employment issues faced by our clients due to the pandemic. We had a 45% increase in employment related contacts and a 35% increase in clients. 37% of client contacts in relation to employment advice were due to covid-related circumstances.

After the furlough scheme was announced the team had to quickly learn the related rules. The team also had to keep on top of the changing health and safety guidance to ensure they were accurately advising clients who were concerned about their wellbeing at work.

We would like to take this opportunity to thank Norrie our volunteer employment specialist for all his help and expertise keeping us all trained and up to date on legislation and guidance.

502 covid related contacts

1358 client contacts

960 clients supported



Norrie MacQueen  
Employment Adviser

357 energy issues dealt with

98% of issues related to regulated fuel and gas

## Energy Advice

From September to March we ran our annual dedicated energy project Energy Best Deal. This year we focused on offering our clients who contacted us for benefits advice a follow up appointment to discuss energy options. Our trained energy advisers provide advice on:

- Switching suppliers or tariff
- How to read bills and meters
- Payment methods
- Priority Services Registration
- Terms and Conditions
- Fuel debt
- Disputes about billing and complaints
- Warm House Discount and other grants

# EU Settlement Scheme

Perth became a part of Scotland wide service designated to EU, EEA and Swiss nationals and their family members in April 2019. We had been providing face to face support and advice to anyone who was looking to secure new immigration status. As we all entered the national lockdown, we needed to act quickly and explore other ways of delivering support to our clients. We started using one to one video calls to reduce the impact to EU nationals who were looking to make the EU Settlement Scheme application. As working remotely, we couldn't help with scanning the identity documents using the EUExit app on the Bureau's device. However, our adviser provided additional digital support so anyone making an application could use their own mobile or tablet. Nevertheless, as the restrictions eased the EU Citizens Support project was the first one to return to face to face appointment helping local residents to protect their rights in the UK. before the deadline on 30 June 2021.

**154**  
clients

**570**  
contacts

**147**  
applications  
supported



Magda Szmeichel  
EUSS Adviser

# Armed Services Advice Project

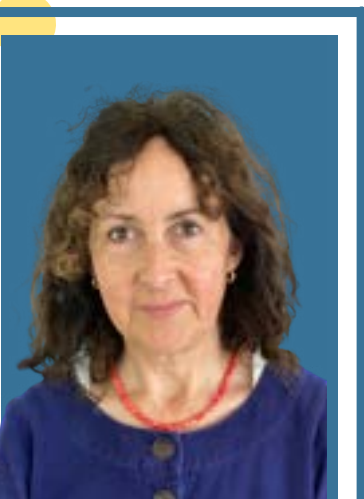
It has been a very busy year with lots of partnership working. As we have always done we have worked very closely with the Perth SSAFA branch who are so welcoming, and we are treated as part of the team. We have also have been working with Scottish Veterans Housing, Turning Point, Veteran's 1st Point, Legion Scotland among others.

The great sadness of this year is two of the psychiatrists who worked in Perth who were trauma specialists have left this summer and both us and many of our client's will miss them and their help and support greatly. Also I am grateful for assistance from local MPs.

**54**  
Veterans  
Supported

**Top 3**  
issues

- **Benefits**
- **Housing**
- **Debt**



Emma Schneider  
ASAP Adviser

# PASS Project

Since the start of the pandemic in March 2020, there was an initial and quite dramatic drop-off, nationally, for PASS enquiries, as there was a reduction in people making complaints against the NHS. This trend has now seen a reversal, with an increase again since the start of 2021.

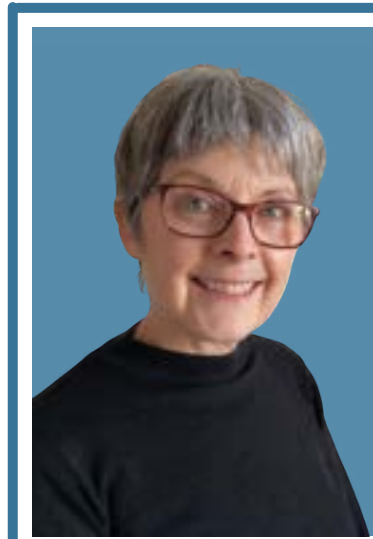
The main issues that stand out are :-

- complaints against GP practices, ie people unable to see a GP face-to-face, or having to wait weeks even for a telephone appointment, or people having to tell receptionists details of their health problems before getting access, obstructive reception staff in general, and finally, people being de-registered by their GP Practices and finding it difficult to register with a new GP.
- people having to wait inordinate extensions to the lengths of time they had to wait for planned treatment
- PASS advisers across the country have reported an increase in anxiety-driven calls where people often may have a straightforward enquiry, but just need to speak to someone; as a consequence many advisers have reported longer calls, and more repeat callers.

**65**  
**clients**

**142**  
**contacts**

**156**  
**issues**

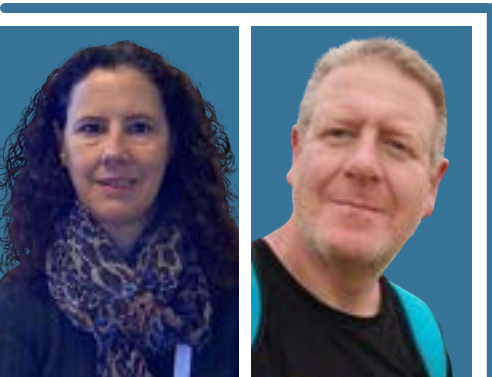


Martine Clyne  
PASS Adviser

## Pension Wise

Pension Wise provides guidance for people with Defined Contributions Pensions. These pensions can be cashed in as the person approaches retirement age but there are a number of options available. The project provides guidance to help people decide which is the best option for them in their particular circumstances. The service is funded by the UK Government via Citizens Advice Scotland.

Clients can book appointments for guidance online and all our appointments have been delivered by phone since March 2020.



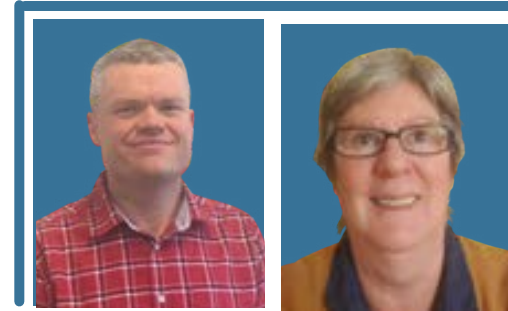
Gail Vaux  
Pension Wise  
Guidance Specialist

Graham  
McCorquodale  
Pension Wise  
Guidance Specialist

# Social Policy and Promotion

Social policy and making people aware of issues that were affecting our community has been a key activity during the past year. We have striven to maintain this activity while managing demand on our services for advice.

- The Perth CAB team have submitted over 800 cases to Citizens Advice Scotland as lived experience evidence for social policy work
- In August 2020 we published our Locked Down report which focused on the local impact that the first lockdown had on communities
- We ran weekly advice columns in the local press
- We were part of two national social policy campaigns; 'Know your Redundancy Rights' and 'Big Energy Saving Month'



Andrew Scobie  
Social Policy  
Coordinator

Pauline Trench  
Columnist & Adviser

## Finance & Funding

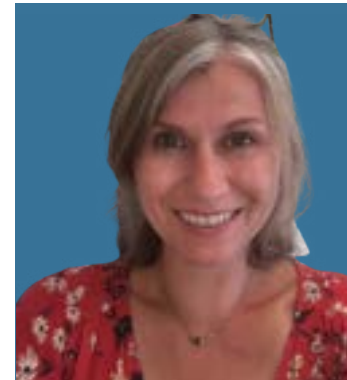
	Unrestricted Funds	Unrestricted Designated Funds	Restricted Funds	Total Funds
Income	£ 345,765	£ -	£ 493,913	£ 839,678
Expenditure	£(312,411)	£(41,247)	£(475,518)	£(829,176)

### Our full accounts for 2020/2021 are available on request

With thanks to our funders:

- Scottish Government and UK Government
- NHS Scotland
- Poppy Scotland
- The Robertson Trust
- The Gannochy Trust
- European Social Fund
- The Big Lottery

**Special thanks to Perth & Kinross Council for Core Generalist advice and Debt advice, as well as support to meet our premises costs.**



Karen Campbell  
Finance & Resource  
Manager



**Thank you to the fantastic team  
at Perth Citizens Advice Bureau  
for all of their support and efforts this  
year.**

**We also want to take the opportunity  
to thank our funders without whom  
none of the activities in this report  
would be possible.**



**EUROPE & SCOTLAND**  
European Social Fund  
Investing in a Smart, Sustainable and Inclusive Future



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