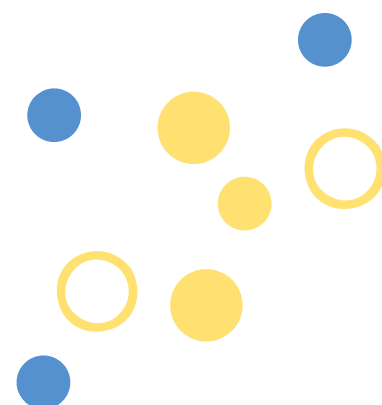




Perth & Kinross Citizens Advice Bureau



**Annual Report
2021/2022**



Chair's Report

During our reporting year of 2021-2022, the pandemic still dominated proceedings to a large extent, but we also saw the beginning of what we now recognise as the Cost of Living Crisis.

We always believed that the economic recovery from the pandemic would be a long and difficult process, and that we would need to be ready to deal with the increased level of support our clients required. However, the fact we also now have a Cost of Living Crisis on top of that poses huge and significant challenges for so many across Perth & Kinross.

Of course, it's during times of difficulty that we need people and organisations to step forward, and once again our team has really risen to the challenge.

We've been working together to further increase our digital offering and develop new projects to respond to the needs of the community. We've also invested in a Development Officer for the first time to work closely with our CEO to support the development of our services.

I'd also like to highlight a few points from the Annual Report for our reporting year of 2021-2022:

- We supported over 6,000 individual clients. 68% of these were new to the service and seeking advice for the first time.
- We supported 21,265 contacts from clients, 60% by telephone, 31% by email and 3% by webchat or video. This is clearly significantly different to previous years when face to face contacts were of course the norm. This allows us to be far more efficient in how we deliver our services and it's all credit to our team of staff and volunteers who have driven this transition.
- We advised on over 18,500 issues across a wide range of subjects. As a consequence, we have to be continuously improving our skills through ongoing education and training programmes.
- We also secured an amazing £4.2m for our clients over the past year, once again demonstrating the value that we bring to the community. Given the challenges faced by so many of our clients, this is absolutely crucial to them.

We know the challenges will continue but I am very confident that we will be ready and able to meet these challenges, so that we can continue to provide a fantastic service for our clients.

Finally, I'd just like to thank everyone - our sponsors, 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

CEO Report

This year has seen the pandemic collide with the cost of living crisis. The pandemic is an event we can only hope is once in a lifetime, and the cost of living crisis is bringing hardships for citizens that we haven't seen for over 40 years. Of course, Citizens Advice Bureaux across the country have been there for communities during all the economic challenges since 1939 as we are now for the citizens of Perth and Kinross.

Our main objective for this year was to continue to manage the demands that were placed on our service. Client numbers have continued to grow and in the 2021/22 year we had a 22% greater workload than we did in the 2020/21 pandemic year and 48% greater than if we compare that to the pre-pandemic year of 2019/20.

In order to support this growth, we have had to continually develop our service and work in the most efficient ways possible to ensure that clients are getting timely, high-quality advice. We have done this by continuing to develop our multi-channel offering, which saw us:

- Install a freephone number for our helpline
- Install a new helpline phone system
- Install a new appointment booking system
- Return to face to face advice in Perth as an option where it wasn't to the detriment of clients (including home visits when safe to do so)

We have also had to ensure that we developed our funding streams and partnership working. By recruiting a Business Development Officer, we have been able to increase the number of active partners who we work with to provide warm referrals between services. We have also developed services; launching a new Energy Advice project and a dedicated financial inclusion service for local authority tenants.

This is all on top of our existing services.

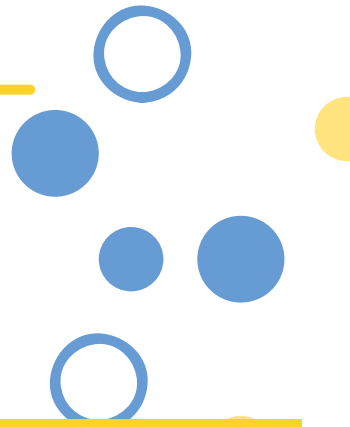
Team support, training and resilience has been vital during this year, and this will continue as the effects of the cost of living crisis increase. We continue to work with our volunteers and staff to ensure that they have the skills and support to carry out their roles to the high standards we all work to. Thank you to everyone; volunteers, staff and trustees.

The 2022/23 year will once again bring a new wave of challenges for citizens. Our challenge within that is to remain responsive, adaptive and ready and able to rise to needs of communities throughout Perth and Kinross.



Jane Adams
Chief Executive Officer

The Year in Numbers



6,048 People supported	21,265 Contacts	18,705 issues
4,166 Clients who were new to the service	12,352 Contacts by phone	7,191 Benefit related issues
29 Volunteers	6,512 Contacts by email	3,524 Debt related issues
25 Paid staff	504 Contacts by webchat	1,068 Employment related issues
£4,181,829 Total Financial Gain	£3,023,619 Benefit Client Financial Gain	£1,018,385 Debt Client Financial Gain

Breakdown of issues by topic

Benefits	7,191	Debt	3,524
Employment	1,068	Housing	1,183
Finance & Support	906	Tax	672
Immigration	774	Legal Proceedings	668
Relationship	547	Utilities and Comms	669
Consumer	445	Travel, Transport, Holidays	346
Health & Community Care	254	NHS Complaint	341
Education	94	Discrimination	22

Percentage of clients by ward

Strathallan	5.5%	Carse of Gowrie	4.0%
Almond & Earn	5.2%	Perth City South	12.4%
Blairgowrie and Glens	6.6%	Perth City North	13.3%
Strathearn	6.4%	Strathtay	6.5%
Kinross-shire	4.6%	Highland	4.8%
Strathmore	9.3%	Perth City Centre	21.4%

Thank you to all
our volunteers!

Volunteering

The Perth CAB service would be unable to run without our team of volunteers and this year they continued to work in a flexible way to support the needs of our clients. For some that was a return to face-to-face advice or gateway advice in the office, for others it was continuing to work remotely providing email and phone advice, and for others it was a mixture of both! Below, two of our volunteers have shared what volunteering has been like for them.



Don McKerracher Generalist Adviser

After the major effects of COVID had been overcome, the service provided by CAB became increasingly active.

The increase was partly due to the avenues of contact with clients, i.e. Gateway, Webchat, email and also the increase in specialist advice routes, such as our Help to Claim project.

Also, the demand for increased assistance and advice has largely been generated by the increasing problems being experienced by clients, particularly in respect of cost of living and energy concerns.

With the increased diversification of advice routes, the Gateway service has been able to offer a greater number of specialist routes for advice.

However, there has still been a considerable number of other more generalist advice concerns to be dealt with, i.e. employment, relationships, housing, etc.

Personally, I have been involved with providing a wide of advice along the lines of more generalist advice. It is still very rewarding to be able to assist clients in these matters, and it frees up other advisers to provide the specialist advice and/or assistance required.



Pauline Trench Generalist Adviser

I am a volunteer generalist adviser on one day a week and a disability form filler on another day.

I really enjoy this balance. The generalist enquiries can be very wide ranging, going from "my cat had thyroid problems" to "I am being evicted, with nowhere to go and no money" as the very next query. These generalist enquiries do have an amazing ability to grow arms and legs and we can end up dealing with multiple issues and giving umpteen advice codes in our write-ups. This has been particularly evident lately with the cost of living spectre. Now, regardless of the nature of the initial enquiry, we tend to check a client is coping financially and not too worried re energy usage and cost. Giving generalist advice certainly motivates me to keep an eye on the newspapers, so it's good for my development too!

Helping clients to complete disability benefit forms is very rewarding, and it can also be enlightening and humbling. I am often staggered by just how much of a struggle everyday life can be for some folk. The stoicism and positivity of many is truly inspirational. A question like "can you manage to shower?" will often generate a "yes" response, but further probing will reveal that is an experience fraught with difficulties and to be dreaded. By the end of a longish phone call there is a mutual feeling of companionship, and it is wonderful how most clients will reveal some very personal and private thoughts because they feel they can trust us. I always hope that these clients do get the award they deserve, and we will argue their case strongly if we feel a refusal is wrong.

Being a volunteer with Perth CAB is an incredibly rewarding experience, and the support we receive from all the staff and other volunteers is wonderful. We are a team pulling together, doing our utmost to help as many folk as possible and that is an enormous number in these difficult times.

Generalist Service

4,684 clients supported with 7,700 issues

Top 3 Employment Issues:

- 1. Pay and entitlements**
- 2. Terms and Conditions**
- 3. Dismissal**

Top 3 Housing Issues:

- 1. Private sector rented property**
- 2. Local Authority rented**
- 3. Neighbour issues**

Top 3 Relationship Issues

- 1. Divorce / Separation**
- 2. Children**
- 3. Death / Bereavement**

Case Studies

Client lived in a Local Authority property and had been without heating for more than a week due to a broken boiler that had broken again following an initial repair. The boiler now needed to be replaced.

During the time without a working boiler, the client was supplied with small electric heaters and was given small grants towards extra heating costs. The client accidentally put the money towards gas pre-payment rather than electric costs, as they had thought that the boiler had been repaired. This led to them being without heating for a significant period as they found the electric heating too expensive to run.

The property had been affected by condensation and there was mould on the bathroom and hall ceilings - due in part to having no heating, but also due to dampness in the external wall due to an overflow pipe in an upper property and a broken extractor fan in the client's bathroom.

We discussed PKC's repairs policy with the client and drafted a letter outlining the client's issues and requesting that they be fixed. The outcome of this was that repairs were undertaken to fix the overflow pipe and steps taken to resolve the damp issue. Paint and decorating materials were supplied to allow for redecoration and a new boiler was fitted.

Client had been on a series of fixed-term contracts for four years. The latest contract renewal offer involved a 5% cut in salary for doing the same job. The employer explained that this was so that all of the salaries for that particular role would be aligned and that redundancy was the only alternative. The client did not want to accept the redundancy as they enjoyed their job, however, they did not feel that the pay cut was fair.

We advised the client that they were protected by employment law due to their length of service and gave advice on the options available for taking further action, including raising a grievance with the employer and the option of making an unfair dismissal claim if they were to be dismissed. As a result of this, the client raised the issue with the employer which resulted in them keeping their job on the same salary that they were on prior to the contract renewal.

Money & Debt Advice

Money Advice Case Study

The Debt Team at Perth CAB were supporting a couple who were dealing with a significantly reduced household income when they first came for support.

Just prior to reaching out to Perth CAB, the client's partner stopped working to become the client's full-time carer. The client has significant health issues which had escalated, and their only income was derived from a variety of benefits. They wished to make a bankruptcy application to deal with their commercial debts of approximately £16,000.

On discussion with the debt adviser, they were introduced to the possibility of gathering evidence about their health problems to then share this with their creditors and, if appropriate, asking for their debts to be written off. After discussing this in-depth and confirming that the client was comfortable sharing detailed information about their health with their creditors (gaining explicit consent), Perth CAB liaised with their GP Surgery to have the Debt and Mental Health Evidence form completed.

Once evidence was gathered and deemed compelling enough to try to negotiate write offs with their creditors, formal requests were issued to each creditor on the client's behalf.

Whilst awaiting response from the creditors budgeting and income maximisation was under taken with the client and their partner.

The household had already claimed all benefits they were entitled to, however, two separate grant applications were made to help them with spiralling energy costs.

Following this advice, our clients had grant payments made towards energy costs of £1,200.43 and, to date, have had nine debts written off totalling £12,845.

829
clients
supported

4,312
client
contacts

28% of clients
had
unmanageable
debt of less than
£1,500

4% of clients had
unmanageable
debt of more
than £50,000

£3,864,671
of client debt

£1,395,279
of priority
debt

Top 5 debts

1. Credit/store cards
2. Council tax arrears
3. Personal Loan
4. Catalogues
5. Overdrafts

Benefits Advice

Benefits Case Studies

A client had claimed universal credit (UC) during the pandemic to help supplement their furlough income. This was their first experience of the benefit system. They experienced no issues during the claim, which ended when they found alternative employment.

12 months later their employer contacted them to state there would be a deduction in wages to repay a Department of Work and Pensions (DWP) debt. When they contacted the DWP, it was explained the debt was created by UC not being able to confirm their identity (and thus entitlement to benefits) which created a debt of approx. £8,000. The client was advised to seek help and called Perth Citizens Advice.

On investigating the matter, our adviser helped the client submit a challenge to the decision that created the debt. As wage arrestment was pending, the adviser contacted the local DWP representative on the client's behalf which expedited the case. Within 2 weeks the client had verified their identity at the local job centre, the decision was changed and the debt was cancelled. This removed the threat of wage arrestment and reduced the client's worry and stress.

A client had been assisted with a consumer issue where our adviser had helped them exchange a faulty kettle; as part of the holistic interview they were offered a benefit check and were referred to our benefits team.

Our adviser checked benefit entitlement and identified a missing premium on one of their benefits they had been claiming for nearly 2 years. With our adviser's assistance the Department for Work (DWP) was asked to look at the client's award again. The DWP agreed that the premium had been missed in error and the client received a backdated payment of approx. £7,000 and additional £69 per week going forward.

This additional income has allowed the client to renovate their home and worry less about energy costs.

184 clients facing homelessness supported with income maximisation

992 clients supported by our Help to Claim team

289 unpaid carers supported with income maximisation

£189,254

awarded for those above pension age

£1,876,759

awarded for UC claimants

£425,912

awarded for PIP claimants

Energy Advice

458 clients supported

650 client contacts

Top 3 issues:
1. Billing
2. Warm Home Discount
3. Complaints

Energy Case Study

Client called as he has been unable to top up his gas meter for several months due to the gas meter not working. Several appointments were made for engineers to visit to fix the meter but they failed to turn up. The adviser called the supplier and an appointment was arranged to visit the property and the meter was fixed. The client was then sent a bill for £120 for the period the meter was not working. The client felt this was unfair and possibly wrong as there was a credit on the meter before it stopped working of £55, and he self-disconnected when the meter was not working as he was very concerned about not being able to monitor usage. We complained to the company and asked for an explanation and compensation for the missed appointments. The supplier made a number of mistakes and failed to resolve the issue in good time causing the client to accumulate debt putting client in a very difficult situation. The supplier agreed to clear the bill and make a £120 compensation payment for the missed appointments and a goodwill payment of £50. The adviser also made an application to the Warm Home Discount.

Armed Services Advice Project

60 veterans supported

199 client contacts

Top 3 issues:
1. Benefits
2. Housing
3. Debt

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.

PASS Project (NHS Complaints)

139 Patients supported

294 client contacts

Top 3 issues:
1. Service info
2. Staffing
3. Clinical Treatment

Social Policy

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

- The Perth CAB team have submitted over 1,000 cases to Citizens Advice Scotland as lived experience evidence for social policy work.
- In November 2021. we published our aftershock report outlining the impacts of the pandemic on the citizens of Perth and Kinross.
- Our top 3 advice areas with most social policy issues are: Energy, Debt and Benefits.

Finance & Funding

	Unrestricted Funds	Unrestricted Designated Funds	Restricted Funds	Total Funds
Income	£352,741	£-	£535,263	£888,004
Expenditure	£320,593	£53,633	£504,603	£882,829

Our full accounts for 2021/2022 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

**Special thanks to
Perth & Kinross
Council for Core
Generalist advice
and Debt advice**



Karen Campbell
Finance & Resource
Manager

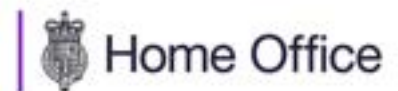


**Thank you to the fantastic team
at Perth Citizens Advice Bureau
for all of their support and efforts this
year.**

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



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