

Citizens Advice Bureau (Grangemouth & Bo'ness) Ltd.



Annual Report

*1st April 2022 to
31st March 2023*



A registered Company Limited by Guarantee. Registered in Scotland.
Charity no. – SC 013233. Company no. - 126238



Funded by:



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Board/Office Bearers, 2022/2023

Directors:

Helen Stewart
Sandy Young
Tom Lambie
Jane Young
Elsbeth Irvine

Chair
Vice Chair
Treasurer & Company
Board Member
Secretary (deceased Oct 2022)

Bureau Volunteer & Staff During 2022/2023

Volunteers

Linda Brownlie
Mayya Mansour-Mustafa
Jim Scott
Kendall Leonard
Fiona Wilkie
Tam McKendrick
Liz Campbell
Gordon Wardall
Rob Curtis
James Lawrence

Staff

Bill Palombo - Manager
Bill Knox – Assistant Manager
Janis Marshall – Benefits General
Jacci Eddie – Debt worker
Laura Sutherland – Benefits Appeals
Garry Oman – Pension Wise
Liz Leebody

Aims of the CAB service:

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

&

“to exercise a responsible influence on social policy issues and services, both locally and nationally”



**Citizens Advice Bureau
(Grangemouth & Bo'ness) Ltd.**

4 York Arcade
Grangemouth
FK3 8BA

Help Line 01234 666935

E-mail: bureau@grangemouthcab.casonline.org.uk

Website: <https://www.grangemouthcab.org.uk/>

Opening Hours

Grangemouth Office

Telephone Triage Service - Monday to Thursday 9.00am to 4.00pm

Drop-in Triage Service – Tuesday & Thursday 10.00am to 12.00pm

***Triage Service** - Anyone contacting the bureau either in person, by telephone or e-mail, and cannot be dealt with at the time, can leave their name & telephone details and will then be contacted within 3-working days.*

Bo'ness Outreach Clinic

Homestart Outreach – Tuesday 10.00am to 11.30am Bi-weekly

Kersiebank Community Project outreach – Friday 10.00am to 1.00pm

Face to Face Appointments

Appointments to see specialist workers e.g. for help to fill in forms, for money advice and/or welfare benefits advice, are made after discussing the enquiry initially with an adviser. This helps ensure the appointment is made with the correct adviser, as well as ensuring the matter cannot be resolved at an earlier stage, and that any emergencies can be addressed without delay.

We are online:

Find out more about what we do, how to contact us for enquiries or to volunteer, and other useful links. View our website online at <https://www.grangemouthcab.org.uk/>

**For advice online visit the Citizens Advice self-help
information site:**

www.adviceguide.org.uk

Chair's Remarks

My first year as Chair has been made so much easier by the continuity and support provided by our previous Chair, Tom Lambie, who, I am pleased to say, continues to help us as Company Secretary and Treasurer.

Sadly, we have to first reference the passing of our previous Company Secretary, Elspeth Irvine, in October 2022. Elspeth's association with this bureau goes back to 1985, having joined as a volunteer adviser before joining the then Management Committee. Elspeth remained on the Management Committee and then onto the Board as Treasurer, during which she helped the bureau develop from a small CAB service based in a porta cabin and with funding of only some £4,000 per year, into what we have today. Elspeth's dedication and commitment to the community was well known locally, and her presence at the Bureau has been sorely missed.

Bureau funding levels fluctuate most years and in 2022/23 were 6.5% less than the previous year, offset by a 4.6% reduction in expenditure, both explained by the previous year's one-off relocation income & costs. For 2022/23 this resulted in a small but planned use of reserves. The Bureau continues to be financially resilient but we are aware that the uncertain financial climate will continue to present challenges and requires constant monitoring. As ever, we are grateful to our funders for their support, namely; Falkirk Council, Scottish Government, Central Government, Citizens Advice Scotland, Robertson Trust, and Department of Work and Pension.

A key achievement in 2022/23 was the bureau transitioning from working under the Covid era rules, and back to more "normal times". During Covid it was notable that our links and partnerships with other agencies became less frequent, both at Board level and bureau level. Partnership working is of course crucial for many reasons, such as the provision of access to resources, access to specialized services,

help to provide a wider reach to the community, access to holistic support, an environment for knowledge sharing, and enhances advocacy and influence. I am pleased to say the situation is moving back towards pre-pandemic levels, not least as the Joint Action Group becomes more active and external agencies become more receptive.

It is also welcome news that we have been able to again have a presence in Bo'ness, where we work with Homestart to provide a service to families with young children. The Bureau Manager has also sensibly maintained the more useful practises developed during Covid, most notably the Triage system that has proven to be so effective.

Going forward the challenge is to continue to strive to provide a level of service that meets the needs of local residents. Funding is key to achieving this and we are grateful for the continued support of Falkirk Council for the core funding from which everything else flows. We continue to explore other available opportunities. Many of these come from Central Government via Citizens Advice Scotland, mainly providing smaller amounts and for shorter periods, which we have utilised as effectively as we can. While these grants are of course welcome, it is well known that longer term funding tends to produce more effective and longer lasting outcomes, which is why our focus going forward is to seek longer term funding where possible.

All this would not be possible without the expertise and dedication of the staff and volunteers, who continue to provide a quality service to the local residents, and for which we are very grateful.

Helen Stewart
Chair

Project Updates

Debt & Welfare Benefits

We received a number of small grants to increase our debt & welfare benefit services, which we did primarily by enhancing some of our existing work, not least to better target more vulnerable clients.

Additional support to clients included; help with energy costs, help to complete benefit claim forms, help to dispute benefit decisions, debt advice, plus identifying & referring on those with gambling issues.

Pension Wise

During the pandemic this service was solely telephone only. This year it has re-introduced some face to face, now operating 80% telephone and 20% face to face.

Going forward it is unlikely to change this format as it has found that most of their clients are content with the pension guidance being provided over the phone.

The service continues to be well used, with a high satisfaction rate, providing a vitally important service of ensuring those who are considering tapping into their pension pots before retirement age, do so fully informed.

Money Talk Plus

Funded by the Scottish Government via Citizens Advice Scotland, this Project provides an additional grant to enable us to provide welfare benefits and debt support.

Given the ongoing Cost of Living crises, this service has proved invaluable in supporting some of the most vulnerable clients that includes families with children, older people, and sick/disabled.

The funding also enabled us to increase face to face appointments and outreach services.

Additional Support to those with Mental Health issues

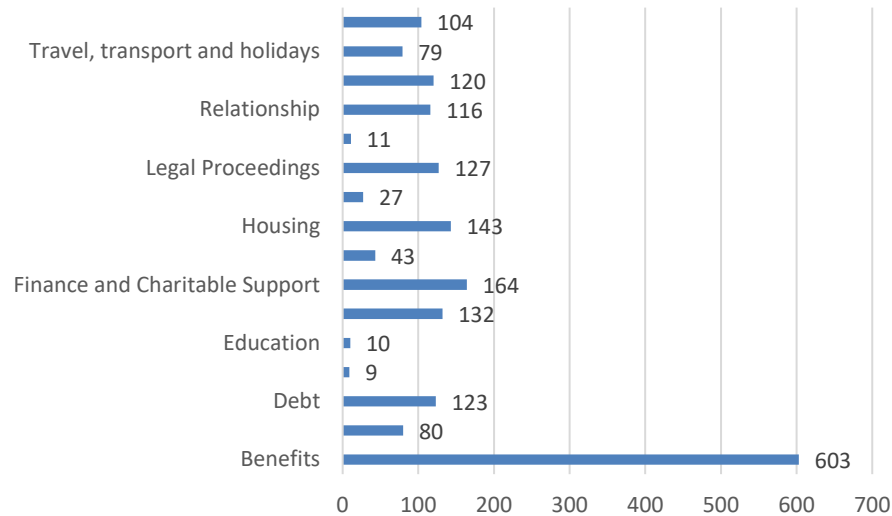
The Scottish Government provided additional funding via the Communities Mental Health & Wellbeing Fund. This enabled us to help users navigate the benefits system, dispute decisions, manage their income & expenditure, and provided a holistic advice service.

Although only a 6-month project, the users of this service, clearly a vulnerable group, benefited by increased household income and reduced stress and anxiety.



Headline Statistics 2022/23

Initial Issue at First Contact



The above chart shows the enquiry topic presented by the client at their first visit to the bureau. These show the top 3 enquiries as:

- **Welfare Benefits 32%**
- **Finance & Charitable Support 9%**
- **Housing 8%**

However, once we engaged with the client (during the average 3.5 contacts per enquiry) our holistic service would tease out other issues and the top 3 areas of topic that we gave advice on changes to:

- **Welfare Benefits 55%**
- **Debt 10%**
- **Legal Proceedings 6%**

This highlights the importance of the holistic advice provided by the bureau where we are able to identify other areas with the client, for which we can then provide advice & information.

Financial Gains 2022/23 Total **£1,921,052**

Breakdown by topic:

Welfare Benefits	£1,825,530
Council Tax Reduction/Discount	£38,386
Charitable Support	£11,537
Debt (excludes bankruptcy)	£9,912
Other	£35,687

Gains for awards relating to Disability & Sickness Benefits totalled £1,043,127 and for Universal Credit it was £585,793. These two benefit areas accounted for 90% of all benefit gains, achieved by:

- Identifying unclaimed benefits for clients
- Helping clients fill in benefit forms correctly
- Helping clients dispute decisions

Many are complex benefit enquiries requiring specialist help.

It is also the case that a high proportion of the claimants will be vulnerable clients who are more likely to require a high level of support, and who are more likely to be disproportionately affected by the cost of living crises.

Headline Statistics 2022/23 (Cont.)

Client Financial Gains

***£1,921,052**

This is money our clients received primarily from welfare benefit awards & appeals, but also includes refunds, unpaid wages, debt written off etc.

**Excludes debt bankruptcy figures*

Return on Investment

For every £1 of funding provided to our office, we helped “generate” an additional £8.67 in client financial gains.

Change in Contact Method

2019/20 Pre-Pandemic

From 4594 contacts

Personal Visit – 55%

Telephone – 31%

E-Mail – 9%

Other – 4%

2022/23 Post-Pandemic

From 6776 contacts

Personal Visit – 17%

Telephone – 66%

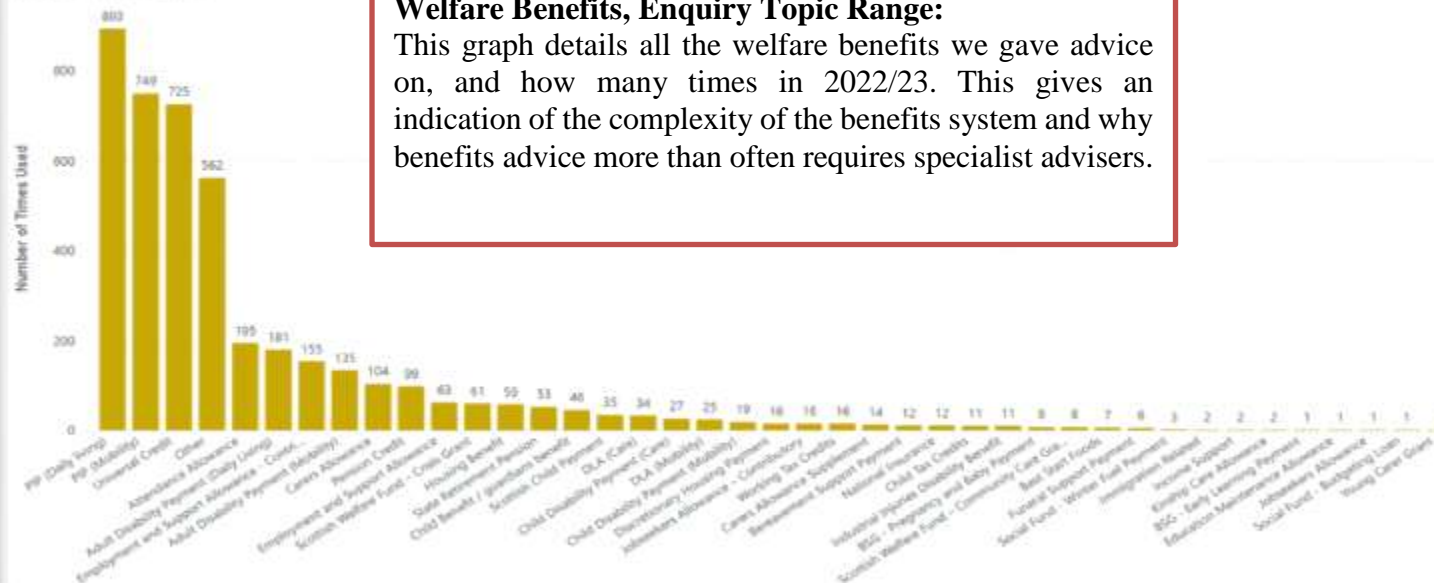
E-Mail – 13%

Other – 5%

This reflects our move to the Triage system, which has provided an efficiency that enabled us to do more without reducing quality of advice. That said, the importance of a face to face service for many clients cannot be understated.

N.B. – Above contact figures includes repeat visits.

Number of Times Used
BY ADVICE CATEGORY (LEVEL 2)



Welfare Benefits, Enquiry Topic Range:

This graph details all the welfare benefits we gave advice on, and how many times in 2022/23. This gives an indication of the complexity of the benefits system and why benefits advice more than often requires specialist advisers.

Client Count

In 2022/23 we were:

- ❖ **Contacted by 1,978 clients,**
- ❖ **Who visited us 6,766 times,**
- ❖ **On average each raised 4 different topics,**
- ❖ **And for which they received 13,064 pieces of advice.**

Client Profiles are collected to aid statistical reporting and to influence our service provision decisions. The increase in telephone and e-mail enquires made the gathering of data more difficult, resulting in a higher “no answer” count.

<i>Client Profile</i>	2020/ 2021	2021/ 2022	2022/ 2023	2020/ 2021	2021/ 2022	2022/ 2023	2020/ 2021	2021/ 2022	2022/ 2023		
Gender				Care Responsibilities			Employment Status				
Male	46%	47%	42%	No Care Responsibilities	55%	58%	50%	F/T Work (Over 30 Hours PW)	14%	14%	18%
Female	54%	53%	58%	Children	13%	14%	16%	P/T Work (Under 30 Hours PW)	9%	9%	9%
Age				Children with Disability	3%	3%	4%	Not seeking work	6%	5%	3%
Age 16 - 17	0.5%	0.6%	0.5%	Elderly Person	0.5%	1%	1%	Unemployed	8%	13%	11%
Age 18 - 24	4%	6%	4%	Elderly Person with disability	2%	2%	3%	Student	1%	1%	2%
Age 25 - 34	12.5%	11%	11%	Adult with Disability	5%	4%	3%	Self-Employed	2.5%	2%	3%
Age 34 - 44	14%	13%	14%	Other/Preferred not to answer	21.5%	18%	23%	Unable to Work due to Health Issues	22%	21%	20%
Age 45 - 59	32%	35%	27%					Retired	15.5%	13%	14%
Age 60 - 64	12.5%	11%	11%					Other/Preferred not to answer	22%	22%	20%
Age 65 - 79	16%	14%	14%								
Age 80+	2.5%	2%	3%								
Other/Preferred not to answer	6%	7%	15.5%	Ethnicity				Disability			
Relationship				White UK	64%	67%	59%	Yes	46%	44%	43%
Single	25%	27%	30%	White Non UK	9%	7%	4%	No	32%	32%	24%
Married/Cohabiting	31%	30%	36%	Black - African	0.1%	0.3%	1%	Declined to Answer	22%	24%	33%
Divorced/Separated	14%	10%	11%	Eastern European	3%	2%	3%				
Widowed	5.5%	6%	4%	Asian	0.5%	1.7%	1%	Housing Tenure			
Other	3.5%	8%	1%	Other/Preferred not to answer	23.4%	24%	32%	Council Rented	32.5%	34%	31%
Other/Preferred not to answer	21%	19%	18%					Private Rented	6%	8%	7%
								Housing Association/Charitable Trust	6%	7%	7%
								Owner occupier (Including long lease)	26.5%	23%	27%
								Staying with Relatives/Friends	6%	6%	7%
								Bed & Breakfast	0%	0%	0%
								Homeless/ Temporary Accommodation	1%	2%	1%
								Other/Preferred not to answer	22%	22%	20%

Statement of Financial Activities for the Year Ended 31 March 2023

A full set of audited accounts are available on request from the Bureau.

Citizens Advice Bureau (Grangemouth & Bo'ness) Limited

Detailed Statement of Financial Activities for the Year Ended 31 March 2023

	31.3.23 £	31.3.22 £
INCOME AND ENDOWMENTS		
Investment income		
Deposit account interest	707	100
Charitable activities		
Falkirk Council - core funding	96,144	106,360
Grant income	121,675	127,212
	217,819	233,572
Total incoming resources	218,526	233,672
EXPENDITURE		
Charitable activities		
Salaries	185,045	185,369
Social security	12,308	12,917
Pensions	5,613	5,140
Rent, rates & insurance	2,483	2,346
Travelling	1,543	949
Light and heat	2,859	3,709
Telephone	347	289
Post, stationery & advertising	1,369	1,635
Repairs and renewals	614	821
Sundries	457	210
Staff training	1,671	1,498
Subscriptions NACAB/CAS	944	1,198
Publicity & information costs	338	723
Relocation costs	-	9,975
Cleaning expenses	2,352	2,081
Staff welfare costs	244	126
Fixtures and fittings	15	15
	218,202	229,001
Support costs		
Finance		
Bank charges	114	118
Governance costs		
Auditors' remuneration	840	840
Legal and professional	13	13
Accountancy and legal fees	1,500	1,500
	2,353	2,353
Total resources expended	220,669	231,472
Net (expenditure)/income	(2,143)	2,200