

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



Annual Report

*1st April 2023 to
31st March 2024*

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



Funded by:



Board/Office Bearers, 2023/2024

Directors:

Helen Stewart
Sandy Young
Tom Lambie
Jane Young

Chair
Vice Chair
Treasurer & Company Secretary
Board Member

Bureau Volunteer & Staff During 2023/2024

Volunteers

Linda Brownlie
Mayya Mansour-Mustafa
Jim Scott
Wendy Gilmour
Fiona Wilkie
Tam McKendrick
Liz Campbell
Gordon Wardall
Rob Curtis – to Oct 2023
Emma Karydi
Gillian McLean

Staff

Bill Palombo - Manager
Bill Knox – Assistant Manager
Janis Marshall – retired 31/3/24
Jacci Eddie – Debt worker
Laura Sutherland – Benefits Appeals
Garry Oman – Pension Wise
Rob Curtis – Support Worker
Danielle Leebody - Cleaner
Hugh McPoland – Work Placement

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 01324 666935
E-mail: bureau@grangemouthcab.casonline.org.uk
Website: <https://www.grangemouthcab.org.uk/>

Opening Hours

Grangemouth Office

Triage Service - Monday to Thursday 9.30am to 3.00pm

Outreach Service

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 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 with the correct adviser, as well as ensuring the issue 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.citizensadvice.org.uk/scotland**

Chair's Remarks

It has been another challenging year both in terms of governance, and service delivery. While we managed to maintain funding levels, and crucially staffing levels, the funding came from ten different sources, all with their own service delivery requirements and reporting requirements. Further, most funding streams were short-term grants of one year or less. While we are becoming accustomed to this being the new “normal”, it comes with increased challenges with regards sustainability of funding and continuity of services. Given the financial climate, this will continue to be the case going forward, and for which we will continue to engage with CAS, our funders, and other partners to resolve and mitigate where possible.

Despite these challenges, we managed to fulfil all grant requirements of our funders and delivered positive outcomes as detailed later in this report. These detail measurable outcomes such as:

- 1,837 clients visited the bureau 6,337 times receiving 12,165 pieces of information, and
- That much of this information resulted in financial gains to local residents of £1,842,956.

What is not so transparent is the peace of mind and reduced stress that many of our clients felt as a result of our help, which cannot be measured in monetary terms but can be just as important, if not more so.

The bureau continues to provide a high level of service as evidenced by continuing to exceed minimum compliance requirements in the quarterly quality of advice audits. We also completed an internal organisational self-assessment audit that showed compliance, setting us up for the full external organisational audit due in 2025.

Going forward into 2024/25, the Board will continue to try identifying sources of funding that enable us to at least maintain current service and staffing levels. Quality audits, while essential, require a high level of resources, often at the expense of front-line services. As such we will in the coming year conduct a review of our audit process to identify any improvements that will maintain standards but do so less onerously.

As a consumer led service, we will continue to focus our resources on areas of most need, which continues to be maximisation of income particularly for families and low-income households. There is no sign that this priority will change anytime soon. Being a holistic service enables us to provide this help more effectively, not least as many enquires are complex and cover several topics.

Volunteer levels continue to be historically low. This is a national issue, particularly for non-city centre bureaux. Matters were exacerbated following covid lockdowns, from which we have not yet fully recovered. The bureau will look to reverse this trend, though it is likely this will be a long-term piece of work.

We are grateful to our funders for their support. This includes Falkirk Council, Scottish Government, Central Government, Robertson Trust, DWP, and Citizens Advice Scotland who sourced and distributed a number of these funds. I would like to thank them all for their support, with a special mention to Falkirk Council who crucially provide our core grant. Without sufficient core funding we would not have the foundation from which to attract the additional funding.

Lastly, immense credit goes to the staff and volunteers of the bureau who worked incredibly hard on behalf of local residents to provide them with such a high level of service despite all the challenges.

Helen Stewart
Chair

- The demand from our clients continues to focus on income maximisation, which is reflected in the focus from the majority of our funders, including Falkirk Council, Money Talk Plus Project, Aviva, and Scottish Government, all of whom have prioritised low-income households, families, sick/disabled and elderly.
- Our outreach work is more limited than pre-covid but again focuses on priority groups with bi-weekly at Bo'ness working with Homestart who provide support to families with young children, as well as working with Kersiebank Community Project in Grangemouth who support low-income households in a variety of ways.
- The change to more telephone consultations means we use our interview rooms less, but we continue to utilise them productively by partnering with other appropriate organisations, who use them for short pre-arranged periods, and includes Pension Wise, Change Grow Live, and Patient Advice & Support Service.

The following headline statistics gives a picture of the work we have done during 2023/2024 and the outcomes from that work.

Bill Palombo, Manager

Headline Statistics 2023/24

Client Financial Gains

***£1,842,956**

Where our help/intervention has resulted in a financial outcome for the client, we record this as a financial gain.

**Excludes debt bankruptcy figures*

Return on Investment

For every £1 of funding provided to our office, we helped "generate" £8 in client financial gains.

Client Financial Gains Breakdown

Benefits	£1,730,717
Council Tax Reduction	£ 41,200
Debt Write-off	£ 23,504
<i>*Excludes bankruptcies</i>	
Employment	£ 21,491
Charity Grants	£ 13,098
Utilities	£ 8,796
Foodbanks	£ 3,535
Other	£ 615

Change in Contact Method

2023/24

From 6337 contacts

Personal Visit – 18%

Telephone – 62%

E-Mail – 16%

Other – 4%

2022/23

From 6776 contacts

Personal Visit – 17%

Telephone – 66%

E-Mail – 13%

Other – 4%

The high telephone contact reflects our move to the Triage system, which has provided a more efficient system to do more with less, and without reducing quality of advice. That said, the importance of providing a face-to-face service for clients cannot be understated.

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

Client Count

In 2023/24 we were:

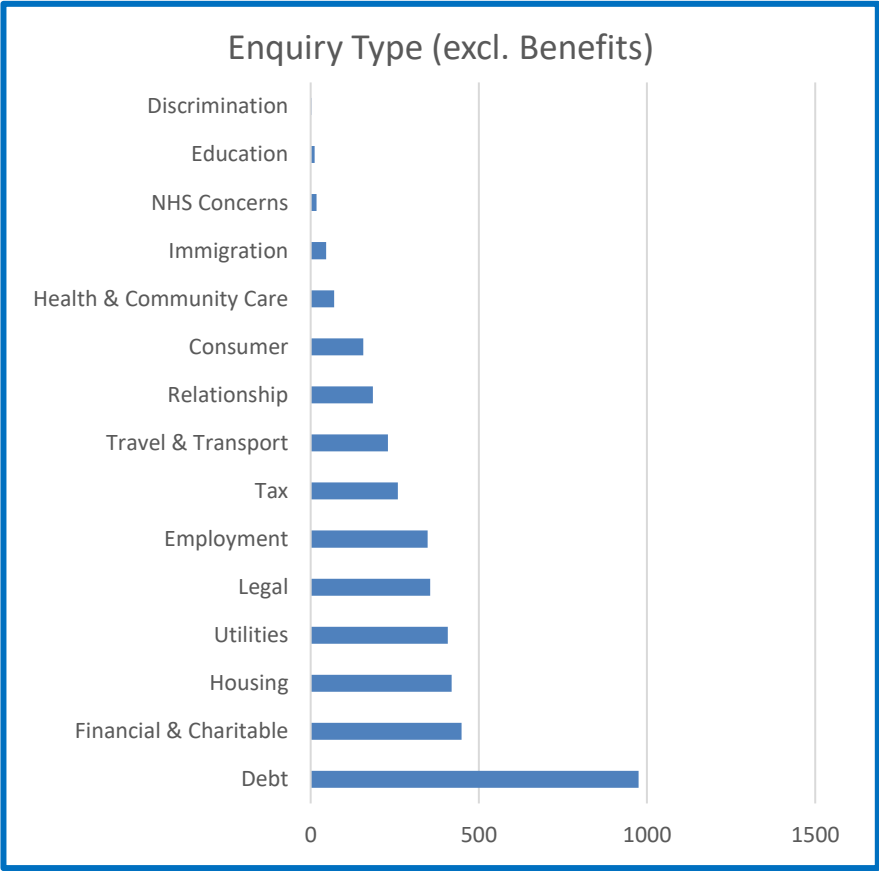
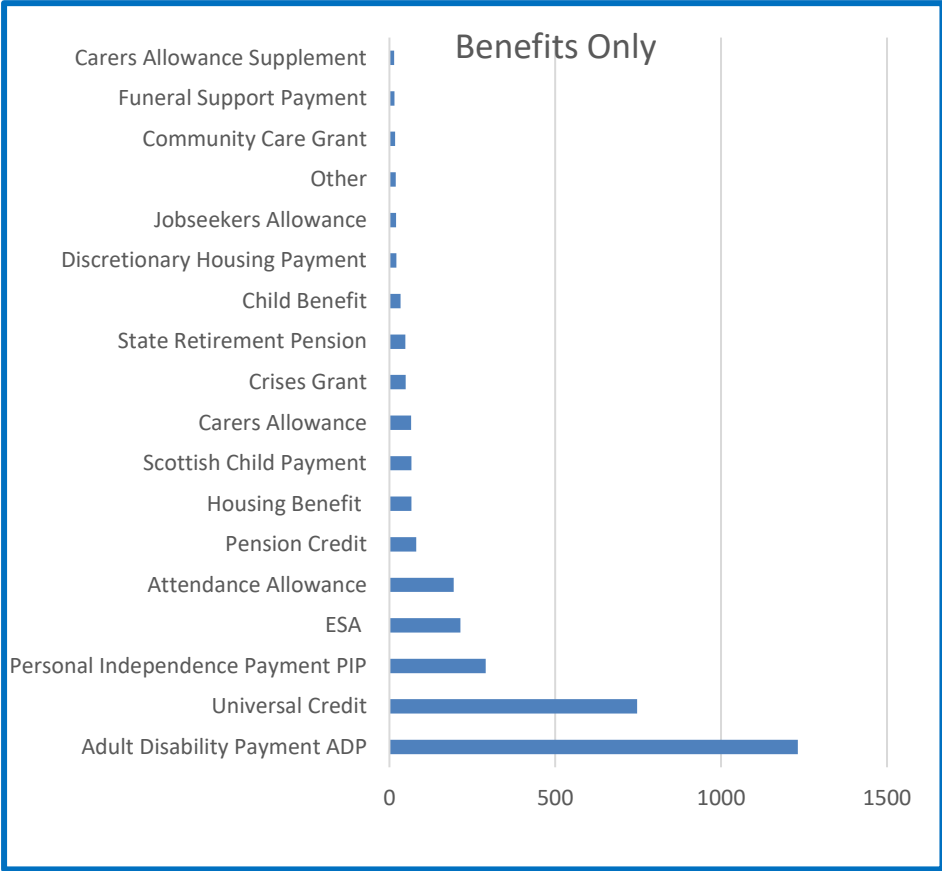
- ✚ **Contacted by 1,837 clients.**
- ✚ **Who visited us 6,337 times.**
- ✚ **On average each contact raised 4 different advice topics.**
- ✚ **And for which they received a total of 12,165 pieces of advice.**
- ✚ **Of the 1,837 clients who contacted us, 1,142 (61%) were new clients, i.e. they had never used our service before.**

Headline Statistics 2023/24 (Cont.)

Welfare benefit enquiries accounted for 50% of all enquiry topics, so deserves a graph of its own!

Points to note from the graphs below are:

- By far, sickness & disability benefits were the most queried topics (more so when you factor in that Universal Credit queries include Limited Capability for Work issues)
- Financial & Charitable enquiries consist mostly of food parcel referrals and Household Support Fund requests
- The range of benefit queries continues to be significant
- Benefit and debt enquiries continue to account for over 60% of all advice codes
- Not shown in these stats are that we did 658 benefit checks, of which a considerable number resulted in client financial gains



Headline Statistics 2023/24 (cont.)

Energy Issues: The ongoing cost of living crises has impacted on many areas, but probably none has been more impactful to households than the cost of energy. This has highlighted both the debt problems and how poorly energy companies deal with complaints. We expect energy related issues to continue to increase.

Energy Debt:

Our statistics suggest that low-income households have never recovered from the rise in energy costs, and in many cases debt has simply continued to increase.

- At this office we have seen average gas/elec. debt per client increase by **207%** since over the previous year from £824 to £2,534.
- Electricity debt accounts for 76% of total debt 2023/24, compared to 55% the year before.
- 68% of total energy debt owed by our clients relates to single issue debts, i.e. this is the only debt the client has or has an issue with. **These are not households living beyond their means with several credit cards, loans, etc. The issue is principally the affordability of gas and electric.**

Energy Company Complaints:

In just 3-years the number of clients raising issues via this office with their energy supplier has increased by **265%**. The range of enquiries are extensive, with 60% raising the following topics:

- Pre-payment meter issues
- Trust fund/fuel vouchers
- Billing/meter reading
- Complaints

Unfortunately, many complaints were not satisfactorily resolved. When progressed to The Energy Ombudsman, a significant number were found in favour of the customer and presented remedies that typically include:

- Letter of apology
- Rebilling calculation
- Offer suitable repayments of any amount outstanding
- Offer a “goodwill gesture” amount (average of £100)

The first 3-remedies meet minimum expectations. The purpose of the “goodwill gesture” is less clear given that the Ombudsman has stated that “*we are not there to punish the energy supplier*”. Most clients do not feel it compensates them for the poor service they received, and given the increase in complaints it does not appear to act as an incentive to suppliers to improve their customer service.

Case Study:

Client complained from her first monthly bill that charges were too high and the meter readings “must be wrong.” After 4 months of supplier refusing to investigate, CAB to helped client with supplier complaint, which led to an Ombudsman complaint.

Three months later, the Ombudsman partially found in customers favour, and proposed remedies of:

- Apology for poor customer service.
- Customer to be given support to understand meter
- Removal of late payment charges
- £100 goodwill payment

However, customer continued to have issues with bills, including estimated readings. **After much correspondence, supplier eventually agreed to fit a new meter, after which amount owed by client dropped from £4747 to £149!**

Two weeks later client billed £797. Requests for an explanation ignored, and further complaint to supplier started. It then transpired wrong meter was installed.

Client felt harassed by supplier including having the account sent to a debt collector. After 3-months Ombudsman issued decision in clients favour with proposed remedies of:

- Apology for poor customer service
- Recalculation of energy bill
- £130 goodwill gesture

Following recalculation client received refund of £1699 (and by now had changed supplier). Time between initial complaint to supplier and second Ombudsman decision was 1 year & 10 months.

Complicated enquiries can require numerous contacts between the client, CAB and the energy supplier, a “busy” case would be some 30 contacts. In this case there were 84 contacts!

As in many other energy cases, our client found the process distressing, adding that they would have given up long ago had she not had CAB help.

Client Profiles are collected to aid statistical reporting and to influence our service provision decisions.

<i>Client Profile</i>	2021/ 2022			2022/ 2023			2023/ 2024						
	2021/ 2022	2022/ 2023	2023/ 2024	2021/ 2022	2022/ 2023	2023/ 2024	2021/ 2022	2022/ 2023	2023/ 2024				
Gender			Care Responsibilities						Employment Status				
Male	47%	42%	43%	No Care Responsibilities	58%	50%	53.5%	F/T Work (Over 30 Hours PW)	14%	18%	18%		
Female	53%	58%	57%	Children	14%	16%	18%	P/T Work (Under 30 Hours PW)	9%	9%	10%		
Age			Disability						Housing Tenure				
Age 16 – 17	0.6%	0.5%	0%	Children with Disability	3%	4%	5%	Yes	20%	28%	33%		
Age 18 – 24	6%	4%	3%	Elderly Person	1%	1%	0.5%	No	77%	69%	65%		
Age 25 – 34	11%	11%	12%	Elderly Person with disability	2%	3%	2%	Declined to Answer	3%	3%	2%		
Age 35 – 44	13%	14%	14%	Adult with Disability	4%	3%	5%	Other/Preferred not to answer					
Age 45 – 59	35%	27%	24%	Other/Preferred not to answer	18%	23%	16%	Council Rented	34%	31%	31%		
Age 60 – 64	11%	11%	12%	Ethnicity						Private Rented	8%	7%	7%
Age 65 – 79	14%	14%	18%	White UK	67%	59%	68%	Housing Association/Charitable Trust	7%	7%	8%		
Age 80+	2%	3%	4%	White Non UK	7%	4%	4%	Owner occupier (Including long lease)	23%	27%	34%		
Other/Preferred not to answer	7%	15.5%	13%	Black - African	0.3%	1%	1%	Staying with Relatives/Friends	6%	7%	6%		
Relationship			Other/Preferred not to answer						Bed & Breakfast				
Single	27%	30%	33%	Eastern European	2%	3%	1%	Homeless/ Temporary Accommodation	2%	1%	2%		
Married/Cohabiting	30%	36%	37%	Asian	1.7%	1%	1%	Other/Preferred not to answer	22%	20%	12%		
Divorced/Separated	10%	11%	11%	Other/Preferred not to answer	24%	32%	25%						
Widowed	6%	4%	6%										
Other	8%	1%	6%										
Other/Preferred not to answer	19%	18%	7%										

Trends over the last 3-years are relatively stable, with minor variation. Exceptions are:

- Increase in those age 60+ and those retired - Cost of living impact and changes in benefits would contribute to this. Also, our Money Talk Plus work includes a focus on those over 60.
- Increase in those who consider they have a disability.
- Increase from Owner Occupiers - Increased interest rates pushed up mortgage costs, also that are “mortgaged to the max” with very little slack in their disposable income.

Statement of Financial Activities for the Year Ended 31 March 2024

A full Financial Statement prepared by our accountants is available on our website at www.grangemouthcab.org.uk

CAB (Grangemouth & Bo'ness) Limited

Detailed Statement of Financial Activities
for the Year Ended 31 March 2024

	31.3.24 £	31.3.23 £
INCOME AND ENDOWMENTS		
Investment income		
Deposit account interest	2,348	707
Charitable activities		
Falkirk Council - core funding	96,348	96,144
Grant Income	126,179	121,675
	222,527	217,819
Total incoming resources	224,875	218,526
EXPENDITURE		
Charitable activities		
Wages	177,226	185,045
Social security	12,641	12,308
Pensions	7,916	5,613
Rent, rates & insurance	3,962	2,483
Travelling	1,393	1,543
Light and heat	3,975	2,859
Telephone	346	347
Post, stationary & advertising	1,217	1,369
Repairs and renewals	348	614
Sundries	210	457
Staff training	1,443	1,671
Subscriptions NACAB/CAS	2,633	944
Publicity & information costs	81	338
Cleaning Expenses	2,423	2,352
Staff welfare costs	113	244
Fixtures and fittings	15	15
	215,942	218,202
Support costs		
Finance		
Bank charges	112	114
Governance costs		
Independent examination fee	840	840
Legal and professional	13	13
Accountancy and legal fees	1,500	1,500
	2,353	2,353
Total resources expended	218,407	220,669
Net income/(expenditure)	6,468	(2,143)