

Annual Report  
1st April 2022- 31st March 2023  
Argyll and Bute  
Citizens Advice Bureau



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# Foreword

If anyone thought that the pressure on advice services would ease following the return to more normal ways of living following the restrictions of the COVID pandemic, then 2022 and early 2023 had other ideas.

The need for independent, confidential, impartial and crucially free advice provision was unprecedented for Argyll & Bute Citizens Advice Bureau as with many other agencies across the region. In particular the shift in wider economic focus to the cost of living crisis and energy usage presented a challenge and opportunity to reshape some of our provisions in response. Many households were already living with fuel poverty before the national position changed, but this further entrenched many homes over the line in terms of their ability to cope. The heartening response of our staff and volunteers to equip themselves with the tools necessary to provide robust advice and solutions to our clients, when often they have become frustrated and disillusioned with processes and red tape, providing over 100,000 pieces of advice to just shy of 2000 clients demonstrates the importance of our work.

The last twenty years of accredited advice work has facilitated more citizens across the region to understand their rights, and resolve their issues, contribute to the local economy and also train to deliver advice services in their locality, the community wealth generated by the Citizens Advice Bureau is far greater than the sum of client financial gain we report each year.

In spite of the challenges faced this annual report highlights our continual anticipation, recognition and addressing of the needs our clients face. We have expanded to meet rising demand in new and developing areas of advice and strive to provide the highest quality of advice to those living and working across all 691,000 hectares of Scotland's second largest local authority area. This is testament to the hard work and tenacity of each one of our staff and volunteers.

**Jen Broadhurst** - Bureau Manager





# Chair's Report - Ernie Brown

2022 saw Argyll and Bute Citizens Advice Bureau celebrate its 20th Anniversary. And while many of the issues remain the same in some respects, the work of a Citizens Advice Bureau is multifaceted and seemingly unending in the pursuit of resolution for the communities it serves.

Argyll & Bute CAB is no different in that regard and the excellent work provided by our volunteers and staff over 2022/23 has been extraordinary as working practices returned to a better sense of normality following a turbulent few years for the country and the economy. We have consolidated our stakeholder engagement and partnership working, increasing our presence at Outreach locations and resuming monthly appointment availability. Renewed our focus on delivering training opportunities to volunteer advisers reaching some of our most vulnerable and rural communities. And we have increased our networking capacities across the four administrative regions of Argyll & Bute to share our achievements and collaborate on shared ideals with our partners.

The commitment of our staff and volunteers has witnessed a 70% increase in the number of clients approaching the Bureau for support. The complexity of which has increased as more people approach the Bureau with several issues and often are also having to cope with significant mental ill-health, meaning that our advice sessions have increased by over 200% from 3120 in 2021/22 to 10062 last year.

The focus on adviser wellbeing as part of the management strategy therefore is vital in ensuring the sustainability of our most important resource our staff and volunteers. Support and access to resilience workshops, monthly lunches and time to debrief from difficult casework has helped to develop a strong and resilient workforce that we hope ensures the next twenty years of CAB work in Argyll!

We continue to attract a high calibre of volunteer through our twice yearly recruitment drives and retention has been very positive this year in particular.

The Social Policy aims of the Bureau were highlighted to communities and stakeholders over 2022/23, and the publication of our research into the lived experiences of tenants from the Private Rental Sector has been very well received. I am delighted to see the continuation of this, with partnership from the local authority into 2023.

As the new Chair of ABCAB I am delighted to say the dedication and detailed work of the sub-committees and contributions of my fellow board members continue to support the strong governance of the Bureau and have facilitated a robust reserves strategy that helps to weather the storms of finance across the third sector. I would like to offer my sincere thanks to my predecessor Iain Ritchie for his commitment as Chair and his ongoing support to the Bureau in remaining an active member of the Board. Additionally I'd like also to thank Gordon Porter who stood down in 2022.





# Treasurer Report

Events over the last year have continued to present many challenges to citizens across the country with inflation, rising costs of living and market volatility putting unrelenting pressure on the day to day lives of everyone. Jen and our brilliant team of staff and volunteers have worked tirelessly to ensure the Citizens Advice Bureau has remained a constant presence and source of support to those in the Argyll & Bute community that need it most.

From a financial perspective, I'm pleased to report that despite the difficult backdrop, further progress has been made in strengthening the bureau's finances, safeguarding the critical services that the team provide. Additional steps have been taken to rationalise operating expenses predominantly relating to utilities as a mitigant to increasing costs, and to property expenses, whilst still continuing to expand the reach of the bureau to meet our client's needs across the breadth of the region.

As of the end of the reporting period, the bureau's reserves are £238,563, of which £166,742 represent unrestricted reserves, an increase from £133,612 in the previous reporting period. This is in line with the bureau's reserves policy which is continually reviewed by the board and designed to ensure the financial resilience of the bureau in the event of unexpected events which may result in the loss of key sources of funding or increases in costs, enabling the bureau to continue to function and cover liabilities for a period of 3-6 months.

Looking ahead, core to our business plan is to maintain the financial resilience of the bureau whilst continuing to develop how and where services are provided according to the needs of our clients. Progress has been made in diversifying income streams, and this remains a key priority of the board in the coming year, including building on progress made against our social policy and campaign objectives.

On behalf of the board, I'd like to say thank you to our funders, partners, members, our staff and of course our brilliant volunteers for their continued support, without which the bureau would not be able to provide these critical services.

**Daniel O'Connor - Chair of Finance and Audit Sub-Committee**



# Staffing Report

The staffing sub-committee is now holding quarterly meetings throughout the year and we have had the opportunity to hear from Jen about the amazing work our staff, both paid and unpaid, have achieved during another challenging year. There have been arrivals, departures and successful promotions over the year giving us all the challenges you might expect.

Currently in post are 12 volunteers either fully trained or almost there, and these are often delivering more than the minimum advice sessions required by the bureau. A successful recruitment campaign for this years cohort has resulted in 6 new volunteers joining us from all over Argyll and Bute. We have new trainees from Oban, Tiree, Helensburgh, Otter Ferry and Dunoon. We would be keen to have volunteers from the Kintyre peninsular and Campbeltown area.

We have successfully recruited into the Help to Claim post and the ASAP post (for veterans). Recruitment into the vacant Pension Wise post is currently paused on Government advice. The Bureau has been extremely busy throughout the year and my thanks go to all staff or their dedication and hard work.

The continuing Staff training programme has been run internally with our own expert advisors sharing their knowledge and experience with sessions tailored to link into the requirements for National Standards Accreditation

There has been a continuing programme of reviewing and updating the Bureau's Policies and Procedures, taking the opportunity to streamline these, going forward it should become much easier for the regular reviews to take place as scheduled.

The Bureau obtained an award of £3800 from the Health & Social Care Partnership at the beginning of the year and we have now commenced Wellbeing Wednesdays. These allow our advisors to attend a healthy lunch once a month, with a lunch voucher if they are unable to attend in person, to strengthen their skills and wellbeing and to support them in their practice.

Additionally we hold an adviser of the month award, nominated by their peers for a 'prize' of a massage or other treatment to the value of £45.

The Bureau is also hosting a quarterly Networking Lunch inviting partner organisations to join us in various locations throughout Argyll and Bute to share good practise.

These initiatives have all been very successful and well received by all our staff, both paid and unpaid, and I congratulate the Bureau Manager on obtaining the funding and using it in such beneficial and innovative ways.

We are very excited about potential new ways of working by sharing spaces and volunteers with the Food Banks and Community Trusts in Argyll and Bute and look forward to growing this business model throughout 2023.

**Elly Bittleston - Chair Staffing Sub Committee**





# Our Advice Adds Up

+99%



Our energy caselist doubled on last year's 22% increase from 2021. to almost 300 cases.

Our Total Client Financial Gain for 2022-23 was £879,561. That means for every pound of investment we received, approx £1.80 was brought back into the local economy.

£0.9 million

^70%

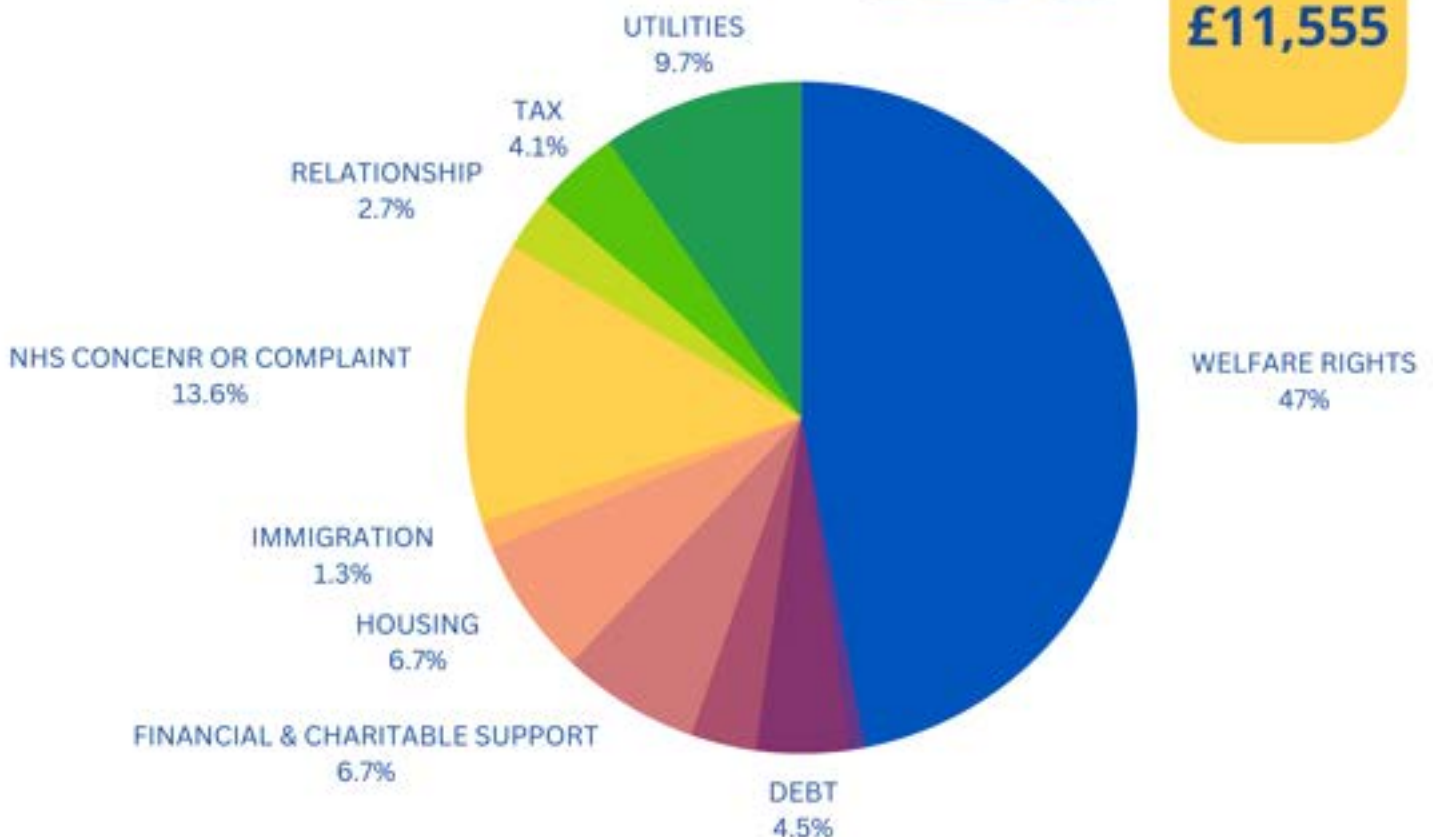
We provided 1845 clients with advice on 100,62 separate occasions an increase of 70% on last year's figures.

£16,318

We have distributed £16,318 in crisis grants to people living in severe poverty across Argyll & Bute.

With support from local windfarms, we've also supported residents in the An Suidhe region to recover almost £12,000 in other benefits they were not aware they were eligible for

£11,555





# Aims and Principles

Argyll and Bute Citizens Advice Bureau is here to offer free, impartial and confidential advice to Argyll and Bute. We deliver support and guidance on a range of topics, giving people the information they need to deal with any situation and improve their lives.

Following the well and widely received publication of our Research paper looking at the lived experiences of those living in the private rental sector, the Bureau built on those strong foundations to further develop our Social Policy Aims.

In addition to our main objective to relieve poverty, sickness and distress we have a duty to responsibly exercise our influence on the development of social policy. To that end, we have developed excellent partnerships with the local authority to taking forward the second phase of our Private Rental Sector research. Additionally, we have embarked on a new area of research for 2022/23 which aims to illuminate the experiences of unpaid carers living in Argyll & Bute facing the impacts of the cost of living crisis.

Citizens Advice Bureau are uniquely placed within communities to not only provide quality assured, regulated advice but to offer insight at granular levels to promote the inclusive wellbeing of the communities we serve. The opportunity to support community wealth building as a result through policy development, client financial gain and opportunities for individual development/volunteering and we hope that the examples we have published to date continue to underpin the options across the region in years to come.





# Helping record numbers with the cost of living

Welfare Rights is central to the work of the Bureau. This accounts for around half of our overall caseload and approx 60% of the client financial gain generated by the Bureau. While the vast majority of our work over 2022/23 looked to increase household incomes as a response to the fast negative impacts of the cost of living crisis, we did find that for many clients there was no wriggle room in their budgets and no further eligibility for state benefits. This meant that the discretionary funding we had available as a result of successful partnerships with Energy Action Scotland, Arnold Clark Community Fund and An Suidhe windfarm facilitated by Foundation Scotland was even more of a lifeline to those living in cold homes as a consequence of fuel poverty.

In addition to this, the work of our welfare rights specialist allowed us to support approximately 40% of welfare clients to achieve positive results through appeal work and representation support at tribunals. This work was hampered however towards the year end due to wider DWP timescales which delay hearings and decisions for many clients, it also impacts ongoing work as large caseloads restrict our ability to take on new clients. This being said we have very positive local partnerships with stakeholders across Argyll & Bute, we work closely with colleagues in local Job Centres and the local delivery teams from Social Security Scotland as well as providing local accomodation for their appointed advocacy provider Voicability.

The transfer of disability benefits from DWP Personal Independence Payment or PIP to the Scottish Adult Disability Payment has been well documented in the press nationally, and the picture is similar with clients being support to complete transfers and new claims facing lengthy delays. However the key message here is that those who are supported to navigate either system by trained and accredited welfare rights advisers stand to achieve significantly better outcomes than those who don't.

159 better off calculations



143 had their incomes increased

75 people supported with



reconsiderations and appeals

48 backdated benefits awarded



and 95 new benefit awards



# Volunteer Led

Argyll & Bute Citizens Advice Bureau is a registered charity, wholly reliant on donations and funds from local and national government sources. We are equally as reliant on our volunteers who give up their time each week to undertake training, research and development to advise and support their local communities and wider across Argyll.

The estimated social value of volunteering with Argyll & Bute Citizens Advice Bureau is:

**£110,400**  
from +6000 hours  
with  
25 volunteers

We were delighted to have been awarded a grant through the Health & Social Care Partnership to deliver an adviser wellbeing initiative. Supporting our volunteers advisers to support others is important in maintaining a sustainable service for the communities we serve. We hold monthly lunches, quarterly networking events and advisers nominate their peers for a spa treatment!

The Bureau has a number of areas that individuals may volunteer in, administration, communications, advising, and governance.

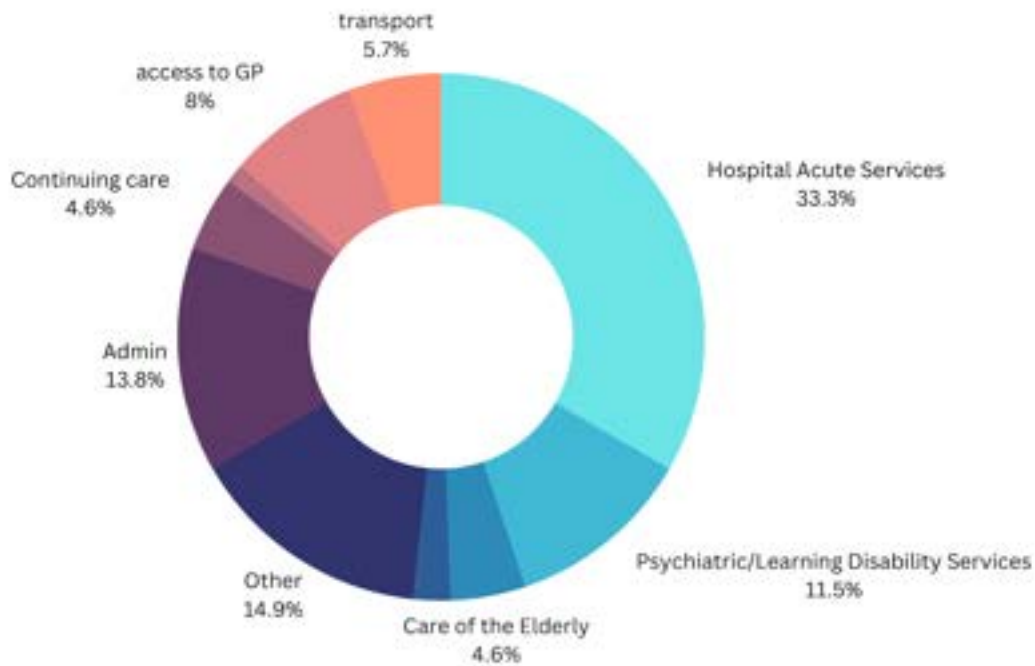
Giving your time and skills is a most rewarding way to improve the lives of people living in your community. It's a great way to continue using the skills you used while working, to learn new ones, make friends and be part of an enthusiastic supportive team.

We also embarked on an exciting opportunity with Tìree Community Development Trust, and are working to train two of their team as CAB advisers - extending access to services for Tìrisdich.

For more info on our opportunities to volunteer visit  
[www.abcab.org.uk/volunteer](http://www.abcab.org.uk/volunteer)



# Patient Advice and Support Service



Argyll & Bute CAB is delighted to have signed an agreement with CAS and NHS Scotland to continue providing the statutory Patient Advice & Support Service.

This work provides a vital service to people across the region in accessing information and empowering them to act and effect change to improve outcomes for existing and future patient services.

The impact of living in Scotland's second biggest local authority area, having to travel outwith the Health board area for treatment is not lost on our adviser Bernie who frequently supports patients to obtain suitable treatment and challenge decisions about their care.

A large amount of our work in this area is in supporting our clients to resolve issues, occasionally this has to happen with input from the Scottish Public Services Ombudsman (SPSO) and we have some very positive results through providing time for people to discuss their experiences and raise issues in line with the legislation, which for some can be a daunting prospect initially.



**Patient Advice & Support Service**

Use your rights  
Know your responsibilities  
Share your experience  
Make a difference



Our Armed Services Advice project has continued to support veterans and their families through the last year, while Poppy Scotland have reviewed provision of support. This work is vital in local settings and we have supported 39 clients within this project over 2022-23 achieving just short of £10,000 in client financial gain.

We are currently exploring partnership opportunities for future development of veteran support with our new Regional Service Officer Phil. As a veteran himself he is well placed to support those with a service history in one of the armed forces.



**Armed Services Advice Project**



Our Challenge Poverty project exists to support vulnerable rural households reduce their energy costs, maximise their income, co-ordinate with partners in related fields such as Home Energy Scotland, ALI Energy and submit applications for support to the Scottish Government's Home Heating Support fund.

Funding from Energy Action Scotland's William Grant Foundation has facilitated a gear change in energy advice for the Bureau.

Our Energy Advice Specialist Libby is City & Guilds certified to provide energy efficiency advice and has helped to increase our capacity to support clients experiencing energy issues, billing problems and escalate complaints to the industry ombudsman. In addition to one-to-one advice sessions, Libby can also provide group information sessions. To arrange a session contact the Bureau.





## Housing Debt Advice Project

2022/23 saw a slight reduction in the numbers of clients to 88 and with this a similar reduction in levels of debt and numbers of clients presenting to the Bureau where their annual household income was below £15,000.

Our Housing Debt service is designed to support clients to avoid loss of their home by helping them to address housing arrears, and debts that may affect their ability to remain in their home. This is in part attributable to the measures put in place by the Scottish Government in placing a moratorium on evictions for much of the year and into 2023/24.

Just over a quarter of the debts addressed were for council tax arrears with £140,769 distributed across our clients.

We have had positive conversations with partners on the best way to reduce this liability and share CAS principles behind the drivers for council tax debt and how to reduce harmful impacts of aggressive debt recovery

[https://www.cas.org.uk/system/files/22011\\_smr\\_cas\\_council\\_tax\\_research\\_final\\_report\\_090223\\_0.pdf](https://www.cas.org.uk/system/files/22011_smr_cas_council_tax_research_final_report_090223_0.pdf)

**2022/23**

88 clients

**2021/22**

93 clients

### % of clients with annual income Below £15,000

24%

29%

### Number of Debts

1 - 7%

2-3 debts- 9%

4-6 debts - 16%

7-12 debts - 10%

>12 debts - 6%

1 - 11%

2-3 debts- 13%

4-6 debts - 13%

7-12 debts - 12%

>12 debts - 5%

### Level of Debt

>£100,001- 0

£50,001- £100k-0

£30,001- £50k-2%

£15,001- £30k-15%

£10,001- £15k-13%

£5,001- £10k-13%

£1,500 - £5k- 6%

<£1,500 - 2%

TOTAL - £539,040

>£100,001- 0%

£50,001- £100k-1%

£30,001- £50k-5%

£15,001- £30k- 11%

£10,001- £15k-11%

£5,001- £10k-15%

£1,500 - £5k-7.5%

<£1,500 - 10%

TOTAL - £713,936



# Finance Report

Income	2021/22	2022/23
Donations	585	893
Unrestricted Funds	53,925	191,918
Restricted Funds	339,002	292,159
<b>TOTAL</b>	<b>392,927</b>	<b>484,077</b>

<b>EXPENDITURE</b>		
Charitable Activities	389,363	429,443
<b>TOTAL</b>	<b>389,363</b>	<b>429,443</b>
Net Income resources before transfers	3,564	54,634
Balance brought forward	180,365	183,929
Balance carried forward	183,929	238,563

The financial standing of the Bureau has been stable for the last five years and the Board has consolidated the positive work of the Bureau through its development of the 3 year Business Plan, that has incorporated the Financial Plan, Income Generation Strategy and Development plan.

The identification of alternative and existing sources of funding has been central to the development work under taken as the organisation moves forward in responding to the changing needs of the communities across Argyll & Bute.

**The Bureau is grateful to the following funders:**

Argyll & Bute Council   The Robertson Trust  
Scottish Legal Aid Board   Citizens Advice Scotland  
Poppy Scotland   NHS Highland  
Scottish Government   Energy Action Scotland  
Foundation Scotland and An Suidhe Windfarm



# Our Staff and Board, April 2022 - March 2023

## BOARD MEMBERS

ERNEST BROWN, CHAIR  
IAIN RITCHIE  
ELLY BITTLESTON  
STEWART (DAVID) DAVIDSON  
REV DAVID CARRUTHERS  
DANIEL O'CONNOR  
GEORGE WADDELL  
GORDON PORTER (resigned Jan 2023)  
PAUL WHITLOCK

## STAFF TEAM

JEN BROADHURST, MANAGER  
ISHBEL MacDONALD, DEV WORKER  
RONALD BADGER, DEV WORKER  
GREGG GILLAN, DEBT ADVISER  
MICHELLE CURRAN, DEBT COORDINATOR  
SANDRA STANILAND, ASAP RSO/GEN ADVISER  
CLAUDIA ALBRECHT, PENSIONWISE GUIDE  
BERNIE CUNNINGHAM, PASS ADVISER  
LIBBY DOBBIE, ENERGY ADVISER  
LIZZIE MACVEAN, ADMIN ASSISTANT  
LISA ROSS, ADMIN ASSISTANT  
LESLEY SWEETMAN, SOCIAL POLICY COORDINATOR  
SARAH NIXON, WELFARE RIGHTS ADVISER  
PHIL NIXON, ASAP RSO

## VOLUNTEERS

HELEN KESSELL, LIZZIE MACVEAN, ANDY GRANT, PETER CARROLL,  
STEWART DAVIDSON, MARTIN EDWARDS, NINA GRAHAM,  
VICKI COLLETTA, LIZ CASSIDY, JACKIE INCH, GERALDINE McDEVITT, LYNN  
THOMSON, SUSAN MORRISEY.

*Thank You*