

Turriff & District Citizens Advice Bureau

Annual Report 2018-19



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- Who are we
- Chair's Report
- Fundraising Activities
- Volunteer's View
- Treasurer's Report
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In 2018-19 the bureau dealt with 3901 issues

Benefits	1929
Consumer	68
Debt	725
Discrimination	9
Education	10
Employment	166
Finance & Charitable Support	174
Health & Community Care	65
Housing	159
Immigration	22
Legal	154
NHS Concerns or complaints	11
Relationships	103
Tax	171
Travel & Transport	48
Utilities & Communications	87

The twin aims of the Scottish CAB service are:

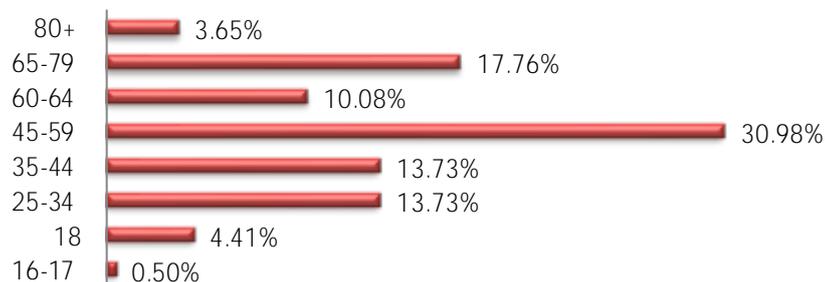
- ◆ To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their needs effectively.

And equally

- ◆ To exercise a responsible influence on the development of social policies and services, both locally and nationally.

The CAB Service is independent and provides free confidential and impartial advice to everybody regardless of age, disability, gender, race, religion and belief and sexual orientation.

Age range of our clients



Who are we

Turriff & District Citizens Advice Bureau covers the entire north west of Aberdeenshire from Portsoy over to Rosehearty, down to Oldmeldrum and over to Rhynie.

Our origins were in a community-led group which established Turriff Resource, Advice and Information Centre (TRAICE) in 1990. Prior to that, those who required independent advice would have to travel 35 miles to Aberdeen.

TRAICE (later Turriff Advice Centre) re-

cruited 8 volunteers and a manager and trained and supported them as an affiliate organization of Scottish Association of Citizens Advice Bureaux. The Centre offered generalist advice on a wide range of subject and hosted weekly DWP clinics so that local people could get face-to-face help with their benefit issues. If the problem could not be solved by DWP at the clinic, the volunteers assisted with reviews and appeals. Client numbers increased rapidly!

The service went from strength to strength, always retaining the interests of the community at its heart, until it became clear that we had the demand and the capability to become a Citizens Advice Bureau instead of an independent advice service.

In July 2010 we became a full member of Citizens Advice Scotland and became a Scottish Charitable Incorporated Organisation (SCIO) in 2012.

In 2018-19 we created over £906,000 in financial gains for our clients. This is money into the pockets of our clients and money into our local communities.

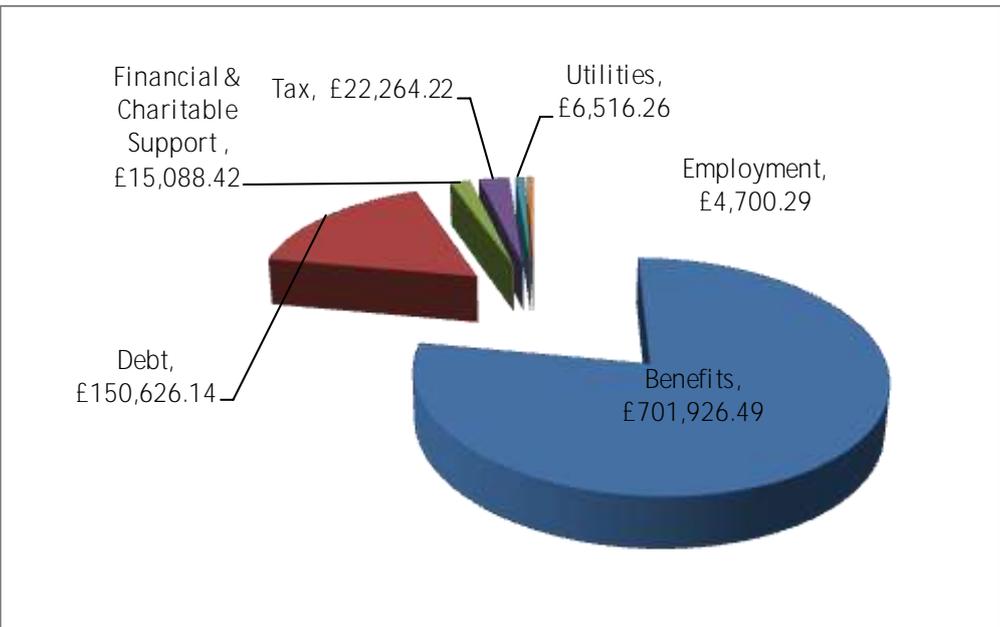
The chart below shows the top 6 Client Financial Gain to topics

Paid Staff

- Claire Christie
- Victoria Gardiner
- Shona Fraser
- Gwen Shand
- Eileen McIntosh
- Carole Munro
- Mo Thomson
- Tracy O'Neill

Volunteer Staff

- Fiona Cameron
- Nicola Watson
- Tom Robertson
- Sarah Scott
- Sheena Conn
- Alan Payne
- Donald Cameron
- Brian Garrett
- Marilyn Lyall
- Arlene Sleight



We saw 795 clients and were in contact with them 2738 times in 2018-19



Chair's Report

The last year has been an extremely difficult, stressful and on many occasions frustrating time in relation to funding.

With the completion of the 3 year European Social Funding [ESF] project in December 2018 and with no possibility of renewed funding on this scale, the Board took a calculated decision to retain highly experienced and qualified staff. The situation was made even more difficult as we were still due income from the project [about £40K] at the end of March 2019.

The Board took the decision to fund these crucial staff posts from reserves and contract extensions were issued on this basis.

Claire, our manager, has been very active in seeking and securing funding from sources out with local Government and this funding in combination with our reserves has allowed us to retain and fund all paid staff this year.

On the other side we have seen an increase in demand for our services – this

emphasizes the absolute necessity for the work we do for the community in our area – NORTH WEST ABERDEENSHIRE.

There is a general misconception that Aberdeenshire as a whole is very prosperous due to the Oil and Gas Industries, in addition to the traditional Fishing and Farming ones. The area we serve when compared to the UK, Scottish and Mid-South Aberdeenshire areas has the lowest average household income, a higher unemployment rate and higher child poverty numbers.

Citizens Advice Bureaux and indeed Citizens Advice Scotland face multiple challenges going forward now – I do realise we are not alone and that all charities are in the same position.

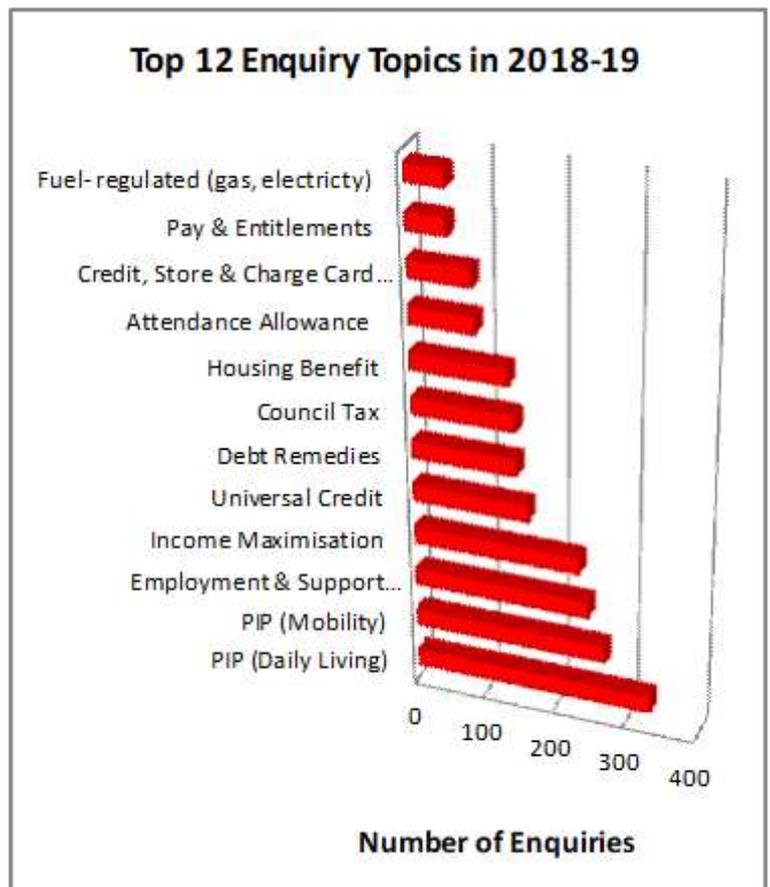
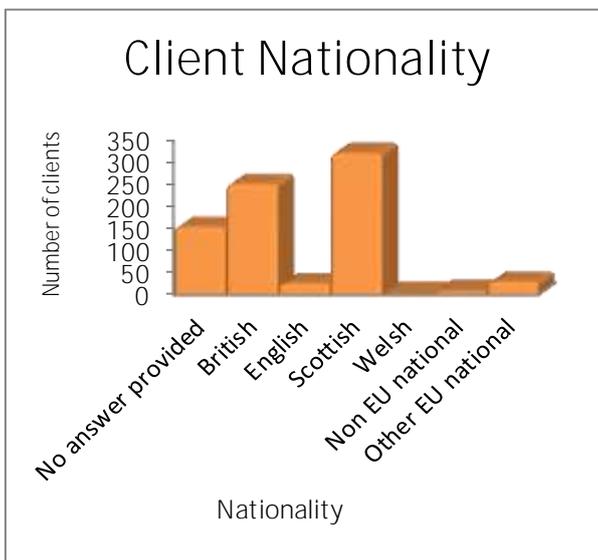
With the Scottish Government commitment to the new Social Security Scotland and Consumer Scotland agencies we face challenges on 3 fronts – possible reduction in funding, possible reduction in client numbers and the loss of experienced and highly qualified staff.

Another challenge we are now facing is that core funding is being competitively tendered by Councils meaning we will, in some cases, be competing directly with partner organisations with whom we have traditionally worked alongside.

We are adapting to the new market place – as unfortunately that is what it is now for advice services such as ours – and have formed a consortium with the other 3 Aberdeenshire Bureaux. This will enable us to remain independent in our local area yet able to offer an unmatched all round advice service covering the whole of Aberdeenshire.

With our passion for the work we do, carried out by our experienced and dedicated staff and volunteers and the belief and knowledge that we help so many in our community we will continue to do all we can to serve the most vulnerable and deserving in our society.

Donald S Cameron
Chair of the Board of Trustees



Fundraising Activities

Every Citizens Advice Bureau in Scotland is an independent, local charity responsible for creating its own funds and running costs.



In 2018-19 the bureau raised £2690 through donations.

We raised over £860 from our coffee morning helped by Royal British Legion.

We raised £765 from our Facebook auction with auction lots kindly donated by clients, staff and volunteers of the bureau.

We also raised £535 via donations from grateful clients.

This money goes towards the running costs of the bureau and ensures no vol-

unteer staff member is out of pocket whilst volunteering with the bureau.

Thank you!



In 2018—19 advisers dealt with 712 disability benefit enquiries (DLA and PIP). We helped create £227,900 in client financial gain for these DLA and PIP claimants.

A Volunteer's View

From the first day I entered the office I was made to feel welcome. My lack of work experience and my own personal issues were never viewed as the barriers I thought they would be, quite the opposite. It sounds quite cheesy, but the place really does radiate empathy at its core. From the get go I was never judged or looked down upon, instead I was welcomed and given opportunities to develop key skills – practical, social, research, for example.

Almost instantly, I felt part of something very important – for me, and our community.

My favourite thing about volunteering isn't what it has done for me, however, it truly is the fact that we help change lives. We see clients come to us at their lowest ebb – wrought with debt,

suffering a bereavement, confused about their rights, with nowhere to turn. Being a small part of helping people get out of that hole is truly a privilege, and nothing feels better than seeing the change in a client from our first interaction to our final one.

The training offered by CAB is second-to-none. From one-to-one development sessions, group training sessions, online training modules covering a wide array of topics such as intricacies of the welfare system, to the opportunity to shadow qualified advisers while they advise clients. The whole process is set up for you to succeed. Trainees are fully immersed in the work from the start.

The impact of the work that CAB do for the community

cannot be understated, for many we are their only lifeline. Every day my belief in the work we do is reinforced. Perhaps the only negative thing is that we aren't able to help as many people as we would like due to a lack of funding and volunteers.

I would be remiss to not mention perhaps the best part of being a volunteer here – the volunteers and staff. The bureau is filled by the most amazing, diverse bunch of people. We all come from such different backgrounds, but what unites us is a desire to do to help others and empower the people of our community.

**Sarah Scott,
Volunteer Adviser**

**Our
volunteers
donated 4508
hours to the
bureau**

**in 2018-19
This equates
to a monetary
contribution
of £64,509.**

***Thank you
so much!***

Treasurer's Report

This report covers the period 1st April 2018 to the 31st March 2019.

During this period the Bureau was successful in securing core funding from Aberdeenshire Council in addition to the last year of the European Social Funding [ESF] project. Additional funding came from the Robertson Trust, Welfare Reform, PASS, Pension Wise and Citizens Advice Scotland.

Funding is vital to cover our overheads comprising office rental and running costs, core and specialist staff salaries and ongoing training and support for staff and volunteers.

At the start of the financial year, 1st April

2018 we had total funds available of £115,034. At the end of the financial year 31st March 2019 our total funds available stood at £81,045.

The reduction in our total funds was due to the decision to fund staff salaries from reserves towards the end of 2018 as the ESF project was due to finish at the end of December 2018.

To compound matters the bureau had about £40,000 due from Aberdeenshire Council as final payment for the ESF project and this amount was still unpaid at the year end 31st March 2019.

The Board and manager have continuously monitored the Bureau's accounts

and budget to ensure that the highly qualified and experienced staff could be retained whilst not placing the Bureau in a compromising financial position.

Going forward all avenues are being explored to secure funding that is not totally dependent on a single source.

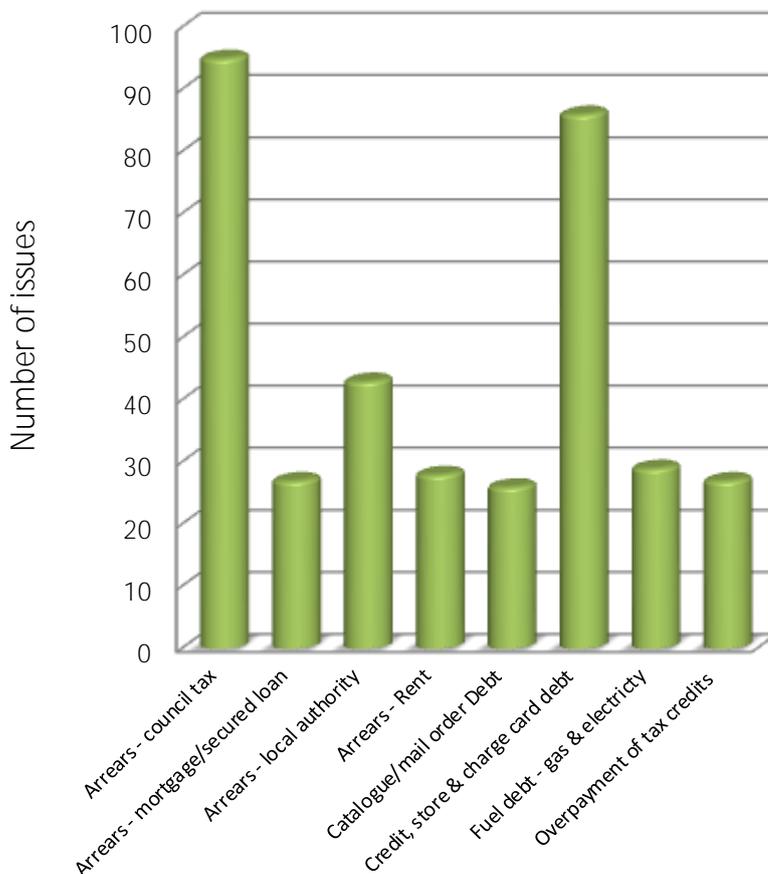
The Board is grateful for the financial support it receives from all of our funders.

Donald S Cameron
Acting Treasurer of the Board of Trustees



42% of clients who responded stated that they have a disability and nearly 38% stated that they have a health condition that limits them day to day.

Top 8 Debt Issues in 2018-19



Manager's Report

I was privileged to join the Turriff & District Citizens Advice Bureau in September 2018 as Bureau Manager. I was previously in post at Skye & Lochalsh CAB and was keen to rejoin the network after four years where I worked at Highland and then Aberdeenshire Council. It is an honour to be back in bureau and to lead a dedicated team of staff and volunteers whilst we continue to develop and improve the excellent service we provide to the local communities of North West Aberdeenshire.

It has been a year of significant change for our service and the people we help. Tough economic times mean our advice work – and how we work with partners to deliver this – is more important than

ever. The challenge facing us is how to deliver more for less. Throughout this report you will see evidence of the advice and support we provide in North West Aberdeenshire and a snapshot of the range and diversity of clients we support

Our European Social Fund (ESF) project funding came to an end in March 2019 and we have been actively looking for other funding streams to continue our Outreach and Home Visit advice provision.

We started our first 'drop in' advice session in February to try and reduce waiting times for appointments and reduce the number of 'no shows'. The

drop in option has proved very successful and we aim to add additional sessions in the coming year.

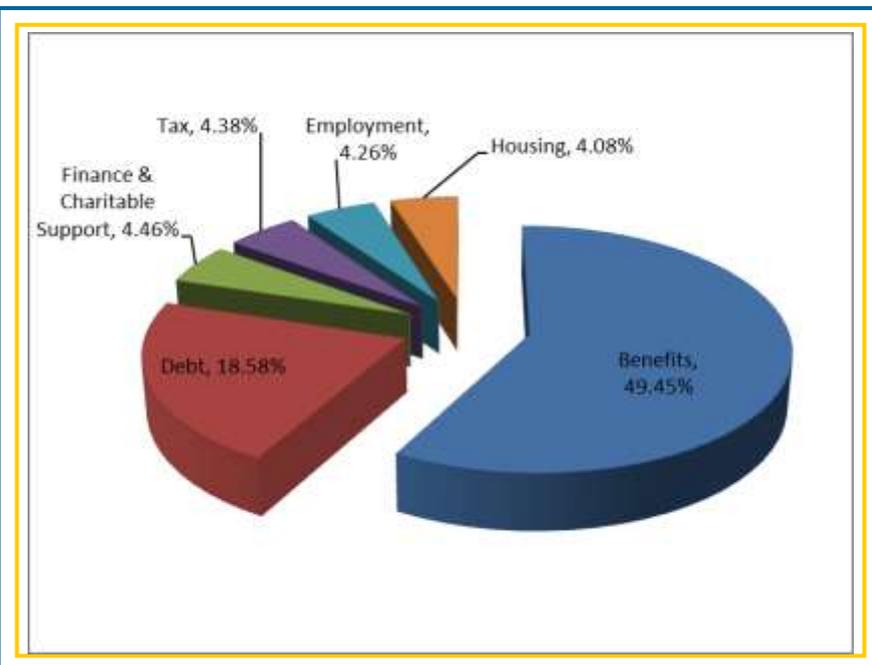
As an independent charity, the bureau remains hugely grateful to everyone who continues to provide financial support to help us deliver our much needed services to our local communities.

I would to extend an immense thank you to our staff, volunteers and trustees whose hard work and commitment means that we can continue to change lives.

Claire Christie
Bureau Manager



Top 6 Advice Topics in 2018-19



17% of clients who responded are retired and nearly 18% are unable to work due to ill health or disability



Adviser Training Programme and continuous development

Advisers go through a rigorous training programme to ensure they are;

- Working within the principles, policies and procedures of the Service
- Gaining and applying understanding of the main problems presented by clients
- Reaching and maintaining the competences, and the associated knowledge, skills and attitudes, for the role

The **Adviser Training Programme** is split into 4 stages

Stage 1 Induction, to learn the aims & principles of the service, the work of the bureau, interview skills, equalities issues, and how to use the CAB information system.

Stage 2 Shadowing, where the trainee introduced to the advice subject areas and practical advice skills by working through training materials and taught sessions, and by shadowing experienced advisers.

Stage 3 Supported Interviewing, when trainees are leading interviews while supervised by their mentor and observed with their progress recorded.

Stage 4 Solo Practice, continuing with training materials and sessions whilst also leading interviews on your own. Case records are checked until the trainee becomes a competent as a generalist adviser.

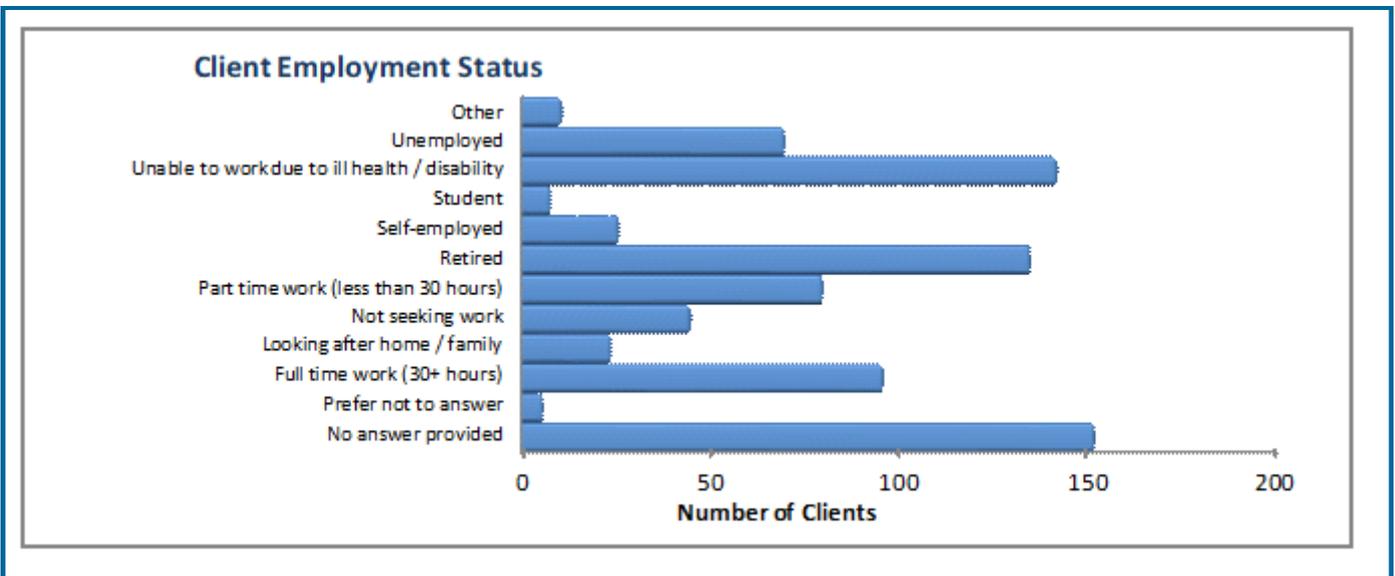
Ongoing Adviser Development

Advisers are expected to complete no less than 35 hours ongoing training each year. As well as refresher training when any of the training modules is updated

and monthly in-house training sessions, advisers attend courses held by Citizens Advice Scotland as well as outside agencies such as Shelter and CPAG Scotland.

Training courses in 2018-19 included

- Diagnosing Employment Issues
- Universal Credit - Full Service
- Social Security Scotland
- Financial Health Checks
- CASTLE case recording
- Minimising the risk of Data Breach
- Benefits Booster
- Mandatory Reconsiderations
- EU Settlement Scheme
- Energy Awareness
- Outlook refresher
- Case Checking updates
- UC: Help to Claim Project
- Child Protection
- Literacy Awareness
- UC: Help to Claim
- Housing First Scotland
- Employment Law Update
- Big Energy Week
- Food parcel referrals



The Bureau volunteer roles can meet almost any expertise or interest with roles including:

Adviser

Volunteer advisers interview clients and let them explain their problems. They then help individuals clarify issues by exploring the problem and asking questions. Advisers will consult AdviserNet, a comprehensive online information system, before explaining the available options to the client. The client is then encouraged to decide what to do.

Advisers are trained to check that clients are receiving all social security benefits to which they are entitled and can also assist with filling in complex forms. Advisers can speak to or write to other agencies on a client's behalf, if appropriate. All advisers make a detailed record of each client's enquiry for quality assurance purposes and so further help can be offered if they return to the bureau again.



Board of Trustees

Board members are local people with an interest and/or expertise in voluntary management issues. The Board of Trustees meet regularly and are legally responsible for the effective running of the CAB. The Board meetings will consider a report from the manager on operational matters such as volunteer recruitment and training and enquiries dealt with. The treasurer will present financial details so that the Board can monitor the budget and make decisions regarding fundraising or service developments. The Board must help ensure that the Bureau is widely known in the community and the diversity of the local population is reflected in the Bureau's volunteer and client base. The Board of Trustees plays a central part in the quality assurance process. Being a volunteer committee of management member is therefore a varied and important role within the service.



Reception

Reception volunteers are the welcoming face of the Bureau. They meet and greet clients and their representatives and they ensure clients are made aware of the advice process. They ensure that client's details are recorded within our case recording system and basic enquiry details are available for the adviser. Reception volunteers deal with incoming calls and make appointments for clients. Reception volunteers also handle incoming and outgoing mail.



Marketing and Fundraising

Many bureaux involve volunteers in community events and activities designed to raise awareness of the CAB's work and/or encourage donations or in kind support for the local bureau.



Time for Volunteering

Volunteers are invited to undertake an agreed, set number of hours per week (often around 4-6 hours per week), normally on regular days of the week. The CAB will try and be flexible, but a regular pledge of time from volunteers enables better planning of activities and services.

When considering how much time to offer, also consider that there may be regular meetings of volunteers or the bureau team, training sessions, helping out with administration and time for reading updates and information resources.

The bureau will monitor your involvement to ensure your tasks are not overwhelming in time or complexity. You will also have the opportunity to discuss any concerns, issues or ideas with the bureau manager or session supervisor.

If you would like more information on volunteering with the bureau please phone, drop in or email to request an application form.

Full accounts are available on request

		Turriff & District Citizens Advice Bureau SCIO						SC007159
		Receipts and payments accounts						
		For the period from	Period start date			to	Period end date	
Day	Month		Year	Day	Month		Year	
	01	April	2018		31	March	2019	
Section A Statement of receipts and payments								
	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total funds current period	Total funds last period		
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	
A1 Receipts								
Donations	2,499				2,499	4,471		
Legacies					-	-		
Grants		156,880			156,880	219,444		
Receipts from fundraising activities					-	-		
Gross trading receipts					-	-		
Income from investments other than land and buildings					-	-		
Rents from land & buildings					-	-		
Gross receipts from other charitable activities	191				191	930		
					-	-		
A1 Sub total	2,690	156,880	-	-	159,570	224,844		
A2 Receipts from asset & investment sales								
Proceeds from sale of fixed assets					-	-		
Proceeds from sale of investments					-	-		
A2 Sub total	-	-	-	-	-	-		
Total receipts	2,690	156,880	-	-	159,570	224,844		
A3 Payments								
Expenses for fundraising activities					-	-		
Gross trading payments		193,558			193,558	191,762		
Investment management costs					-	-		
Payments relating directly to charitable activities					-	-		
Grants and donations					-	-		
Governance costs:					-	-		
Audit / independent examination					-	-		
Preparation of annual accounts					-	-		
Legal costs					-	-		
Other					-	-		
					-	-		
A3 Sub total	-	193,558	-	-	193,558	191,762		
A4 Payments relating to asset and investment movements								
Purchases of fixed assets					-	1,774		
Purchase of investments					-	-		
A4 Sub total	-	-	-	-	-	1,774		
Total payments	-	193,558	-	-	193,558	193,536		
Net receipts / (payments)	2,690	(36,679)	-	-	(33,988)	31,309		
A5 Transfers to / (from) funds								
					-	-		
Surplus / (deficit) for year	2,690	(36,679)	-	-	(33,988)	31,309		



Full accounts are available on request

Turriff & District Citizens Advice Bureau SCIO

SC007159

Section B Statement of balances

Categories	Details	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total current period	Total last period
		to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
B1 Cash funds	Cash and bank balances at start of year	9,956	105,078			115,034	83,725
	Surplus / (deficit) shown on receipts and payments account	2,690	(36,679)			(33,988)	31,309
						-	
						-	
	Cash and bank balances at end of year	12,646	68,399	-	-	81,046	115,034
	(Agree balances with receipts and payments account(s))						0

B2 Investments	Details	Fund to which asset belongs	Market valuation	Last year
			to nearest £	to nearest £
		Total	-	-

B3 Other assets	Details	Fund to which asset belongs	Cost (if available)	Current value (if available)	Last year
			to nearest £	to nearest £	to nearest £
	Furniture and Fixtures				
	Office Equipment	Aberdeenshire Core -			1,148
	Office Equipment	Other			625
		Total	-	-	1,774

B4 Liabilities	Details	Fund to which liability relates	Amount due	Last year
			to nearest £	to nearest £
		Total	-	-

B5 Contingent liabilities	Details	Fund to which liability relates	Amount due (estimate)	Last year
			to nearest £	to nearest £
		Total	-	-

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval

Full accounts are available on request

APPENDIX 1

OSCr Trustees' Annual Report for the period							
Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	01	April	2018	To	31	March	2019

Office of the Scottish Charity Regulator

Reference and administration details

Charity name	Turriff and District Citizens Advice Bureau SCIO
Other names charity is known by	
Registered charity number	SC007159
Charity's principal address	Masonic Building Gladstone Terrace TURRIFF Postcode AB53 4AT

Names of the charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Morag Fraser	Chairperson	Resigned May 2018	
2	Kate Birch	Chairperson	May 2018 – Jan 2019	
3	Donald Cameron	Chairperson	From Jan 2019	
4	Rose Logan	Honorary Treasurer	Resigned Jan 2019	
5	Donald Cameron	Secretary	Resigned Jan 2019	
6	Morag Fraser	Secretary	From Feb 2019	
7	Kate Birch	Board Member	Resigned May 2018	
8	Kate Birch	Board Member	From Jan 2019	
9	Morag Fraser	Board Member	Oct 2018 – Feb 2019	
10	Tom Robertson	Board Member		
11	Brian Garrett	Board Member		
12	Alexander McAskill	Board Member		
13	Callum Slessor	Board Member	To September 2018	
14				
15				
16				
17				
18				
19				
20				

Thank you to our funders



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



Thank you to all the stakeholders and individuals who have supported and donated to the bureau in 2018-19



Turriff & District Citizens Advice Bureau SCIO

Masonic Lodge, Gladstone Terrace

Turriff, Aberdeenshire, AB53 4AT

Tel: 01888 562495

Email: adviser@turrifcab.casonline.org.uk

Website: www.turrifcab.org.uk

Opening Hours :

Monday 9:30—12:15 12:45—3:30 , advice by appointment only

Tuesday 9:30—12:15 12:45—3:30 , advice by appointment only

Wednesday 09:30—12:15, Drop in advice session

Thursday 9:30—12:15 12:45—3:30 , advice by appointment only

Friday 09:30 –12:15, advice by appointment only

Accountants Acumen Accountants and Advisors Limited, Bankhead Drive, City South Office Park, Portlethen, Aberdeen, AB12 4XX

Payroll Aberdeenshire Voluntary Action, 57 Station Road, Ellon, Aberdeenshire AB41 9AR

Bank Bank of Scotland, 15 High Street, Turriff, Aberdeenshire, AB53 4ED



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www.twitter.com/turrifcab

