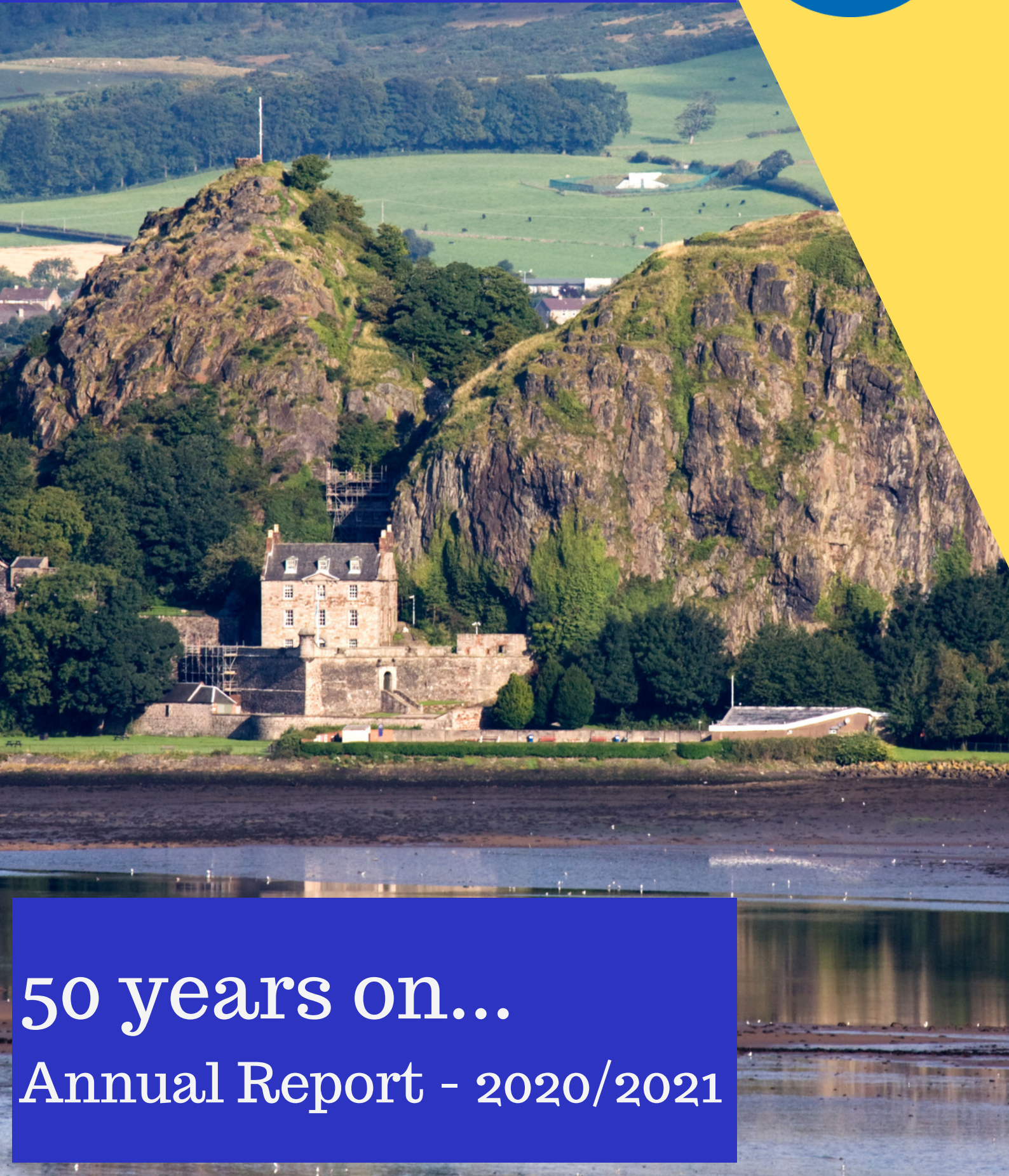


The Changing Face of the CAB

citizens
advice
bureau



50 years on...
Annual Report - 2020/2021

Chairperson Report

As Chairperson of the Board of Trustees of West Dunbartonshire Citizens Advice Bureau, I am pleased to be presenting this report covering the period April 2020 – March 2021, particularly as it is the year in which the CAB service in this area celebrates its 50th anniversary.

It is an extraordinary achievement that an idea shared by a group of people - coming together in the belief that collectively they could help others - has endured for five decades. So many of those original founder members gave so much of their time over so many years and laid the foundations for the CAB service we have today.

The service we offer is a vital one for many people in West Dunbartonshire. In the current economic climate, our communities will continue to face uncertainty in relation to their income, employment status and their housing status. I am proud that there is one certainty for our communities and that is that they can be sure the CAB staff and volunteers will be available delivering the advice, the information and the representation to enable individuals to resolve their problems or issues.

We are still wrestling with the constraints and upheaval of the lockdown restrictions and are, like many organisations, playing catch-up. This is our second AGM in 2021, the previous AGM in March 2021 covered the period April 2019 - March 2020. When we held our last AGM, we assumed that we would be in a position this autumn to have a far clearer idea of what the future looks like. Regrettably, matters haven't progressed quite as had anticipated.

During these difficult times I have been pleased to work with my fellow Trustees as we set about putting the Bureau in a strong position to deal with the challenges that so many organisations in the voluntary sector and public sector will face in the years to come. Our Staffing Sub-committee, Finance Sub-committee, Governance Sub-committee and our Strategic Working Group have all worked tirelessly behind the scenes to ensure we have a robust, adaptable, flexible and, most importantly, pragmatic organisation as we move forward.

I want to thank my fellow Trustees for their efforts and their support. I would also like to thank our core funders for their continued support, in particular West Dunbartonshire Council and Citizens Advice Scotland. Finally, my thanks to the many people who have contributed to the delivery of an outstanding service:

- the staff who dealt admirably with the many changes to their working environment and who continue to work for the betterment of the people of West Dunbartonshire.
- the volunteers – those experienced volunteers who have returned to the service and the new trainees who will in the future make a significant contribution to our service;
- those volunteers who, after a long break, have opted not to return but whose contribution over the years has been invaluable.

I thank them all for their contribution and their commitment to Citizens Advice Bureau values and I wish them all the best for the future.



Chrone MacDonald.

CEO Report

Throughout the year in review we had a number of false dawns, setting dates when we were sure we would be in a position to take steps towards re-opening our buildings only to discover, either nationally or locally, the spike in the number of infections meant that lockdown was extended and/or the rules tightened.

We took, and continue to take a very cautious approach to the gradual re-opening of the CAB service. As we move out of lockdown and we see restrictions ease we are aiming for a gradual return to face-to-face advice - but the CAB service is no longer simply about drop-in or face-to-face appointments. Over the last 17 months our service delivery has expanded from face-to-face to a far greater use of telephone advice as well as adding video calls and digital services. This has opened the CAB advice service up to a whole new group of clients for whom the traditional drop-in service was not convenient. We are acutely aware of the need to balance our services to ensure that vulnerable clients are not left behind whilst also recognising that during lockdown a large number of local people who had never previously used the CAB service suddenly found more convenient ways of accessing our advice service.

Throughout the autumn and winter months we heard many predictions about future demand. Indeed, in our last Annual Report, we spoke of an anticipated increase in debt enquiries, employment problems and housing issues as well as an upsurge in benefit enquiries. Extension of furlough and other support schemes for employees and employers affected by COVID has, in the opinion of many, delayed the anticipated spikes in demand for advice and assistance. However, we feel that in the coming months we will see enquiries and requests for assistance increase.



JOE Mc Cormack

Against that backdrop our services and our ways of working continue to evolve. During the first, more severe, lockdown we switched almost entirely to telephone and email advice. As the months dragged on we looked at other ways of making ourselves more accessible. We added a LiveChat service and began to offer video appointments. We could see that there were changes in the types of people who were contacting the Bureau. In the early days of lockdown, we could also see that the type of enquiries was changing, but as lockdown has continued and government support schemes have been extended we have gradually seen the breakdown of enquiries return to what we would expect. Nonetheless, we are under no illusions that we will see an increase in Universal Credit, employment, debt and housing enquiries during this next year. To prepare for this likelihood we have increased the amount of training we provide for staff and volunteers, including bringing in organisations like Shelter to allow us to tap into their expertise.

Uncertainty can be a deterrent to trying out new ideas or new ways of working. In our attempt to ensure that we carry on with the good work and the good habits we developed during lockdown, we have set out an ambitious plan as to how we will move forward. At the heart of this plan is: firstly, our desire to ensure that we continue to develop new ways of making our service more accessible to those clients who hadn't used the CAB services prior to lockdown; secondly, to resurrect partnership working across the voluntary and statutory sectors, and, thirdly, to ensure that we have all of the resources we require to maintain, and even increase, current levels of service, in a way which ensures that neither quality nor accessibility nor our values are compromised.



DEBT AND HOUSING ISSUES

Throughout lockdown, landlords and lenders were in a position where they would not or could not act for non-payment. Many individuals who either lost their job or were put on furlough were unable to make payments to lenders or to their landlords. Various interventions by the Scottish and UK Government provided protection for individuals affected by COVID. These protections are gradually being removed as we move out of lockdown. As a result of the removal of this protection we expect landlords and lenders to be prepared to move more swiftly in the event of arrears and non-payment. The Money Advice and Pensions service estimates that the levels of personal indebtedness will continue to increase in the coming years and will not plateau until 2024. In that event we anticipate a great many client approaching the CAB for advice on debt, mortgage arrears and rent arrears and looking for assistance to avoid mortgage repossession and eviction.

BENEFITS

We anticipate that many benefit claimants in West Dunbartonshire will require the assistance of the CAB in the years to come. Firstly, many people who claimed Universal Credit during lockdown will be shocked to discover that they will have £86 per month removed from their Universal Credit payment. Secondly, because of lockdown, UC claimants were not required to look for work or meet any other conditions of claiming the benefit – a “light touch” approach by DWP. This is changing and DWP has announced that they will move to reintroduce sanctions.

In addition to these difficulties there will be some confusion in the benefit system as Social Security Scotland continue to roll out its benefits. People may be required to make a claim at a time when many local offices are still closed and Social Security Scotland staff continue to work from home. We will do all that we can to accommodate benefit claimants in our three town centre offices.

EMPLOYMENT

The long-term impact of lockdown on the economy remains unclear but, in an area where the service sector and hospitality is an important part of the local economy, we anticipate that employment enquiries will increase.

Moving forward

As we move out of lockdown we are committed to improving the services we offer and in particular, utilising what we have learned during lockdown, to continue to enhance our accessibility. We identified six strategic aims.

We will provide multi-channel access to information, advice and representation for the people of West Dunbartonshire

We will work in partnership with the wider third sector and local government to mitigate the impact of changes to social security on the communities, families and individuals of West Dunbartonshire

We will work in partnership with the wider third sector and local government to enhance service provision to those experiencing the long term economic and financial effects of COVID-19 and lockdown

We will take action on the issues faced by the Citizens of West Dunbartonshire

We will build West Dunbartonshire CAB's capacity to meet demand in order to deliver a first-class service to the people of West Dunbartonshire

We will put in place a long-term funding strategy to ensure the sustainability of the CAB service for the people of West Dunbartonshire

Operations Manager Report

2020-21 was a year which no one at West Dunbartonshire Citizens Advice Bureau has ever faced, having both started and ended with us all under a national lockdown. However, whilst the rules which impacted on our day-to-day lives were in a constant state of flux, we are proud to say that the CAB service in this area continued to operate, giving support and guidance to the community through challenging and uncertain times.

How people accessed, and how we delivered our service, was significantly different to any other year in our history. Events outwith our control led to the drop-in service at our offices no longer being possible and, for most of the year, Bureau advisers working from home.

Proof that West Dunbartonshire CAB continues to be a relevant service for our community come through the fact that 68% of those using the service in 2020-21 did so for the first time. We've also seen an increase in both working-age and in-work clients, which highlights the benefits of our extended operating hours and enhanced channels of contact such as through our website, email and Livechat service.

The range of areas we provided advice and assistance with grew as people faced new challenges resulting from the pandemic. Queries about employment rights, the ability to heat homes, holidays and events being cancelled and neighbour and family disputes accounted for a greater amount of our work than in previous years.

With the change in service delivery and broadening of issues addressed, we believe that West Dunbartonshire Citizens Advice Bureau is now better placed to cope with the demands of a changing world and respond to client needs. As an example, in the first quarter of the 2021-22 year we've already provided an additional 320 hours of availability for clients looking to contact us by Livechat, many of whom would have previously struggled to reach us for help.

We're also very glad to be able to report that, as restrictions have eased, a growing number of our volunteer advisers are back providing the service. Added to this, those who have been participating on our Adviser Training Programme are now in a position to get the vital advice-work experience they need to progress. Our hope is to increase our pool of highly-skilled advisers over the next year to allow us to meet the growing demand for our services.



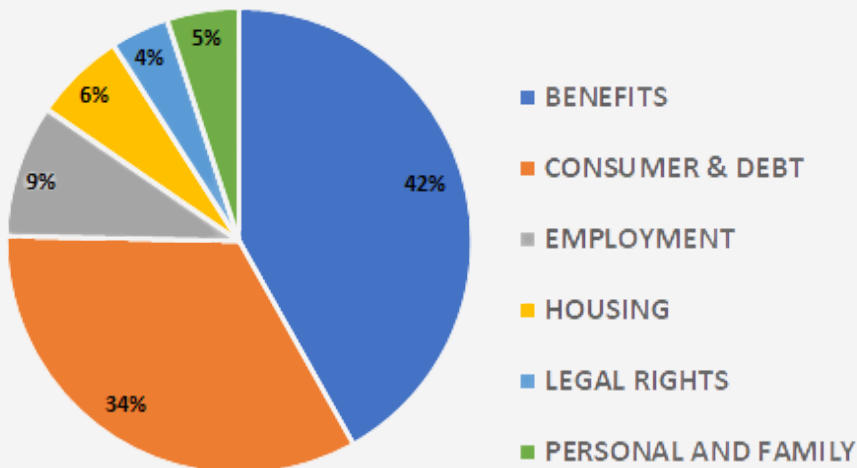
Gareth King

68%
first time
users

8% ↑
16-44 year
olds using
WDCAB

8% ↑
people in
employment
using WDCAB

Annual Statistics

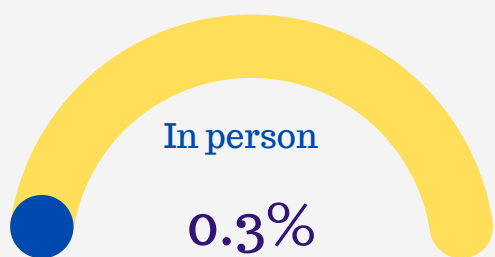


3,500
clients

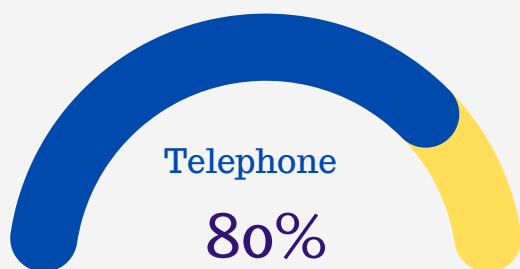
6,500
enquiries

Contact methods

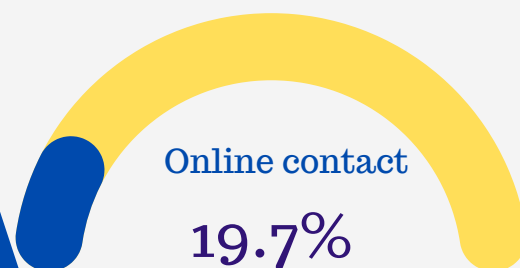
% differences year on year (20/21 (blue) v 19/20 (yellow))



21,000
issues



£906,463
client
financial
gains



£336,305
debt write
offs

The lifeblood of the CAB service

Last year, when lockdown was announced, we were forced to close our offices to the public. We arranged for our staff to work from home but didn't have enough equipment to go round. We had to ask our volunteers to step back. For the first time in fifty years of CAB service in this area, there was no volunteer involvement in frontline service delivery.

The CAB frontline service has always been delivered by local volunteers. In a day and age where time is a precious commodity, it's astonishing that so many volunteers take time from their busy lives to help out. Volunteering anywhere takes time and energy but CAB volunteer advisers give so much more. Our advisers need an understanding of all the social welfare issues – benefits, debt, housing, employment, consumer, family law, neighbour issues, taxes, travel, utilities, immigration, discrimination, health, education– and so many other issues. They need to have good interpersonal skills, IT skills, interview skills. They need to be respectful, resilient and empathetic. They need to be committed to CAB values around confidentiality, being non-judgemental and non-discriminatory. They make a fantastic commitment and their contribution is the lifeblood of the CAB service.

It is only now that we are able to have volunteers return to the Bureau and already we can feel the difference. It is testimony to the commitment of the returning volunteers that throughout the whole lockdown period they continued to participate in training and information sessions to keep up-to-date with developments within the Bureau - as well as wider developments in relation to Covid. As lockdown dragged on it also became apparent that refresher training would be necessary prior to any return to in-office work. Our goal was to ensure that when volunteers returned they would feel confident to carry out their roles and feel competent in all aspects of the service, from adapting to different interview techniques – with new types of service such as email, web enquiries and Livechat - and case recording, through to the complexities of the welfare benefits system.

It says much about our volunteers' commitment that when we were trying to keep them engaged during lockdown, we felt that we were pushing at an open door. They maintained contact and were happy to participate and contribute to meetings. It was obvious that many of them were desperate to return to their roles within the Bureau. It should be stated that some volunteers were happy to train up with a view to working from home (WFH) and we were able to provide the equipment which made that possible.

Further evidence of the commitment of local people wanting to helping others is the perseverance shown by a group of trainees who first volunteered with the Bureau during the early months of 2020, only to have their training repeatedly delayed as we tried to figure out how best to deliver training within the restrictions set down by government. As we grappled with the technical demands of training remotely through videoconferencing, these trainees were patient and continued to engage. It is only in the last few months that they have been able to come into the Bureau to gain some practical in-office experience. These trainees and the more recent volunteers will bring a fresh energy and impetus to the work of the CAB.

Over the years I have talked frequently about the pleasure of working with CAB volunteers – it really is a different type of volunteering which places a great demand on our advisers. Their willingness to help out in the community, year-in, year-out, fills me with admiration for their efforts - never more so than this year, when their desire to return to CAB duties was evident from the very early stages of lockdown.



Financial Statement

Detailed Statement of Financial Activities for the Year Ended 31st March 2021

INCOME AND ENDOWMENTS

Donations and Legacies

Grants	629,260	
Other income	1,000	
TOTAL INCOMING RESOURCES		630,260

EXPENDITURE

Charitable activities

Wages	312,875	
Social security	16,311	
Pensions	11,449	
Energy vouchers	688	
Charges	58	
		341,381

SUPPORT COSTS

Management

Wages	85,849	
Social security	15,672	
Pensions	7,560	
Rent	52,186	
Rates and water	1,439	
Insurance	2,068	
Light and heat	7,907	
Post, stationery, telephone	16,416	
Advertising	1,326	
Sundries	569	
Training and conferences	1,158	
Premises expenses	19,107	
Travel	97	
Repairs and renewals	5,096	
Equipment	20,556	
Subscriptions	5,356	
Professional fees	393	
Bank charges	150	
Computer expenses	4,489	
Improvements to property	220	
Fixtures and fittings	272	
Computer equipment	5,413	
TOTAL		253,317

MANAGEMENT - GOVERNANCE COSTS

Auditors' remuneration	3,360	
Auditors' remuneration for non audit work	1,284	
TOTAL		4,644

TOTAL RESOURCES EXPENDED 599,342

NET INCOME 30,918

CONTACT DETAILS

YOU CAN ACCESS OUR HELP AND SUPPORT
BY USING THE FOLLOWING:

FREEPHONE

0800 484 0136



www.wdcab.co.uk/contact-us