

# WEST DUNBARTONSHIRE CITIZENS ADVICE BUREAU

citizens  
advice  
bureau



## Annual Report

2019/20

# CHAIRPERSON'S REPORT

As Chairperson of the Board of Directors of West Dunbartonshire Citizens Advice Bureau, I am pleased to report that service throughout this year responded well to the demand for advice and information across our area.

Our last AGM took place in September 2019. Regrettably, we were unable to conduct much business that day because, although we had a well-attended meeting our Memorandum and Articles of Association, our constitution, prevented us from taking votes because of the numbers of attendees from different "categories".

We subsequently held an Extraordinary General Meeting in October 2019 to conclude the business of the AGM. We also took a decision at that time that we should conduct a full governance review to ensure no repetition of our problems at the AGM. Although this work was only recently completed, it commenced during the period under review in this report and I am delighted to inform you that after a lot of hard work by members of our Governance Subcommittee we recently received

confirmation that our application to convert from a Company Limited by Guarantee to a Scottish Charitable Incorporated Organisation was approved by the Office of the Scottish Charity Regulator.

Looking back over the 12 months from April 2019 to March 2020 is like visiting a different era, a time barely recognisable following the unwelcome arrival of COVID-19 and our subsequent reorganisation. It is testament to the dedication, skill and creativity of the staff of the Bureau, together with their willingness to adopt a flexible approach to providing our clients with a service that has stood us in good stead during these turbulent times.

We have learned a great deal from our response to Coronavirus, new ways of working, new ways of delivering the service to our clients when face to face advice-giving was suspended. Although this shift to the remote advice-giving greatly limits accessibility, it has accelerated understanding and development of technological solutions in delivering the service such that, when face to face advice

can resume, our service should be much enhanced.

The funding for our work came from a range of partner organisations and I would wish to offer our thanks to all of them. To our main funder West Dunbartonshire Council, we are grateful for the ongoing support. We were also lucky that the national contracts which had commenced in 2018 and 2019 were continued by the Scottish Government and the UK government. That all added to the stability we enjoyed... up until a few weeks before the end of the period under review!

In conclusion I would like to offer my thanks to the Directors of WDCAB, past and present, for the support and assistance I have received. In particular, I would wish to thank my predecessor Anna Hemphill, for all the help she gave in preparing me for the role of Chairperson. Anna has been a champion of the CAB since its inception in the early 1970's and I'm very grateful for the time she spent with me before she stepped down as Chairperson.

Finally, my thanks to all of the people who once again delivered an outstanding service during the period under review - the staff who resolutely work for the betterment of the people of West Dunbartonshire and last, but definitely not least, the volunteers who make such a significant contribution to the WDCAB service. We hope to be welcoming all of you back in 2021.



**IRENE MACDONALD  
CHAIRPERSON**

# CEO REPORT

This is my 24th Annual Report and it is hard to believe another year of service delivery is complete. I often look back over previous Annual Reports and I'm surprised (and a wee bit embarrassed) at the number of times I have said "it has been a busy and challenging year". But I can honestly say that these are very challenging times and as I write this, I feel we are not yet at the end of that journey.

In the midst of all the upheaval we've endured since March 2020 – the pandemic, the lockdown, the numerous false dawns, the uncertainty – the fact is this report actually covers the earlier period from April 2019 to March 2020. I can point to that period and report positively on a degree of stability in relation to our finances, our staffing situation and on the continuing crucial contribution made by a large pool of volunteers committed to helping the people of West Dunbartonshire.

At the same time we were focusing on new initiatives and improved efficiencies.

As a result of national projects being secured, we're happy to see our role in income maximisation growing. We also took on a key role in helping people to access Universal Credit.

We took, and continue to take, this approach because whilst staff and volunteers may come and go, personnel changes should not impinge on WDCAB's development. In fact such changes can often provide an opportunity for us to review and refresh our objectives. We believe it is important for us to remain relevant and forward-thinking. If the pandemic has allowed us to do anything, it has afforded us the space to review our back-office and infrastructure activities including the technological needs of the organisation.

The Board of Directors has been committed to reviewing not only West Dunbartonshire CAB's service and governance, but also finances (which have become increasingly complex) and our staffing structures.

This all became increasingly important when at the tail end of the year under review we had to respond swiftly and effectively to the pressures and changes imposed upon us by COVID-19 and the subsequent lockdown.

The governance review resulted in our application to become a Scottish Charitable Incorporated Organisation, a more relevant governance structure than the sometimes overly-bureaucratic and unwieldy company limited by guarantee structure.

I still say that our service is now more relevant than ever. Throughout the pandemic and the various restrictions, WDCAB staff and volunteers have shown themselves to be committed, flexible, open-minded and prepared to take on new challenges. This is absolutely crucial for the many people of West Dunbartonshire who continue to rely on our services.

I would hope that next year's annual report, undoubtedly COVID-themed, will be more reflective of the continued need for assistance with form-filling, for specific information and advice, for representation and negotiation services we offer and for income maximisation.



**JOE MCCORMACK**  
CHIEF EXECUTIVE OFFICER

# OPERATIONS MANAGER'S REPORT

Although the Annual Report covers the year from April 2019 to March 2020, it was the last month of that period which saw us come up against possibly the greatest challenge we've ever faced in delivering our service, so it would be remiss of us not mention how we adapted and continued providing West Dunbartonshire a CAB throughout such a tumultuous period.

Following the national lockdown on 23rd March, we were no longer able to provide the face-to-face, high street based drop-in service which has been our cornerstone since we first opened. In order to make sure the people of West Dunbartonshire continued to have access to our services, we overnight moved to telephone and digital advice provision.

We are immensely proud that our team continued to deliver our service without interruption through what has been (and, sadly, continues to be) some of the most challenging times our clients have ever faced.

We have done so in a way that has ensured the safety of both our team and our clients, whilst we've continued to look at ways of expanding our accessibility.

In response to our most familiar channel of assistance, the drop-in service, no longer being possible, we applied several measures to ensure we are otherwise as accessible as possible, including:

**Expanding our opening times by 2 hours each day (now operating between 8:30am and 4:30pm, 3pm Friday);**

**Introducing a freephone number;**

**Enhancing our online enquiry service;**

**Adding a live chat option for those visiting our website.**

**(Where no other channels of assistance are possible, and in line with Scottish Government guidance, we have made provision for in-office appointments)**

In the six months since lockdown, we've dealt with more than 3,000 enquiries relating to over 10,000 issues. We've found that nearly two thirds of those coming to WDCAB since April are doing so for the first time, which serves to highlight our accessibility.

Whilst queries relating to welfare benefits continues to be the most prevalent area of advice sought, the number of employment related issues we've assisted with has trebled as we continue to be the area's sole employment advice provider to pre-existing and new clients alike.

**4,925**  
**CLIENTS**

**28,826**  
**ISSUES**



**GARETH KING**  
**OPERATIONS MANAGER**

# SERVICE REPORT

A reminder once again that this report covers the period from April 2019 to March 2020. However, it is difficult, given that at the time of writing we are some 10 months into a lockdown which commenced in March 2020, to ignore the upheaval we saw at the tail end of the period under review and which we still see today.

We were already seeing slight shifts in the way people were using the CAB service. Our communication plan included promotion of CAB services via social media and our webpage. Both of these open “channels” which enable people to contact us online. One of the trends we began to see prior to lockdown was that the online enquiries were often much more specific in nature - people just wanted an answer to a question. This is in contrast to our experience with the drop-in where service users would often have a number of questions they would ask, “while I’m here...”. This is reflected in the fact that although the number of clients contacting the Bureau increased by 5% in the period April 2019 – March 20, the number of issues we addressed dropped by just over 1000 - from 29,833 to 28,826.

## BENEFITS

Enquiries about benefits continue to account for around half of the cases we deal with. A lot of advisers’ time involves helping claimants with completing forms or, in the case of Universal Credit assisting claimants with meeting the online requirements, and generally explaining the structure of the benefits system and investigating with claimants whether they may actually be entitled to further assistance.

We have frequently talked about the increasing complexity of the benefits system and at the time of writing that still remains a grave concern. We are likely to see an increasing number of benefit claimants as a result of the continuing economic impact of the pandemic and the lockdown. This will involve assisting people who may previously have had no real experience of the benefits system whose only knowledge is based on misleading media reports and hearsay. To add to these challenges that new claimants may experience, is the ongoing development of the Scottish Social Security system which will have a key role not just in the payment of specific grants but in the management of disability benefits.

## EMPLOYMENT

In response to some anecdotal evidence of an increase in discrimination in the workplace, we did a pilot/trial exercise to take some employment cases through to the Employment Tribunal. Each of the cases involved dismissal with what we saw as unfair treatment supposedly linked to redundancy. The pilot ran for a number of months and the experience we gained was used to attempt to influence policy-makers to consider putting additional resources into supporting employees who have been unfairly treated by their employers.

At the time of writing we continue to see government support for employers during the lockdown to help them retain staff. Our concern, shared by many others, is that when these schemes end many more people will find themselves unemployed and in need of assistance. We’re also concerned, partly based on the experiences outlined above, that some employers may use the economic situation to deny employees a fair process. Our Advisors will monitor the situation.

## DEBT

We saw an increase in debt issues during this period which was unexpected given that we had seen the number of debt cases gradually reduce in recent years. We are working with our Advisors to ensure that we are well placed to support the likely increase in the number of people seeking our advice and support. The Pensions Service estimates that the levels of personal indebtedness will increase year on year and will not plateau until mid-2024. This suggests significant increases in the number of people seeking debt advice and we want to ensure that we are able to meet that level of demand.

## HOUSING

People losing their jobs, suddenly finding themselves on a reduced income via benefits, seeking advice in relation to personal debt, are also likely to have concerns about keeping a roof over their heads. The moratorium on evictions, the employer support schemes, “payment holidays” for mortgages, bank loans, etc., will all at some point come to an end and individuals and families will need to find a way to meet the additional costs they face. As with debt and employment issues, we are gearing ourselves up as an advice agency to ensure that we can meet the increased demand.

# SERVICE DEVELOPMENT HIGHLIGHTS

## POWER OF ATTORNEY

The new service we only began to deliver in early 2019 soon became an important aspect of our service delivery. Throughout 2019 we were able to evidence that the CAB could offer clients appropriate assistance to help with applications to grant Power of Attorney – and that this was no longer just an idea. We made it happen and could show many satisfied clients who not only had peace of mind and had saved money, but they and their attorneys also fully understood the process, and the powers being granted.

We were so successful that volunteer Annie Bell, who led the campaign received an award for the Scottish Citizens Advice service, Social Policy Volunteer of the Year. Subsequently we were able to help another seven CABs to develop their own Power of Attorney service through sharing our experience and materials.

## UNIVERSAL CREDIT

We were designated the lead agency in the local response to the rollout of Universal Credit and it is to the credit of all involved that claimants here in West Dunbartonshire did not suffer the frustrations and hardships experienced by claimants in many other areas. This was down to the hard work and co-operative approach of a number of agencies involved in supporting claimants. We produced, in conjunction with West Dunbartonshire Council, Working4U team, a Universal Credit booklet to offer guidance to new claimants. We were also able to locate CAB staff in the local Jobcentres to support UC claimants who needed help with other issues.

## ENERGY ADVICE

The Local Energy Advice Project (LEAP) continued to be successful throughout this period, not just in supporting clients with a range of energy related issues - utility bills, fuel debt, mis-selling, faulty equipment - but also by working with local groups and delivering presentations to promote energy efficiency.

In August 2019 the LEAP staff produced a report highlighting the work of the project and the significant financial gains and other achievements. Copies of the report are available from the CAB office.

## NATIONAL PROJECTS

We are fortunate, as members of the Citizens Advice Bureau network, to benefit from increasing Scottish and UK government support. This is most obvious when surveying the national projects we deliver locally - the Welfare Reform Mitigation Project, the Universal Credit Help to Claim service and the Money Talk Team (formerly the Financial Healthcheck service). In addition, we have continued involvement with the Pensionwise service, the Patients Advice and Support Service (PASS), the Armed Services Advice Project (ASAP), etc. All of these projects have been successful as can be gleaned from the number of years they have received continued funding.

# FUTURE CHALLENGES

Given that this report is being written some 10 months after the first lockdown it is clear that we not only know of future challenges but that we actually lived through some of those challenges.

One result of the pandemic and the subsequent lockdown was that we were forced to close our doors to the public. As a matter of urgency we had to send staff home and, because we didn't have sufficient equipment. We had to ask all our volunteers to step back from service delivery.

In a short space of time we developed a number of different ways of contacting CAB to replace what for 50 years had been our core service - the drop-in service. In the early months of lockdown the drop-in service was largely replaced by a telephone answering service as well as email and website enquiries.

We then began to experiment with our service delivery and added Zoom appointments and Livechat facilities to the ways in which people could make contact with the CAB. We also extended working hours to improve the service.

That was then, and it was all at the very least productive and in some respects very successful. However, we know we need to continue to move forward and to continue to look at IT solutions as we, hopefully, come out of the pandemic and the lockdown and began to consider the new ways of working as long-term solutions. We were reluctant to switch to multi-channel service delivery because we were fearful that some clients may be left behind. The lockdown forced us to reconsider and to ask ourselves how we could navigate between the digital services we are now able to offer and the needs of those clients for whom there is no substitute for face to face advice.

We are now at the stage of embedding these new services as part of the CAB core service delivery, and as part of the response to the changing nature of support services in the community. We most certainly do not want vulnerable members of our community to lose out as a result of the re-design of how we deliver services. We know individuals and families face difficult times. We also know that the impact of lockdown may be felt for years to come in which case CAB services, geared towards supporting people with benefits or debt or employment or housing issues, becomes even more crucial. Despite all the changes we have endured, we are in no doubt we remain well-placed to continue to deliver an effective and critical advice, assistance and representation service.

Of course, none of these changes take place in a vacuum.

Many people will be forced, through no fault of their own, to claim for Universal Credit and their experience is likely to be different from whatever they anticipated.

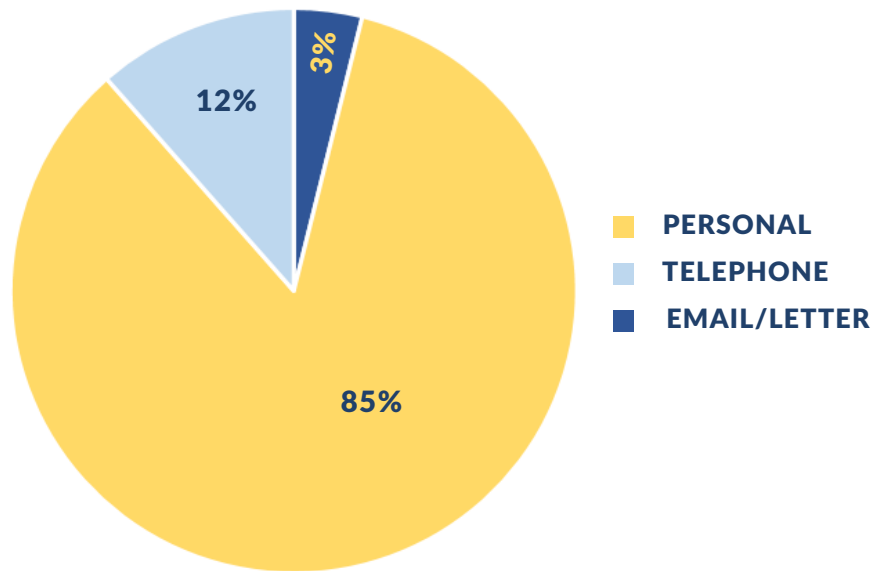
We expect to see an increase in the number of people experiencing debt problems (as stated The Pensions Service anticipates that the levels of personal indebtedness will not plateau until 2024). If the economic projections are correct then many people will find themselves out of work and struggling to find new jobs. Some may also struggle to keep a roof over their heads. The CAB will be there to help them.

As well as the economic impact of the lockdown, people who use our service will have their own personal struggles with the benefit system, with the emergence of the new Social Security Agency which will handle disability benefits, with the impact of Brexit on some or all of their rights. **The CAB will be there to help them.**

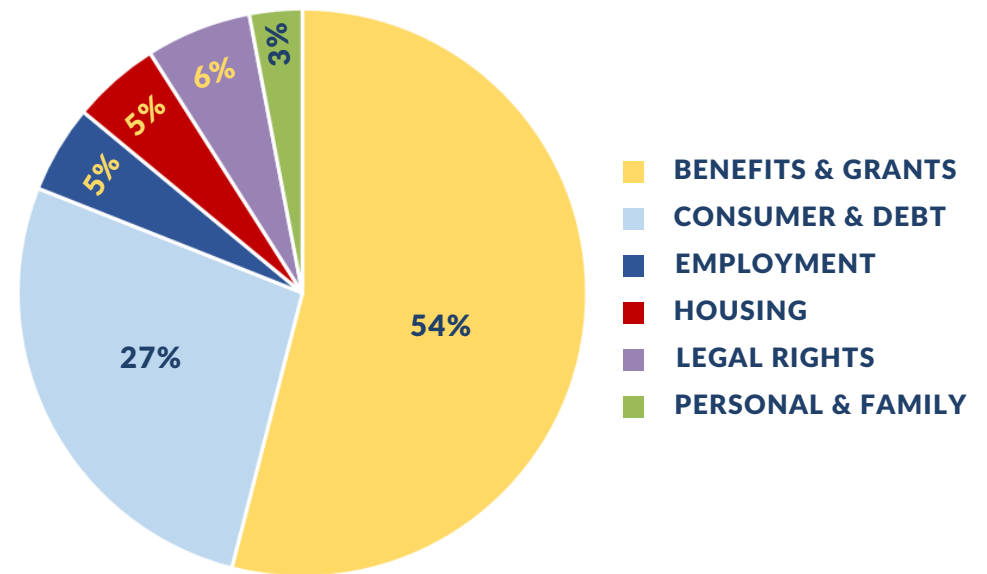
# STATS REPORT

IN THE YEAR APRIL 2019 - MARCH 2020 BUREAU ADVISERS DEALT WITH:

### METHOD OF CONTACT



### ISSUES



**4,925**  
CLIENTS

**10,801**  
ENQUIRIES

**28,826**  
ISSUES

**£1,725, 339**  
IN CLIENT FINANCIAL GAINS



# STAFF AND VOLUNTEERS (AT 31ST MARCH 2020)

Our grateful thanks to our volunteers who give their time freely to ensure that a quality advice and assistance service is delivered to the people of West Dunbartonshire.

Allan Rennie  
Annie Bell  
Annie Tausney  
Arthur Ross  
Ashley Hughes  
Billy Mcphail  
Bob McCaughey  
Catherine Doherty  
Charles Docherty  
Christina Rainey

Christine Purcell  
Dean Gallacher  
Derek Smith  
Emma Brogan  
Enid Fields  
Fiona McClymont  
Gavin Prior  
Gordon Milloy  
Gordon Smith

Graham Jefferies  
Irene Macdonald  
Jim Cameron  
Jo Hayes  
Ken MacIver  
Leon Slocombe  
Lesley Wells  
Lorraine Alexander  
Mary Black  
Melanie Sinclair

Mike Schilling  
Ron Mooney  
Sandra Scott  
Sheena Gordon  
Shelley Anne Halpin  
Steven Hastings  
Terry Dickson  
Trina Sproull  
Wendy Somerville

## CURRENT BUREAU STAFF

Bozena Wojtyczka  
Caitlin Watson  
David Whyte  
Emma Purdie  
Gareth King  
Jack Huey  
Joe McCormack  
John Falconer  
Leon Slocombe

Linsey Close  
Liz Thomson  
Mary Bennie  
Mary Gallagher  
Natalie Roger  
Norma Wilson  
Pamela Miller  
Trisha Nixon

## CURRENT BOARD MEMBERS

Allan Rennie  
Anna Hemphill  
Brenda Pasquire  
Christine Rainey  
Cllr Jonathan McColl

Dylan Mitchell  
Irene MacDonald  
Lorraine McLeod  
Luke O'Neill  
Paul Traynor

## CONTACT DETAILS

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

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**FREEPHONE**  
**0800 484 0136**



If you want someone to phone you back,  
then leave a message for us at:  
**[www.wdcab.co.uk/contact-us](http://www.wdcab.co.uk/contact-us)**



**zoom**



LiveChat



## EQUAL OPPORTUNITIES POLICY STATEMENT

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West Dunbartonshire Citizens Advice Bureau is committed to the principle of equality of opportunity for all in employment, volunteering, access to advice, service provision and within decision-making structures. This commitment involves bringing equality of opportunity into the mainstream of WDCAB by integrating equal opportunities into all of its operations to take account of and reflect the diverse needs of the Scottish population.