

Annual Report 2021/22



Advice in YOUR

C  MMUNITY



Chairperson's Report

In the year 2021–2022, a period in which we celebrated our 50th anniversary, West Dunbartonshire Citizens Advice Bureau advised and assisted over 4,000 clients and dealt with over 27,000 issues.

We achieved these numbers even though concerns remained about the safety of staff and volunteers and those clients who wished for in-office advice (but who themselves sometimes had underlying health conditions) so we tightly managed a gradual increase in the number of in-office face-to-face appointments which, given the challenges faced by all charities, was a fantastic achievement.

Like many organisations we continued to be affected by lockdown restrictions but in the last six months of the year in question we began to actually exceed pre-lockdown client numbers figures.

Our service changed in light of our experience of COVID-19 and, as we moved out of lockdown, the focus shifted to how we would take West Dunbartonshire Citizens Advice Bureau forward. Our strategic objectives remain unchanged but we learned a lot during lockdown and there can be no doubt that the transformation in how we operated throughout lockdown brought many benefits, including for those clients who hadn't previously been in a position to access the CAB service locally.

As a result of the success of that switch to multi-channel service delivery (more than 90% of our enquiries are now either by telephone or via digital channels) the Trustees felt there was no longer a need for costly town-centre premises. It was decided the Bureau's focus must be on ensuring that vulnerable clients, including those who are digitally excluded, should not lose out as a result of the switch to multi-channel services and that delivery of advice in local community settings rather than town centres, would help to meet this objective. We began to develop "Advice in the Community" and CAB staff are now working in community settings across West Dunbartonshire.

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 continue to deal admirably with the many changes to their working environment and continue to work for the betterment of the people of West Dunbartonshire and the volunteers, old and new, the experienced volunteers who continue to deliver an excellent service and the new trainees who will in the future make a significant contribution to our service.



**West Dunbartonshire
Citizens Advice Bureau**

Serving our community
1971-2021



Chrone MacDonald.

Chief Officer's Report

My report last year was optimistic in the sense that we felt we were gradually moving out of lockdown but pessimistic in terms of how the people who use our services would be affected by the continuing uncertainty. My report contained warnings about the impact of the ending of the furlough scheme, the removal of the Universal Credit uplift, the uncertainties around employment as many firms struggled and the anticipated rise in the levels of personal debt. Quite separate to those fears, I had contacted local agencies to voice our concerns in relation to escalating energy costs.

Unfortunately, those fears were well-placed – at the present time various measures are being taken in relation to energy costs but consumers are now paying energy bills far higher than they were paying this time last year. To compound this, we now see inflation predicted to run at 10% for quite some time with a resultant drop in living standards.

The focus for WDCAB this year has been on four specific strands – quality of advice, client numbers, improved accessibility and partnership working. There is still much to be done but we are able to report that significant progress has been made since September 2021.



In relation to the quality of advice, in December 2021 we were notified by the Scottish Legal Aid Board that we had successfully completed the Scottish National Standards for Information and Advice Providers. It says much about the quality of work provided by our Advisers that we successfully completed the audit despite the many challenges we faced during lockdown. In May 2022 we received confirmation that we had successfully completed the Citizens Advice Scotland Membership Standards, Quality of Advice Audit. All of this says a great deal about the hard work, commitment and effort put in by our staff and volunteers. We hope the people of West Dunbartonshire will be reassured that WDCAB continues to deliver a quality service and will always strive to do better.

We saw client numbers dip during the early stages of lockdown as we wrestled with new ways of working. We now have what has become known as the hybrid model where we have staff working in-office and staff working from home. What we were beginning to see in autumn 2021 was that the client numbers were beginning to exceed those for the same period pre-lockdown. As you'll see from the Operations Manager's Report, this trend has continued and we saw the evidence of improved accessibility as we switched to digital and telephone services. What we have tried to do in recent months is to increase the number of face-to-face appointments.

Throughout lockdown we focused our efforts on making our services as accessible as possible for as many people as possible. The statistics displayed elsewhere in this Annual Report highlight just how successful we were in making those changes and developing our telephone and digital services. Despite this success we remained concerned about the challenges faced by those people who preferred face-to-face advice.

Chief Officer's Report

Having made some significant and fundamental changes in March 2020, we made another fundamental change this summer when we embarked upon our Advice in the Community initiative. At the time of writing we now have seven confirmed outreach points across West Dunbartonshire with others pending, and a target of 18 outreach points by the end of next year. We feel this is the right time to move away from the idea of town-centre offices and to take our services out into the community - there are still fears around COVID and it's mutations, the cost of travel can be prohibitive and we want to offer as many face-to-face appointments as we can possibly manage. Initial reaction has been incredibly positive from both partners and clients.

The Advice in the Community proposal relies not just on the use of libraries and community centres – we also have engaged with a number of partners who have been very supportive of our aims. Working with the Big Disability Group, Y-sort-it, John Connolly Centre, the Carers Centre, Centre 81, etc, is only the start of what we hope to achieve as we embark on this programme, supported by our Safe and Warm Advisers, to try to address the issues around rising costs and energy prices. In addition, we will be launching our RSL project working with Clydebank Housing Association, Dalmuir Park Housing Association and Knowes Housing Association to support their tenants experiencing financial problems.

Much of the work I have detailed above has already commenced. It can be difficult during uncertain times to change track but we want to ensure that we carry on developing new ideas and good habits. We don't want to simply maintain current levels of service, we wish to build on all that we have learned in recent years, to increase the number of people we help and to provide better quality services to meet the changing needs of the communities we serve. And, as always, we want to do this in a way which ensures that neither the quality, nor accessibility, nor values are compromised.



Joe McCormack

COMMUNITY



Operations Manager Report

For West Dunbartonshire CAB, the ever-growing economic pressures and uncertainties facing local residents has meant another year of proving our adaptability and agility. As restrictions eased and several of the support schemes surrounding the pandemic ended, coupled with the cost of living crisis, the final months of the 2021/22 year saw demand for our services, significantly, surpass pre-pandemic levels.

WDCAB saw enquiry numbers increase by 38% compared to the 2020/21 year and, within this year, the number of phone calls and electronic enquiries that we received both trebled over the period. Whilst we no longer offer a drop-in service at our offices, since restrictions ended we've continued to increase the provision of in-person appointments where it's not been possible for us to assist clients by phone, email, videocall or webchat.

Reflecting on the prevailing issues in our area, over 80% of the 27,000+ issues people sought assistance with related to benefits, debt, housing or utility problems. We always strive to help our clients find the best solutions possible in their circumstances - as an example, in 2021/22 year we helped clients facing potential or actual disconnection obtain nearly £14,000 in emergency energy vouchers, in addition to longstanding work helping clients receive unclaimed benefits, pursuing refunds for consumer issues, monies owed by employers and so on.

Against the backdrop of increasing demand, we were still continuing to maintain the high levels of quality service provision which has been one of our core values throughout our history. In December 2021, West Dunbartonshire CAB achieved accreditation under the Scottish National Standards for Information and Advice Providers' (SNSIAP) framework for the first time, a significant form of recognition that all aspects of the organisation are of the highest calibre possible for advice providers.

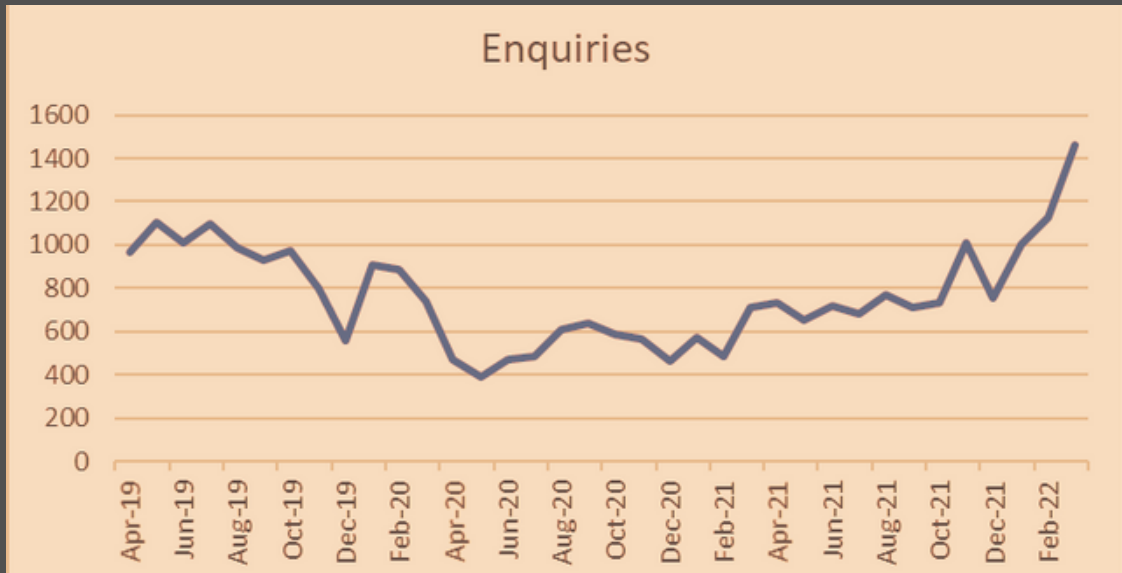
However, it is never possible for us to rest on our laurels. In May 2022, WDCAB was also accredited as part of the Scottish Association of Citizens Advice Bureaux Membership Scheme. We have been assessed as fully compliant with Scottish Association of Citizens Advice Bureaux Membership Standards (SACABMS).

WDCAB enquiries
increased by 38%
compared to
previous year.



Gareth King

Annual Statistics

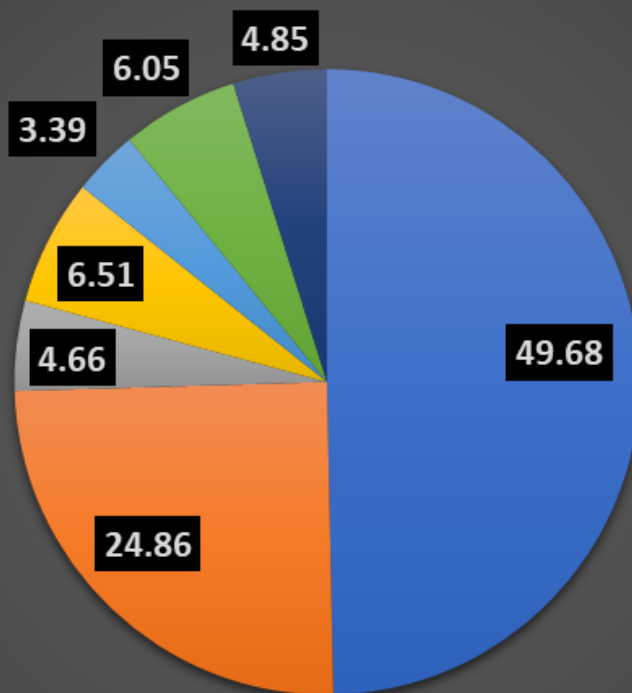


10,351
enquiries

4,278
unique
clients

£468,707
debt
write offs

ISSUES



■ BENEFITS ■ CONSUMER & DEBT ■ EMPLOYMENT ■ HOUSING ■ LEGAL RIGHTS ■ UTILITIES ■ MISC.

Contact methods



70.38%

Telephone enquiries remain the biggest % in the way that we advise clients. However we are beginning to see a gradual increase in face-to-face appointments.

New outreach points



1.02%



1.92%



0.09%



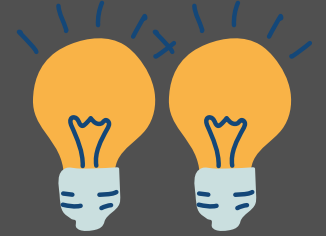
24.27%



1.57%

Seven new outreach points already in operation with more advice points in the community to come. Keep up to date via all of our social media channels and website!

Cost of Living Crisis



The need for action

During this cost of living crisis, people in West Dunbartonshire should not have to make choices between eating or heating, parents should not have to go without a meal in order to feed their children, pensioners should not have to worry about surviving a winter. West Dunbartonshire Citizens Advice Bureau has pledged to do all that it can to ensure that people are offered a sustainable approach to the cost of living crisis through direct access to quality advice and information.

The Child Poverty Action Group has estimated that a further 200,000 children across the UK will be pushed into poverty if benefits are not increased in line with inflation. Most of these children will be from families where at least one parent is working. The inflation rate for low-income families - who must spend a higher proportion of their income on increasingly expensive essentials like energy and food - runs at 19%.

Many people who use CAB services are in desperate need of additional support at this time. The CAB is heartened by the steps taken by community organisations to provide crisis support. We applaud the efforts of local organisations, some of which sprung up during lockdown, to deliver food parcels, arrange energy vouchers, organise community meals, clothing banks, etc. Now there is talk of creating “warm centres” over the winter. However, we are concerned that the emergency support provided by local volunteers and community organisations has been allowed by government at all levels to merge into the welfare support system. What this does is force people to rely on charity and the community's kindness. What we want to do is ensure that everyone receives the financial support they are entitled to – their statutory rights - in addition to benefits and access to any additional financial support during this crisis.



Our response

We suspect that many will still require help from local crisis support organisations. There is a great deal of talk about creation of warm centres, we will do all that we can to try to help people to keep their own homes warm, to put money in peoples' pockets so they are able to make choices as to where they spend that money, thereby helping them to keep warm and eat properly.

Our response is to stick to what we know - advice, information, assistance and representation:

- Approximately 95% of our clients, over 4000 people, contact us by telephone or via digital channels – there is no cost involved for the client to access Bureau services;
- in consideration of those who want to speak to an adviser face-to-face, we launched our Advice in the Community initiative and are currently operating in seven community locations with more in the pipeline. As well as trying to make sure we are accessible, this will reduce travel costs and time for people seeking help.
- Our Energy Advisers are making themselves available in community settings to offer advice and assistance. Throughout this autumn and winter we'll be visiting various groups and participating in a range of events with a view to helping people manage their bills and making sure everyone is able to access any financial help which may be available. We'll also be looking at energy safety and assist with any disputes.



Financial Statement

Detailed Statement of Financial Activities for the Year Ended 31st March 2022

INCOME AND ENDOWMENTS

Donations and Legacies

Grants	597,7240
Other income	2,400

TOTAL INCOMING RESOURCES **600,127**

EXPENDITURE

Charitable activities

Wages	271,922
Social security	19,904
Pensions	13,609
Energy vouchers	13,643
Charges	1,314

320,392

SUPPORT COSTS

Management

Wages	90,640
Social security	6,634
Pensions	4,535
Rent	49,780
Rates and water	1,836
Insurance	4,310
Light and heat	6,129
Post, stationery, telephone	9,183
Advertising	4,601
Sundries	1,217
Training and conferences	130
Premises expenses	1,135
Travel	192
Repairs and renewals	9,358
Equipment	6,650
Subscriptions	8,921
Professional fees	338
Bank charges	143
Computer expenses	380
Improvements to property	220
Fixtures and fittings	140
Computer equipment	2,205

TOTAL **208,777**



MANAGEMENT - GOVERNANCE COSTS

Auditors' remuneration	5,580
Auditors' remuneration for non audit work	2,526

TOTAL **8,106**

TOTAL RESOURCES EXPENDED **537,275**

NET INCOME **62,852**

CONTACT DETAILS

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

FREEPHONE
0800 484 0136



zoom



With many thanks to our funders. It would
not be possible without your support.

