



WEST DUNBARTONSHIRE CITIZENS ADVICE BUREAU

ANNUAL REPORT 2022 / 2023

**citizens
advice
bureau**

CHAIR-PERSON'S REPORT

In the period covered by this report, the staff and volunteers of West Dunbartonshire Citizens Advice Bureau dealt with record-breaking numbers of clients, enquiries and issues. That says a great deal about the commitment and hard work of our staff and volunteers. Unfortunately, it also tells us a lot about the new challenges faced by local people as we moved out of lockdown during 2022. Just as we became accustomed to the idea of a new normality we were suddenly faced with rising energy prices, rising food costs and rising mortgage rates. What had initially been viewed as some light at the end of the tunnel actually became a further test of the resilience of individuals and families and communities.

In Summer 2022, responding to the changing ways clients interacted with the CAB, the Board of Trustees took the difficult decision to close two of our offices – Clydebank and Alexandria. This was a major step in securing the future of the CAB. During lockdown the service had switched from primarily a walk-in, face-to-face service to digital and telephone advice service. We decided that it was best to use the funds that we had to retain staff, rather than make staff redundant and have two large offices sitting largely underused. Having closed two offices we increased our efforts to ensure that vulnerable people who use our services didn't get left behind. This involved us developing our Advice in the Community project. We negotiated with partners to take the CAB service to various locations across Clydebank and Alexandria – taking advice services to where people need it most. This has been a very successful initiative and we still, despite funding cuts, hope to expand on the service in 2023 and 2024.

In spring 2023, the Board of Trustees were again faced with some difficult choices when informed of proposals to reduce core funding by up to 90% which led to consideration of whether the Bureau would need to close. This involved having some tough conversations around our options and all Trustees were involved, not just at Board level but also within the various Sub-Committees, looking at the impact on finance, the issues around employment rights of staff who may be affected and the responsibilities of Trustees as we had to face the reality of our obligations.

The last three years have been a challenge for everyone, and the Citizens Advice Bureau is no different from many other organisations. As a relatively small local charity we are very fortunate to have a Board of Trustees who have been very hands-on, considering some very thorny issues and taking some very difficult decisions. Likewise, our management team has had to repeatedly review our operations, switching services to primarily telephone and digital whilst ensuring that we meet the needs of all the people in our communities.

I want to thank my fellow Trustees and the staff and volunteers who have worked so hard over the last three years and who continue to find the energy and display the commitment required to help so many people in such desperate times. They have not flinched and have done everything in their power to continue to provide the service our clients need.

Chone MacDonald



CHIEF OFFICER'S REPORT

When is a crisis not a crisiswhen it becomes a way of life? Dictionary definitions of "crisis" use terms such as emergency, catastrophe, instability, disruption, danger, etc. Many specifically reference financial and economic crisis. During lockdown and post-lockdown, many organisations had to deal with instability and disruption but had the resources to minimise the impact of the challenges faced, possibly able to utilise reserves to deal with disruption and through collective efforts avert the impending danger. Key to such action is teamwork and the use of reserves but people approaching WDCAB with financial worries don't have savings, nor do they feel part of a collective effort. They feel isolated, embarrassed, some feel abandoned by the state - and they are very often fearful of what the future holds.

We are often asked why we deal with so many issues, greatly outnumbering clients and enquiries. This is because we offer a "wraparound" service. For example, a single client who has lost their job could be getting help from us with benefit applications, debt advice, housing advice as well as employment help. The employment help may include: the right to appeal, right to a payment in lieu of notice, redundancy procedure, holidays, unpaid wages, etc. A client may also approach us in January about a consumer issue, again in April about a family issue and perhaps in autumn about a housing issue.

Our unwanted record numbers continue this year despite uncertainty earlier in the year about future funding following the decision to reduce core funding by 25%. We lost five temporary staff at the end of March 2023 and three permanent staff during April 2023. Throughout these months, the Trustees met on a number of occasions to discuss whether WDCAB had a future (one of the proposals for core funding was to have it reduced by 90%). The Trustees looked at different options, made some changes, and we are now hoping to consolidate during the remainder of 2023.

On a more positive note, we are gradually seeing our volunteer numbers increase. As reported previously, during lockdown we lost a large number of experienced volunteers, for a variety of reasons. It has taken some time to recruit and train new volunteers but I'm glad to say that in recent months the new volunteers and trainees have made a significant impact to the quality of our service delivery and, equally important, the volume of calls answered.

The past three years have been turbulent times for all of us: individuals, families, communities and organisations. Here at WDCAB we were forced to make significant changes in March 2020 and since then we have continued to develop new ways of delivering advice services. Like many, we pivoted to a multichannel service but a priority was to ensure that we remain accessible to those clients for whom a digital service would prove challenging. In the summer of 2022 the Trustees agreed to develop "advice in the community" - a new initiative which saw the introduction of CAB advice sessions in community settings.

We launched Advice in the Community in autumn 2022 and this has proved very successful. We deliver our advice service in a variety of community settings with the aim of ensuring that people who, for example, are digitally excluded or whose cases are complex, are offered face-to-face advice. We want our services to be accessible to everyone whether they prefer online or telephone or for some people who, for whatever reason, prefer to speak in person to an adviser. We are hoping to expand the service to enhance the accessibility.



5,448 CLIENTS

13,133 ENQUIRIES

36,707 ISSUES

Benefits, debt and utilities issues amounted to a staggering 78.5% of our total enquiries.

78.5%

Project Work

Although we are a generalist advice service dealing with all manner of social welfare issues, we continue to seek funding which allows us to assist specific groups. We are fortunate to have a national organisation which is in constant discussion with the Scottish Government and, to a lesser degree, the UK government, highlighting the needs of specific groups and articulating how local Citizens Advice Bureaux can help address some serious issues.

To this end we receive funding to help deliver the Scottish Government's MoneyTalkPlus service to try to reduce the costs faced by families with children and to maximise their income through conducting benefit checks.

Energy advice is a major concern at the moment and we were fortunate to receive funding in May 2022 from SGN for our Safe and Warm project. Again this was negotiated by Citizens Advice Scotland and we here in West Dunbartonshire benefit from having additional resources which allowed us, last winter, to work at the cost-of-living events organised by elected members and also to attend and participate in some Warm Centres and Heat Hubs.

Moving away from national contracts we were able to secure funding in September 2022 from the Bank of Scotland Foundation which enabled us to work in partnership with a number of Housing Associations (Clydebank, Knowes, Dalmuir Park) in Clydebank. The funding means we are able to take referrals from Housing Associations, principally for benefits and debt assistance, but also to offer our holistic, wraparound service. This has been a very successful project and we are hopeful that we will secure additional funding to allow the project to continue.

We also secured funding in late 2022 from the Health and Social Care Partnership which enables us to help local people through the Power of Attorney registration process. This is another referral service with our partners at Carers of West Dunbartonshire and Alzheimers Scotland. We're now also taking referrals from local GPs.

Future plans

Against a backdrop of financial uncertainty it is difficult to plan too far ahead but we have identified priorities:

- We will continue to raise awareness of the factors which will impact on the lives of many of the people of West Dunbartonshire. The triple whammy of food inflation, energy price rises (domestic and transport) and mortgage interest rates will all significantly increase household costs. Meantime, many families and benefit claimants will be affected by the managed migration, firstly, of Tax Credits and then Employment Support Allowance and other legacy benefits, to Universal Credit.
- To help us meet the increasing demand for our services, we will continue to rebuild our volunteer pool. We will also ensure that our volunteer advisors and our Caseworkers are fully trained and supported to deliver the advice and assistance that the people who use our services require, particularly in light of the food, fuel and mortgage cost increases.
- We will continue to work in partnership with like-minded organisations throughout West Dunbartonshire to ensure effective assistance and support is provided within the communities we serve.
- We will continue to look for new funding opportunities to allow us to maintain existing services but also to enable us to further develop the services we provide.

For now the challenge remains to assist the people who use our service in a way that affords them dignity and respect. Our staff and volunteers do not seek thanks for what they do but I want to say to them that it is to the great credit of everyone involved with the CAB service in West Dunbartonshire - our staff, Volunteer Advisors and Volunteer Trustees - that they continue to rise to the challenge of such a heavy and demanding workload.

JOE Mc Cormack



SENIOR OPERATIONS MANAGER REPORT

We are conscious that, although we're witnessing year-on-year growth in the numbers of people accessing help from WDCAB, being inundated at such levels means that there's likely to be even more people who still go unseen. In order to try and effectively cope with such levels of demand, in 2022/23 we saw some significant changes to WDCAB's service delivery. The most notable of this being our move to Advice in the Community, where we've ceased handling face-to-face interviews at fixed, town centre offices in Alexandria and Clydebank, instead delivering in-person appointments from a range of community-based settings.

This was far from a simple transition from WDCAB's perspective, with a multitude of considerations to face and obstacles to overcome in the first few months in order to get the service to work. This began with the challenging task of identifying and securing outreach locations that would be easily accessible for people living in the geographically spread areas across the Vale of Leven and Clydebank. We then had the logistically difficult job of ensuring that our advice workers had access to the resources and tools needed to provide our service, so that clients visiting us at the outreach locations received the same level of support as those visiting our Dumbarton office or contacting us by phone or online. We take our duty of care towards our own people very seriously, so we also had to make sure they received the same support they would have when working in our office too.

Even after the foundations of Advice in the Community were laid, it didn't mean an end to the challenges. Demand for face-to-face services is unrelenting, so with both limited resources and limited appointment availability, it's simply not possible (or practical) to offer everyone an in-person appointment. What we've learned from the lockdowns and restrictions of the past few years is that face-to-face advice should never be seen by default as being the most effective or efficient way to deliver our services. We had to establish processes to ensure that those who needed in-person appointments would get them, at the same time as making sure we could continue to provide our telephone and online services.

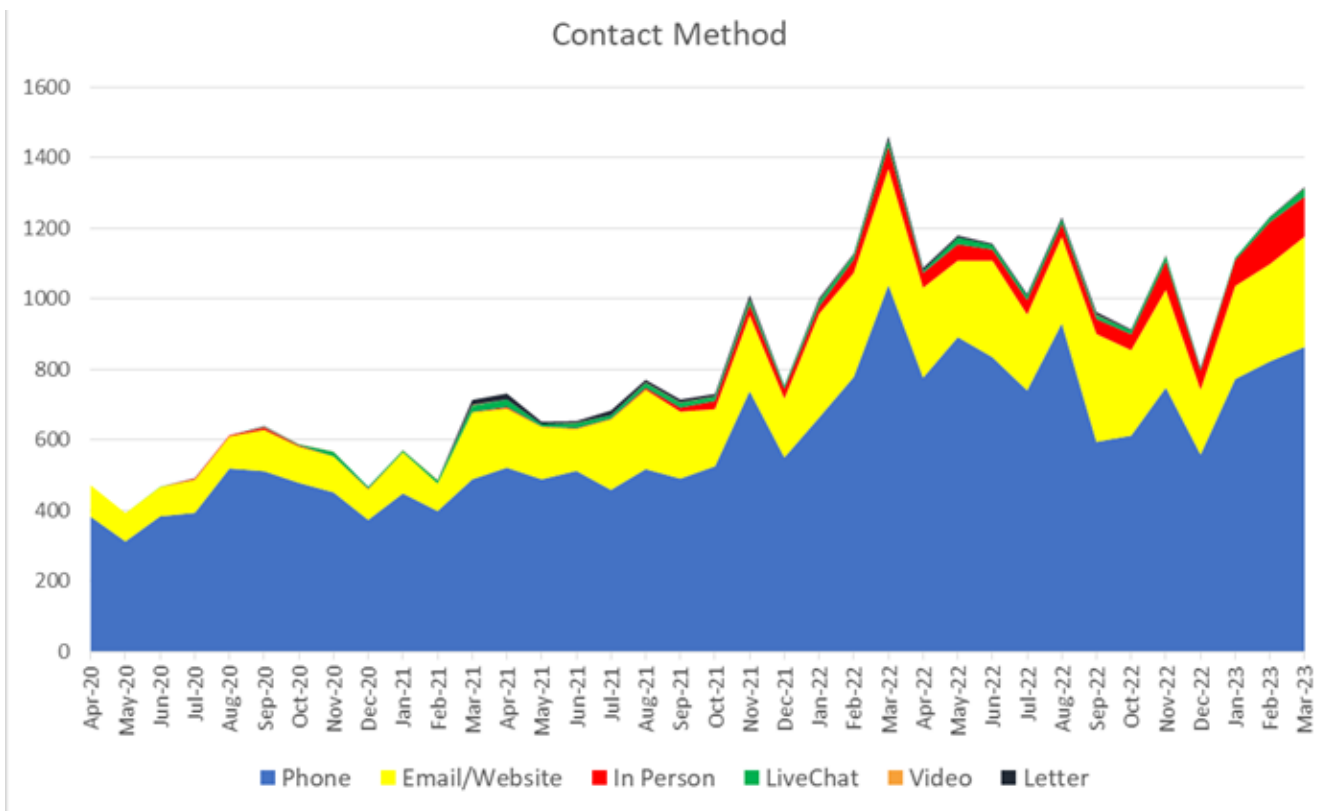
Our small team has shown tremendous flexibility in making our outreach service work, for which we owe them a debt of gratitude. Covering services when illness hits has become a greater challenge than when we were based in fixed locations, requiring advisers to travel at short notice to ensure clients don't miss out by having their appointments cancelled (something to date we've avoided).

Although this Annual Report covers 2022/2023, it is worth reporting another significant change to the service we provide which was implemented in May 2023. Following a significant reduction in core funding and the resultant reduction in our resources, some difficult decisions were made in order to make the different service delivery channels as efficient as possible. Therefore, in May 2023, in order that we could target resources at sustaining our freephone service whilst continuing to provide our Advice in the Community services, we reduced our live telephone facility to four days a week, focusing on the outreach services on the fifth day. The results after just one month saw us sizably increase the number of calls answered each day by just over 43%.

STATISTICS

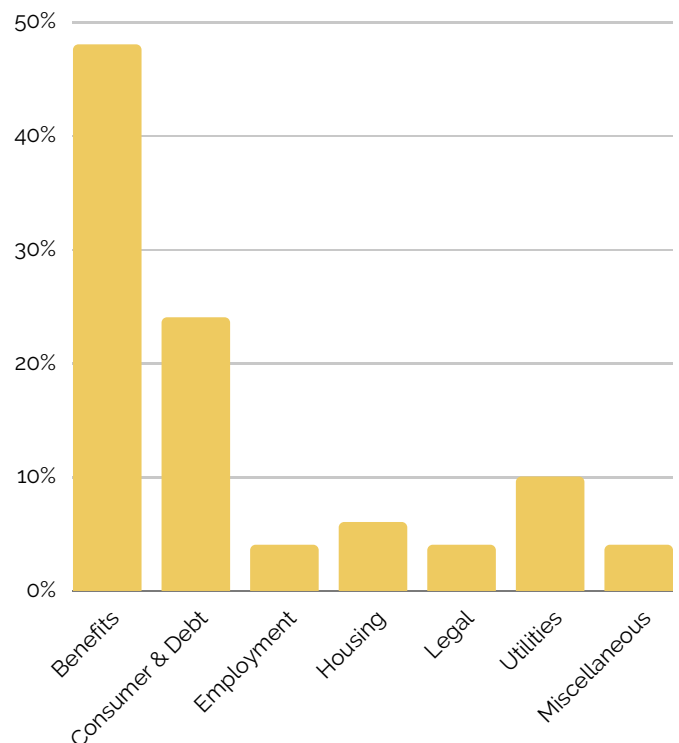
The work of the CAB has never been needed more and the statistics below demonstrate how the methods of contact have reversed over the last few years. However, the split of issues covered within enquiries remain largely the same.

Gareth King - Senior Operations Manager



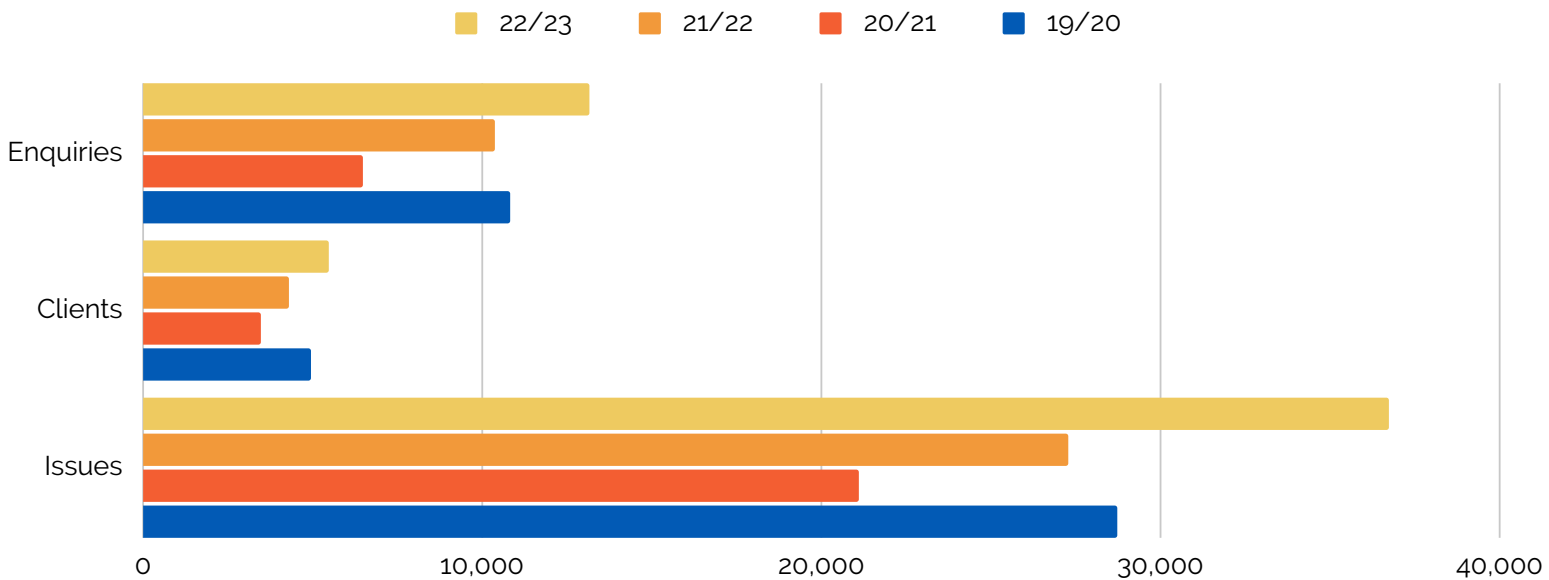
Last year was yet another where, sadly, demand for West Dunbartonshire Citizens Advice Bureau's services increased over the previous, with a 27.88% rise in enquiries handled - serving to highlight the scale of the pressures facing our community as well as confirming that our service continues to be an accessible and trusted avenue for local residents seeking help.

There was also an overall increase in the number of issues being brought to WDCAB by service users, rising by almost 35%. In terms of the types of issues we assisted with, benefit, debt, housing, energy and employment problems continued to be the most prevalent concerns affecting local residents (more than 78%).



STATISTICS

We're really proud that we've made Advice in the Community a success and can see the positive impact. This move has already allowed us to massively expand the number of face-to-face appointments we're able to provide, with a staggering 218% increase in enquiries being handled in-person over the previous year. All the while, we continued to see rises in clients receiving help and support through the established freephone service. It is worth noting that we are experiencing significant year on year increases in the number of referrals we take from more than 30 partner agencies.



We achieved record numbers during 2022/23 - the period covered by this report. However, in the first few months of 2023/2024 our statistical returns continue on an upward trajectory.

We're being told that inflation has peaked and that fuel prices are coming down, but they're both substantially higher than they were two years ago. Added to that we expect to see more people affected by the rise in mortgage rates. Our staff and volunteers are convinced we're seeing the calm before the storm.



Gareth King



- ~~X~~ 5,448 CLIENTS
- ~~X~~ 13,133 ENQUIRIES
- ~~X~~ 36,707 ISSUES

Benefits, debt and utilities issues amounted to a staggering 78.5% of our total enquiries.

78.5%

VOLUNTEER FOCUS

BY GORDON MILLOY

I have volunteered for a few years in the Dumbarton office – I was fortunate not to need support e.g. during unemployment or for housing costs and so had little experience of the social security system until my Dad's health deteriorated and we applied for Attendance Allowance. The claim form was, and still is, a hefty document which demanded reasonable literacy skills and sheer persistence to complete and, as you quickly see in CAB, needs often spread across several aspects of someone's life leading to involvement with different parts of the DWP, local authority etc. I recall clearly the difficulty I experienced trying to find out, then understand the support that he may be eligible for from Social Care and how to access it. The confusion I felt was the main reason I thought about volunteering with WDCAB – it is not difficult to imagine circumstances where anyone could do with a bit of trustworthy advice and support in problems they are having with benefits, housing, employment, consumer issues...

When volunteering I often seem to have "runs" of similar contacts

-you record many new clients for a few weeks and then seem to engage with purely existing clients for several further weeks

-you get several cases about e.g. pensions (state and works) clustered together and then don't have another for months.

However there is certainly unpredictability in the type of issue presented by a client during a call. Yes there are frustrations with CASTLE (the regular message "Server not respond") and Advisernet (some sections on Employment are so detailed that relevant advice is difficult to pinpoint) however the support given by all in WDCAB remains invaluable and appreciated.

Social Security Scotland now feature in more client contacts with applications for Adult or Child Disability Payments. I assisted a client with a paper claim for ADP which took more than 4 months to come to a decision and I was reminded by staff who were in the bureau at the start of PIP that this was not uncommon then either. However this must be an area where SSSc will look to improve their performance in the coming year – their Local Delivery teams should help claimants access support in person at home or locally so this looks a welcome development. Will claimants view this support, from a staff member of the body that will also decide on their claim, in the same way as from a CAB? One consequence of this local delivery is that we are no longer assisting clients with the completion of ADP forms – a change welcomed by many in WDCAB I would think.

Much as we try not to draw comparisons between pre and post-pandemic conditions (I, like many volunteers, enjoyed the personal contact with clients and it is different on the phone) one important consequence was the closure of the Alexandria & Clydebank offices at the end of Sept 22. This did not affect me directly however I'm sure that for some volunteers involvement in their local community would have been particularly valued.

While of no direct benefit to any client, I have, through WDCAB, gained a better feel for the place where I live so it has certainly been worthwhile for me.



Financial Statement

Detailed Statement of Financial Activities for the Year Ended 31st March 2023

INCOME AND ENDOWMENTS

Donations and Legacies

Grants	£564,022
Other income	£514
TOTAL INCOMING RESOURCES	£564,536

EXPENDITURE

Charitable activities

Wages	£317,648
Social security	£25,105
Pensions	£15,034
Energy vouchers	£16,871
Charges	£1,824
TOTAL	£376,482

SUPPORT COSTS

Management

Wages	£105,882
Social security	£8,368
Pensions	£5,012
Rent	£43,218
Rates and water	£1,932
Insurance	£4,369
Light and heat	£4,778
Venue hire	£4,100
Post, stationery, telephone	£9,649
Advertising	£828
Sundries	£1,489
Training and conferences	£2,209
Premises expenses	£1,326
Travel	£903
Repairs and renewals	£7,920
Equipment	£5,952
Subscriptions	£6,157
Professional fees	£3,718
Bank charges	£87
Computer expenses	£412
Improvements to property	£220
Computer equipment	£3,313
Fixtures and fittings	£137
TOTAL	£221,979

Governance costs

Auditors' remuneration	£5,011
Auditors' remuneration for non audit work	£1,873
TOTAL	£6,884



TOTAL RESOURCES EXPENDED
£605,345

NET INCOME
(£40,809)

WITH THANKS TO THE ENTIRE WDCAB TEAM!

OUR TRUSTEES

Allan Rennie
Brenda Pasquire
Catherine Shaw
Christine Rainey
Councillor June McKay
Dylan Mitchell
Irene MacDonald
Paul Traynor
Paul Walsh

OUR STAFF

Donna Bell
Gareth King
Jack Huey
Jamie Walker
Joe McCormack
Leon Slocombe
Linsey Close
Liz Thomson
Mary Bennie
Mary Gallacher
Natalie Roger
Norma Wilson
Pamela Miller
Phil Cole
Trisha Nixon

OUR ADVISERS

Ann Kelly
Annie Tausney
Ashley Hughes
Audrey Gardner
Caroline Meechan
Catherine Shaw
Duncan MacFarlane
Elspeth Chisholm
Enid Fields
Geraldine Sibbald
Gordon Milloy
Gordon Smith
Jennifer Wylie
Jumoke Onafowora
Ron Mooney
Rona Wilkinson
Samantha Wilson
Sandra Scott
Shona Elder



The logo for Citizens Advice Bureau, featuring a vertical yellow bar to the left of the text 'citizens advice bureau' in a bold, sans-serif font. The text is white, and the entire logo is set against a blue circular background.

**citizens
advice
bureau**

WITH THANKS TO OUR FUNDERS & PARTNERS

With many thanks to our funders. Our CAB service would not be possible without your support.

OUR FUNDERS

- West Dunbartonshire Council
- West Dunbartonshire Community Planning Partnership
- West Dunbartonshire Health and Social Care Partnership
- Citizens Advice Scotland
- Scottish Government
- SGN
- Bank of Scotland Foundation
- Aviva
- GambleAware
- HM Treasury

OUR PARTNERS

- Big Disability Group
- Carers of West Dunbartonshire
- Knowes Housing association
- Clydebank Housing association
- Dalmuir Park Housing Association
- Centre 81
- West Dunbartonshire Council
- West Dunbartonshire Community Foodshare
- Food for Thought
- Old Kilpatrick Food Parcels
- Alzheimers Scotland

CONTACT DETAILS

You can access our help and support using the following methods:



0800 484 0136



www.wdcab.co.uk/contact-us/



zoom

