

# Dundee



## Empowering people, supporting communities



## ANNUAL REPORT 2021 - 22

---

Dundee Citizens Advice Bureau  
The Charity for the Community

# Chairpersons Report

## Michelle Harrow

---

### Welcome to this year's Annual Report of the Dundee Citizens Advice Bureau

We would like to invite you to look back on 2020/22 and reflect on the challenges faced by those we helped over the last 12 months.

This report gives a snapshot of the work the bureau does across Dundee and the positive contribution our staff and volunteers make to the city.

We began 2021/22 still in the grips of the pandemic and were mostly working from home. What was evident in the first few months was that the Government measures introduced over lockdown had helped many low-income families.

Those with debts had benefited from the breathing space given by the government introducing the moratorium on debt collections. Those on Universal Credit also benefited from the £20 a week uplift. However, these measures were only temporary and we sensed a storm was brewing. Once these were removed, we started to see more people asking for help with benefits and money worries.

The “cost of living” crisis was beginning to hit low- and middle-income families who had previously benefitted from the UC uplift, furlough and other support. This has been further exacerbated by the energy price cap price increase. As autumn turned to winter, people were beginning to face stark choices about heating or eating.

We were gearing up to support even more people who found themselves in debt, needing access to foodbanks and energy vouchers or at risk of homelessness.

We entered the final quarter of 2021/22 with news that a war had broken out in Europe. The impacts of the invasion of Ukraine are far reaching. The domino effect has been felt in our supermarkets, on the forecourts and in other essential service areas. Our paid staff and volunteers have become a lifeline for many people.

As Chair, I am immensely grateful to them for all their hard work during some challenging and unpredictable times. I may not be able to predict what further challenges are ahead but I am confident that our staff and volunteers will continue to deliver high quality, free, impartial and independent advice to the community of Dundee and help alleviate some of the burdens.

## THE CITIZENS ADVICE BUREAU AIMS

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, religion and belief and sexual orientation.

# Bureau Director

## Tracy McNally

### Report 2021-22

---

We adapted well at the start of the pandemic and continued to provide advice and support to the citizens of Dundee. When the pandemic restrictions eased, this allowed staff and some of our volunteers to return to the office and offer face to face appointments to our clients. In addition, advisers continued to support clients remotely, utilising phone, email and video calls.

This year we have helped almost 4,000 clients and their families. We achieved Client Financial Gains in excess of £1.7 million and provided advice 11,871 times. Dundee Citizens Advice Bureau makes a major contribution to Dundee City Council's targets to tackle Child Poverty and Financial Inclusion by helping those on low incomes. The two key issues which clients seek advice are welfare benefits and debt, however we have seen an increase in clients seeking advice with energy costs and housing.

I am so proud of the service we deliver to the community and so impressed by the range and depth of the advice that we give and the positive impact we have on so many people's lives.

One of our biggest successes this year was our bureau being recredited for Scottish National Standards for Information and Advice Provision (SNSIAP). This Quality Assurance Framework is the accepted quality framework for agencies providing advice on housing, money, debt and welfare benefit related issues and is owned by the

Scottish Government. To be accredited demonstrates to the public and to our funders that our advice service is well managed and provides a high-quality advice service. We are one of only 3 agencies in Dundee to hold this accreditation.

The work that we do as a bureau has never been more relevant and necessary. Since the start of 2022, global economic challenges have come to the fore, with energy and food prices in particular heavily impacted by the war in the Ukraine and consequently inflation in the UK at levels not seen in the last 40 years. Families are struggling to make ends meet and we are experiencing record breaking demand for our services as people grapple with this crisis. People who are struggling the most are having to choose whether to eat or heat their homes, many can't afford to do either. The need to ensure that incomes are maximised for clients is paramount to mitigate against the current situation.

Our staff and volunteers are working hard to meet the increased demand and I would like to thank them for their continued dedication and effort, our trustees, funders and partners for their support and foresight for the future. Our strength as a bureau has always been our ability to adapt and keep pace in an ever-changing world. It is important that we continue to build our bureau's resilience to cope with whatever change comes our way. I look forward to the year ahead and my remaining time with the bureau, doing what we do best, providing free, impartial, confidential advice to anyone that needs us.

## QUOTES FROM CLIENTS

Your services were a real help to me and the help I received from the adviser who helped me with my case was great!

My thanks to all concerned for the wonderful service you provide

Thanks to Dundee CAB for answering the phone this morning, and for the adviser in particular, who spent an hour plus on a four-way call arranging two appointments and a food parcel. It was nice not to hit the brick wall of a recorded message.

thank you!

I refer to my recent application in respect of attendance allowance and take this opportunity to thank CAB in Dundee. I particularly thank the adviser who assisted me in completing the application form and the kindness and respect shown to me.

# This Year at a Glance

Active Clients

3839

Client Financial Gains

£1.7million

Volunteer Hours

5096

Issues Dealt with

11871

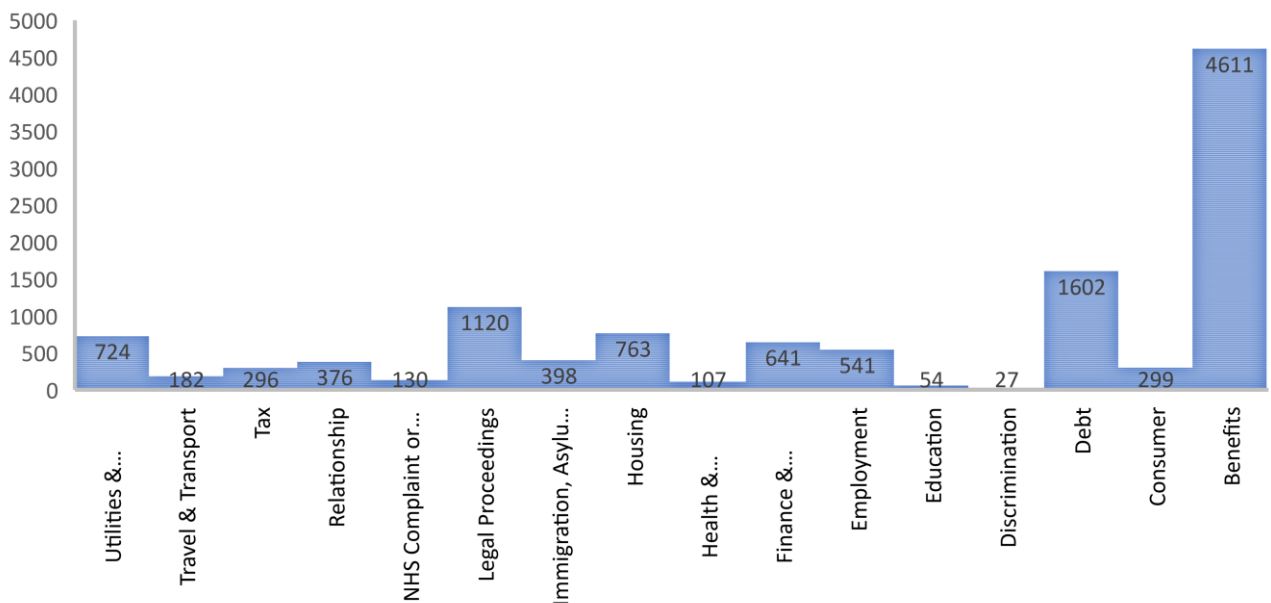
Debt Cases

356

Social Policy Cases

137

## ADVICE CODES 2021-22



# The Impact of our Projects

Our Armed Services Advice Project helped 60 veterans and released £120,000 of financial gains.

Our Financial Wellbeing Project released over £150,000 in financial gains for people struggling with energy bills and debt.

Our Money Talk Project helped 577 clients and released £652,628 of client financial gains

Our Patient Advice Support Service supported over 120 clients with complaints against NHS Tayside

Our In-Court Advice Project supported over 422 Clients and released £45,432 of client financial gains

Our EU Support Service supported over 90 clients

Our Generalist advice Service supported over 1520 clients with advice on employment, housing, education, consumer, relationship and utilities and released £236,200 of client financial gains

Our PensionWise Guides supported 560 clients

# New Projects for 2022/23

## Empowered by Dundee Citizens Advice Bureau

This project will run for two years and is funded by the British Gas Energy Trust (who previously funded our Financial Wellbeing Project). The aim of this project is to provide benefits, debt and energy support and advice to vulnerable energy consumers to reduce fuel poverty across Dundee

## SENSE

This project is funded by SENSE Scotland. A dedicated adviser takes direct referrals from SENSE Scotland and provides a full holistic welfare rights service to their service users.

## SAFE AND WARM

This project is funded by Scottish Gas over a period of two years. This project is aimed at supporting consumers in vulnerable situations with energy advice and address carbon monoxide safety issues

## Case Studies - Financial Wellbeing Project

Client initially contacted the service for money advice. The client has a number of health conditions including: COPD, nerve damage in their back, depression, anxiety, bladder & bowel incontinence, irritable bowel syndrome, arthritis in hips and diverticulitis.

Client had worked for the NHS and left her job due to ill health in the autumn. Prior to leaving the client was off sick, receiving half pay. She began to fall behind with payments for essential bills due to this, and was not aware of any potential benefit entitlement.

Client was not in receipt of their full benefit entitlement until April 2021 after a benefit check was conducted with Dundee Citizens Advice Bureau. After reviewing client's benefit entitlement, this increased the household income by £450 monthly, client now has in place a plan to repay their priority debts (council tax & energy arrears) whilst offering token payments to the non-priority creditors. Once the priority debt is repaid, client then wants to offer pro-rata payments to the remaining creditors. All creditors have accepted this plan.

In September we reviewed client's energy and applied to the British Gas Energy trust once this opened in hope of clearing some of the energy arrears. This was awarded in full, meaning client can now reduce their energy payments back down to their usage only, and as a result repay the council tax arrears quicker.

A full energy check was also completed with the client, ensuring client is now on the priority services register, on the cheapest tariff with their energy supplier and aware of potential energy efficiency grants and loans via Home Energy Scotland. Client now has an affordable debt repayment plan in place and has cleared the energy arrears.



# Case Study - Debt

The client first approached Dundee Citizens Advice Bureau in June 2021 for help with their debts: council tax, rent arrears, a personal unsecured loan and a catalogue account. These totaled approximately £11,700. The client was assisted with income maximization advice including benefit and energy checks. During this, client was advised about potential entitlement to Personal Independence Payment. Subsequently client was assisted to complete an application for Personal Independence Payment and was awarded standard daily living, increasing their household income.

We then assisted with money advice and after reviewing their options, client decided to ask their GP to complete a Debt and Mental Health Evidence form and ask her non-priority creditors to consider writing off the debt due to their current circumstances in July 2021.

The catalogue creditor agreed to write off the £429.40 balance. The creditor who client owed a balance to of £9000.05 (personal loan) did not agree to write off the balance, but did however agree to a 6 month hold on the account from November 2021. The creditor then agreed to a further 6 month hold after this initial period.

During this time, client had been assisted through verifying their financial statement, to make affordable repayments towards their rent and council tax arrears and these were subsequently cleared within the 6 months.

Towards the end of the 12 months, DCAB got back in touch with client to review their circumstances. Client wished to apply for sequestration, as their health had not improved, in fact worsened, and they did not feel their circumstances would change drastically to allow them to repay their remaining debt. This information was submitted to the creditor and they accepted and agreed to write off the balance of £9000.05 in September 2022 and as such the client did not need to apply for sequestration.

# Generalist Service Report

Dundee Citizens Advice Bureau has proved itself to be a fantastic resource for the local community. With the fall-out from the pandemic, the rise in energy and fuel costs and the hike in the cost of living in general there has been a lot to keep our staff and volunteers up to date with.

I am immensely proud of all our volunteers who face these challenges and continue to provide advice and assistance to clients in these harrowing times.

As an organisation that is historically dependant on volunteers, we are delighted to have retained most of our volunteers. Moving forward the aim for 2022 is to continue to recruit, train and support our generalist advisers, to ensure our clients continue to have a high-quality support service which provides them with accredited advice.

With our redesigned approach to advising our general advice service provided a telephone, e-mail and face to face advice service and our adviser recorded 15,377 client contacts, this advice covered topics such as debt, consumer, housing, benefits, energy, relationship and employment.

The Client Financial Gains recorded by our volunteer advisers was over £237,000, a fantastic achievement.

## Quality Standards

In 2018, Dundee CAB moved to a continuous audit process carried out by Citizens Advice Scotland to assure that quality of our advice. We continue to pass the requirements, achieving high percentages for our audits for our quality of advice through this process.

In addition to this external assessment, our Advice Case workers and our Session Supervisors carry out quality assurance case checks on a percentage of our advice client contacts.

We were fully accredited for Scottish National Standards in 2022 for Type III Money, Debt and Benefits Advice.

# Volunteer with us!

By choosing to volunteer with Dundee Citizens Advice Bureau you'll be giving something truly valuable back to the community. As a charity, our volunteers are essential to allow us to deliver the important work that we do.

to

## WHAT'S INVOLVED?

There are a broad range of volunteering roles available within DCAB, so you can use your knowledge, skills and experience where it matters most. From adviser roles to behind-the-scenes support, we'll find a role where you'll make the greatest impact.

## WHAT ARE THE BENEFITS?

Volunteering is a fantastic way to stay active and involved within the local community. As a new member of our team, we know you'll feel instantly at home. Let's not forget the feel-good factor too! Giving people the information and advice, they need to turn their lives around is definitely worth getting out of bed for. As well as making a big difference to people's lives, you can also learn some valuable skills when volunteering with us. 42% of CAB volunteers go on to further education or employment. As a CAB adviser, you'll be part of the wider Scottish CAB network and will have access to ongoing training and development. If you'd like to volunteer with DCAB or want to hear more, we'd love to hear from you.

## VOLUNTEER ROLES

- Advisers
- Triage Worker
- Social Policy Co-ordinator
- Bureau Trustee

# FINANCIAL REPORT

	31.3.2021	31.3.2022
<b>INCOME AND ENDOWMENTS</b>	<b>£</b>	<b>£</b>
Donations	0.00	3,150
Grants	897,153	862,528
Other income	1,480	0
<b>TOTAL INCOMING RESOURCES</b>	<b>898,633</b>	<b>865,678</b>
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Wages	755,895	795,174
Pensions	16,000	26,000
Recruitment and Payroll	1,922	4,205
Communication and Postage	12,233	6,138
Computer & Web Expenses	15,565	4,706
Interpreters Fees	239	852
Sundries	5,598	1,570
AGM & Conference Costs	150	1,200
Bank Charges	390	277
Repairs and maintenance	7,069	0
Printing and stationery	1,858	1,526
Subscriptions	5,374	6,319
Training and travel	4,904	7,671
Advertising	1,888	2,204
Volunteer Expenses	4,020	1,608
Insurance	1,468	1,468
Rent, Rates and Utilities	3,306	4,572
Equipment and Fittings	0.00	0
Audit Fees	5,640	6,380
Other professional Fees	815	0
<b>TOTAL EXPENDITURE</b>	<b>845,191</b>	<b>871,870</b>
<b>TOTAL RESOURCES EXPENDED</b>	<b>845,191</b>	<b>871,870</b>
<b>NET INCOME (EXPENDITURE)</b>	<b>53,634</b>	<b>-6,039</b>

## Income

In the year ended 31<sup>st</sup> March 2022 the total income of Dundee Citizens Advice Bureau amounted to £865,678, a reduction from the previous financial year, this was largely due to various grants received the previous year to deal with the pandemic.

## Expenditure

Our expenditure was for the financial year end March 22 was £871,870, compared with £845,191 the previous year. By far the largest element is staff costs, which include salaries, pensions, recruitment and training.

## Financial Health

The Trustee Board is determined that DCAB should operate from a strong financial base. The Bureau's Business and Development Plan includes a strategic objective 'to ensure financial stability and security' and includes the requirement to maintain six months running costs in Reserves. The Board reviews the management accounts, financial commentary and risk analysis for Dundee CAB at every Board meeting. The financial health of the Dundee CAB remains sound within a tight operating environment.

## Our Funders

British Gas Energy Trust

Citizens Advice Scotland

Dundee City Council

Inspiring Scotland

Poppy Scotland

Scottish Government

Scottish Legal Aid Board

---

## Our Board of Trustees

Michelle Harrow (Chair)


Lynne Short (Vice Chair)

Ann Gordon

Neil Leslie

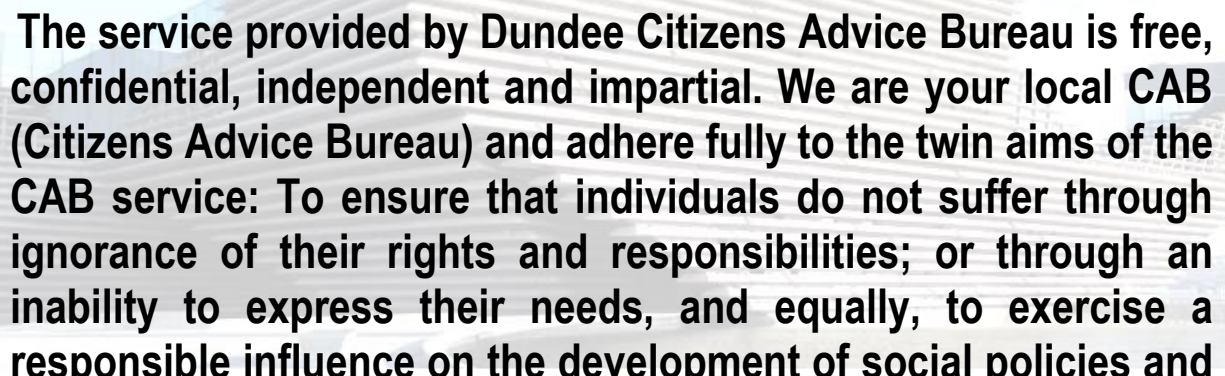
Grant Mackie

Daniel McGinn



# Dundee Citizens Advice Bureau

## Aims




The service provided by Dundee Citizens Advice Bureau is free, confidential, independent and impartial. We are your local CAB (Citizens Advice Bureau) and adhere fully to the twin aims of the CAB service: To ensure that individuals do not suffer through ignorance of their rights and responsibilities; or through an inability to express their needs, and equally, to exercise a responsible influence on the development of social policies and services, both locally and nationally.



## METHODS OF DELIVERY

Telephone General Advice: 01382 214633

E-mail: [contactus@dundeecab.org.uk](mailto:contactus@dundeecab.org.uk)



Our service continues to be delivered initially through the telephone helpline, face to face advice is offered through an appointment system.

Please see [www.dundeecab.org.uk](http://www.dundeecab.org.uk) for the most up to date information



Dundee Citizens Advice Bureau, Central Library, Wellgate Centre, Dundee DD1 1DB  
Scottish Charity No. SC011657 Company Limited by Guarantee SC169302  
Authorised and regulated by the Financial Conduct Authority FRN617450