

# **SOCIAL IMPACT REPORT 2024-25**



**Dundee Citizens Advice Bureau**

Investing in Community Together



# THE CHARITY FOR THE COMMUNITY

**Serving Dundee since 1939**

We are a charity for our local community, giving free, confidential, independent and impartial advice to anyone, regardless of circumstance. Our holistic approach ensures every client is empowered to deal with their issues and given the knowledge and confidence to find their way forward. From advice and information on day-to-day issues, through to detailed support and specialist topics, we can help.

# CHAIRPERSON

Michelle Harrow

It gives me great pleasure to present the Chair’s Report for this year’s Annual General Meeting. This report reflects our collective efforts, achievements and challenges over the past year and sets the tone for the year ahead.

Highlights of the Year

- **Service Delivery.** We have continued to provide vital advice and support to our community, helping 4423 people with welfare, housing, debt and employment issues.
- **Community Impact.** Our outreach programs reached 466 individuals, ensuring access to essential services for those most in need.
- **Innovation & Improvement.** We invested in additional IT support and cyber security as well as creating new local and national partnerships to enhance service efficiency and accessibility.
- **Volunteer Engagement.** Our volunteers contributed 8050 hours, demonstrating their commitment and dedication.

Financial Overview

Despite ongoing economic and funding challenges, we maintained a stable financial position. Income from grants and donations totalled £884,317, while expenditure was carefully managed to ensure sustainability. Full details are provided in the Treasurer’s Report.

Acknowledgements

I would like to extend my heartfelt thanks to our staff, volunteers and trustees for their unwavering support and hard work. Special thanks to our partners and funders who make our work possible.

Looking Ahead

The coming year will focus on:

- **Enhancing our service reach** - Expanding our outreach and digital access
- **Our people** - Prioritising staff and volunteer development and wellbeing
- **Strengthening our financial stability** - Diversifying funding and demonstrating impact

Together, we will build on our successes and address the challenges ahead with resilience, innovation and determination.

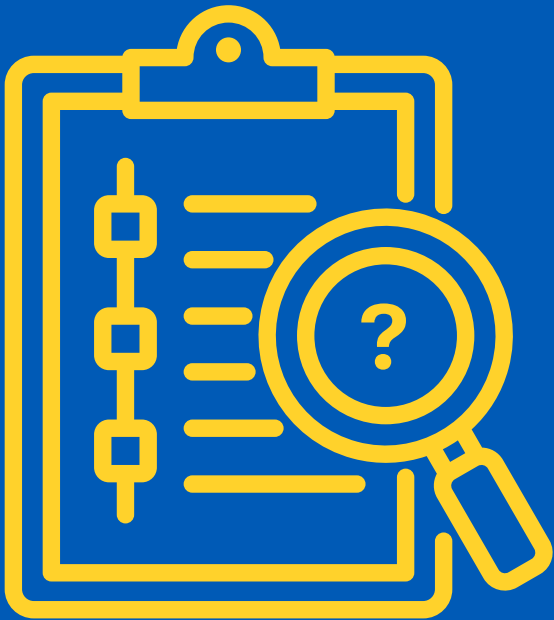


# BUREAU STATISTICS

2024-25



Foodbank referrals



We helped clients with  
issues/problems



Total clients supported  
4423



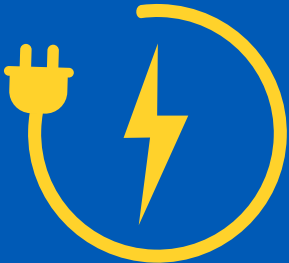
Contacts we had with clients

Value of debt:



£14,539

rent arrears (all tenures)



£26,712

electricity only arrears



£537,705.03

credit, store and charge card

# CHIEF EXECUTIVE OFFICER

**Claire Christie**

As we look back on the 2024-25 year, our overriding message is that demand for our service is higher than ever yet, our team continues to offer high quality holistic, empathetic and realistic advice and support to as many people as we can.

---

## Our People

My profound thanks go to our dedicated team of volunteers and staff who supported nearly 4,500 people in 2024-25, an increase of more than 37% on the previous year. Year on year we see an increase in the number of people in crisis, needing emergency advice and support, which our team delivers across the city every week. We have seen the benefit of increased working within communities and the increase in client numbers is testament to this.

---

## Our Advice

Our service model continues to evolve and adapt to the needs of the communities we serve. We have increased our outreach provision, making it easier for people to access advice and support locally. We provide a volunteer generalist advice alongside specialist advice projects including income maximisation and welfare benefits, debt, energy and fuel issues, NHS concerns and advice for older people.

---

## Our Impact

The outcomes of our work are both measurable and impactful. We created financial gains of over £1.6 million for our clients and helped manage over £1.3 million of client debts. Not only is that money directly into pockets and communities, but mental wellbeing is increased when problems are dealt with and solutions found.

Our social policy work ensures that client experiences inform national change. We highlighted issues including challenges and changes to benefits and systems, energy and digital access.

I am extremely proud of the work we do and what we achieve. Dundee CAB remains a trusted and vital service for the city.



# FINANCIAL GAINS

**TOTAL**  
**£1,627,044**

Money directly into the pockets of local citizens and their families

We managed to secure the following client financial gains for the top **four** advice issues



**£1,179,901.69**

Benefit related issues accounted for more than **41%** of all case types



**£225,773.36**

More than **10%** of cases were debt related



**£133,028.41**

Finance and Charitable Support made up **15%** of all cases



**£33,254.10**

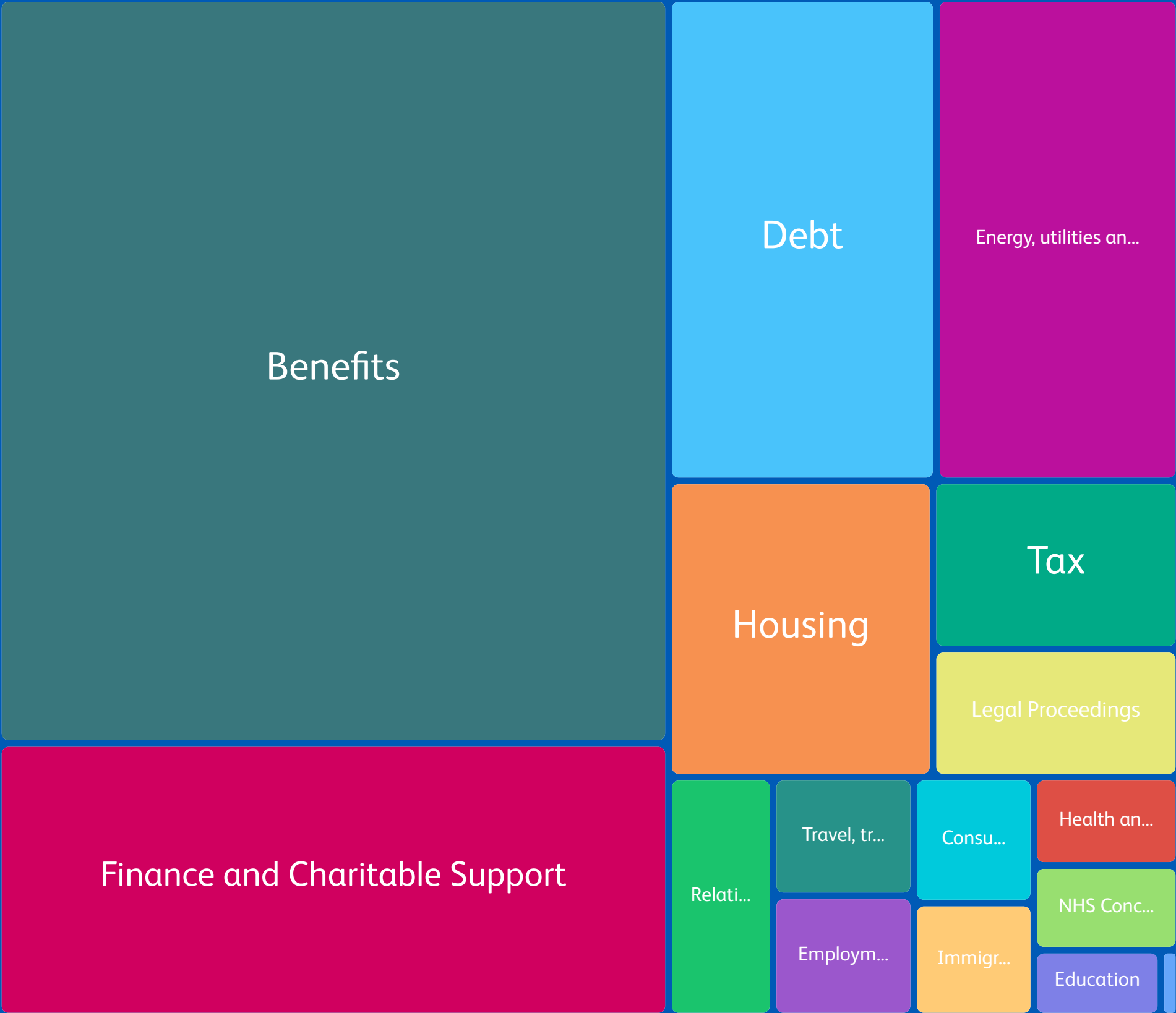
Utility issues accounted for more than **9%** of cases



# ADVICE TYPES

## We advised on the following issues

Benefits	3793
Finance and Charitable Support	1377
Debt	984
Energy, Utilities and Communications	879
Housing	601
Tax	313
Legal	238
Relationship	189
Travel, Transport	128
Employment	126
Consumer	116
Immigration	101
Health	96
NHS Concerns	92
Education	61
Discrimination	7



# TREASURER

**Daniel McGinn**

This year has been a very busy one for Dundee Citizens Advice Bureau, with our finances continuing to support more people and communities across the city.

## Income

- **£884,317** total income
  - 97% from restricted project grants, reflecting strong partnership support
  - £18,138 unrestricted income and £10,296 investment income — providing vital flexibility
- 

## Expenditure

- **£899,910** total expenditure, primarily on staff and service delivery
  - Resulted in a modest deficit of £15,593, reflecting our decision to maintain services amid rising demand
- 

## Reserves & Current Position

- **£219,688** total reserves (2024: £239,281)
  - £259,652 cash at year-end showing a stable position
  - Designated funds protect project continuity, general reserves show the need for continued core funding
- 

## Impact Behind the Numbers

Every pound invested in Dundee CAB helps local people:

- Access free, impartial advice
- Build confidence, stability and wellbeing





# CASE STUDY

Over recent years, the client had faced severe damp issues in their council property, which had significantly exacerbated their health issues. Client sought assistance from the bureau to be rehoused in a safe living environment.

Client was given comprehensive advice on several fronts, including information on how to file a formal complaint with Dundee City Council regarding the damp. Additionally, the client was informed of their entitlement to compensation for personal belongings damaged by dampness. To strengthen the client's housing application, the client was advised on gathering relevant medical points. With client's consent a referral was made to a Housing Options Officer.

**The client was successfully rehoused and less than 3 weeks after the initial appointment they received the keys to a new property. The swift resolution had a significant impact on the client's health and overall well-being.**



# OUTREACH

Supporting local people in local places



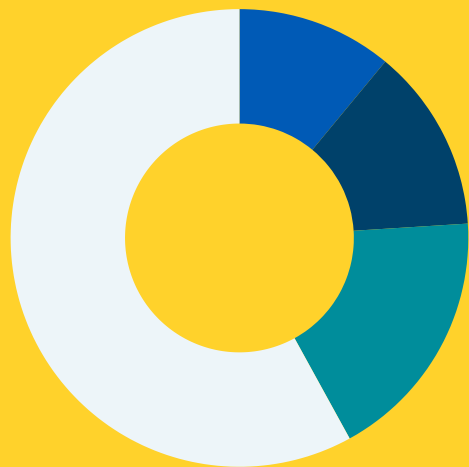
We attend several outreach venues throughout the week, making it easier for people to access our advice services. They also allow us to reach the wider community and make sure we are where people need us most.



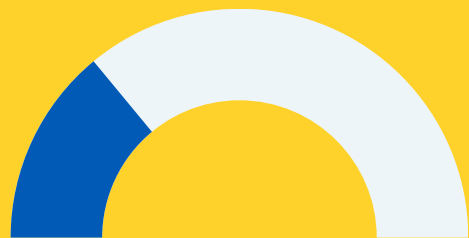


# CLIENT PROFILE

Of clients who answered our profile questionnaire:



- 11% were in full time work
- 13% were retired
- 18% were unable to work due to ill health or disability



More than **27%** of those clients who answered had a caring responsibility



**61%** of clients who answered had a limiting health condition or disability



**50%** of all clients who answered our profile questionnaire rent their home from a landlord (all rental tenures)

**23%** of those clients are council tenants

**3%** of all clients who answered, **95 people**, were homeless or in temporary accommodation

# TWIN AIM

**One of the twin aims of the Scottish CAB service is: To exercise a responsible influence on the development of social policies and services, both locally and nationally.**

Our Social Policy feedback forms the backbone of Citizens Advice Scotland's annual policy and campaigning work plan. The issues we flag mean that Citizens Advice Scotland's work is much more robust and reliable because it is based on evidence rather than opinion.

Our case study was used in an impact report:

'An East of Scotland CAB reports of a client, who resides with their partner and disabled child, seeking advice about Council Tax reduction (CTR). The client describes struggling financially due to the loss of CTR every time they have five weekly pay days in a month. Viewed on a weekly basis the couple are entitled to a CTR of around £60 a month, but when five paydays fall within their Universal Credit assessment period, the client's earnings take them over the threshold for CTR that month'.

Through this work we challenge regulations - or any poor implementation of these - that have a negative impact on our clients.

“Social policy work gives me the opportunity to look at a case in detail. There is an intellectual challenge in identifying what the issues are and expressing that succinctly. It's rewarding when a policy document issued by the CAS Impact uses material sent in by us”.

**Our Volunteer**



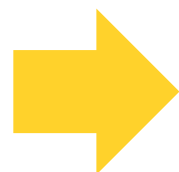
# SOCIAL POLICY

## Supporting clients locally and nationally

Our social policy work complements our advice-giving. It strengthens our ability to challenge the unfair and unjust policies that often cause clients to present at the bureau.

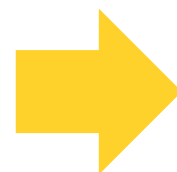
### Identifying the problem

Our team flag cases, as they arise, where there are social policy issues



### Gather and submit evidence

Our team then filter through these flags and send examples of social policy issues to Citizens Advice Scotland (CAS)



### Take action

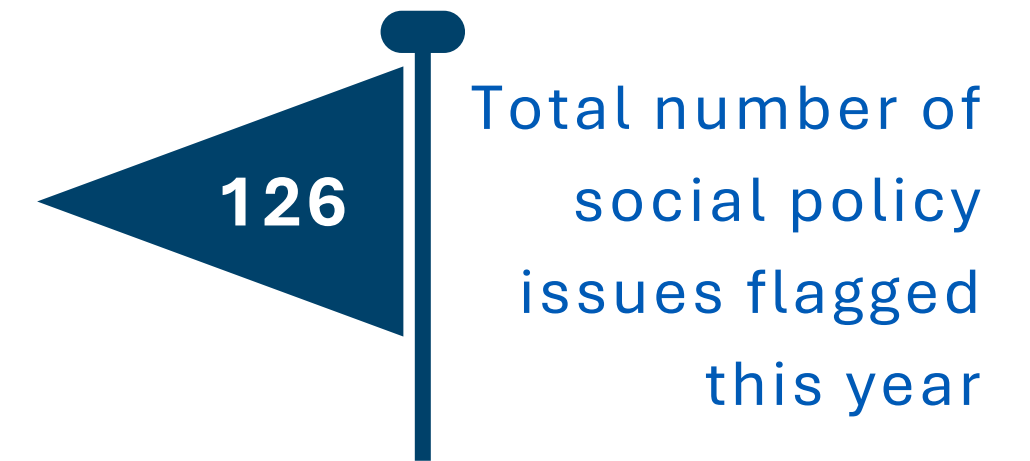
CAS use our evidence to influence decision-makers at local and national level to bring about change





# SOCIAL POLICY

Issues impacting Dundee -  
highlighting unfair or unjust practices, policies and processes



## Digital Exclusion



## Benefit Issues

- Issues with managed migration over to Universal Credit
- Processing delays for Pension Credit
- Interface between DWP and Social Security Scotland



## Housing Issues

- Repair issues and damp
- Insufficient and appropriate social housing
- Inadequate landlords



## Energy Company Issues



# CASE STUDY

Client contacted the bureau as their energy supplier had increased the monthly Direct Debit payments by around **£100**. Client was beginning to **limit** the use of heating and admitted that their home felt cold. Client was afraid that payments would continue to increase, and they struggled to contact the supplier by phone as their hearing was limited.

Adviser called supplier on behalf of client and arranged a more suitable Direct Debit amount. Advisor confirmed with supplier that client was on the Priority Service Register and updated health changes. Advisor accessed Home Energy Check tool which revealed that the client's home had a poor energy efficiency rating. Referral then made to Home Energy Scotland.

**Client was relieved to have an assessment carried out to check for possible upgrades to make their home energy efficient, help reduce bills and keep their home warm.**



# OUR VOLUNTEERS

Volunteering is at the heart of our service. Our general advice giving is the bedrock of the bureau activity, driven by our dedicated volunteers.



**25** average number of volunteers

value of volunteer  
contribution

**£148.84K**

In 2024-25 our volunteers gave over **8050** hours of their time.

**Volunteer with us** - by choosing to volunteer with Dundee Citizens Advice Bureau you will be giving something back to the community. As a charity, our volunteers are essential to allow us to deliver the important work we do

**What are the benefits?** - As well as making a big different to people's lives, you can learn some valuable skills. You will become a part of the wider CAB network, with access to ongoing training and development.



*“Volunteering with us is enjoyable, rewarding, varied and often challenging in the best way”*



# VOLUNTEER SPOTLIGHT

## Crawford Volunteer Adviser



### **What led you to volunteer?**

After my retirement I wanted a volunteer role that was challenging, enjoyable and enabling me to help others

### **What's the standout part of the role?**

Moving out of my normal "bubble," in that I deal with a very diverse client base. I am now more aware of the issues faced by many of the citizens in Dundee. The skills I've gained have enabled me to help clients. It's actually fun and very rewarding.

### **What does your role involve?**

I deal with a wide range of issues, for instance, benefit calculations, housing problems, consumer issues, employment issues and neighbour disputes. Depending on the nature of the enquiry, I may telephone clients or arrange a face-to-face appointment in the bureau.

### **What difference do you feel you make?**

I hope my presence in the bureau makes people feel relaxed and ready to smile. Smiling is important

# OUR PROJECTS

## **Generalist Advice Service**

Primarily funded by Dundee City Council, the generalist service is staffed by the volunteer advice team who provide holistic advice on most topics including benefits, housing, employment, travel, relationships, housing and consumer

## **Older Persons Advice Service**

Supports clients over the age of 60 with holistic advice and support but primarily with income maximisation and promoting benefit entitlement to those in or nearing pension age.

## **SGN Safe & Warm Service**

This service aims to support clients to use energy efficiently, affordably and safely as well as providing carbon monoxide awareness. The main focus is on energy advice, but clients will also be provided with holistic advice and support.





# OUR PROJECTS

## **Patient Advice & Support Service (PASS)**

Provides free, accessible and confidential information, advice and support to patients, their carers and families in their dealings with the NHS. Giving feedback, comment, or raising complaints about NHS treatment, the service can help.

## **PensionWise**

Is a service from MoneyHelper backed by the government. It offers guidance to over 50s to explain the options on taking money from defined contribution pension pots.

## **Money Talk Plus**

Helps to maximise income and provides holistic support. Everyone's situation is unique, but experience shows there are ways to improve people's finances to help with the increased cost of living. Families are a project priority group.





# OUR PROJECTS

## **HOMES Dundee Project**

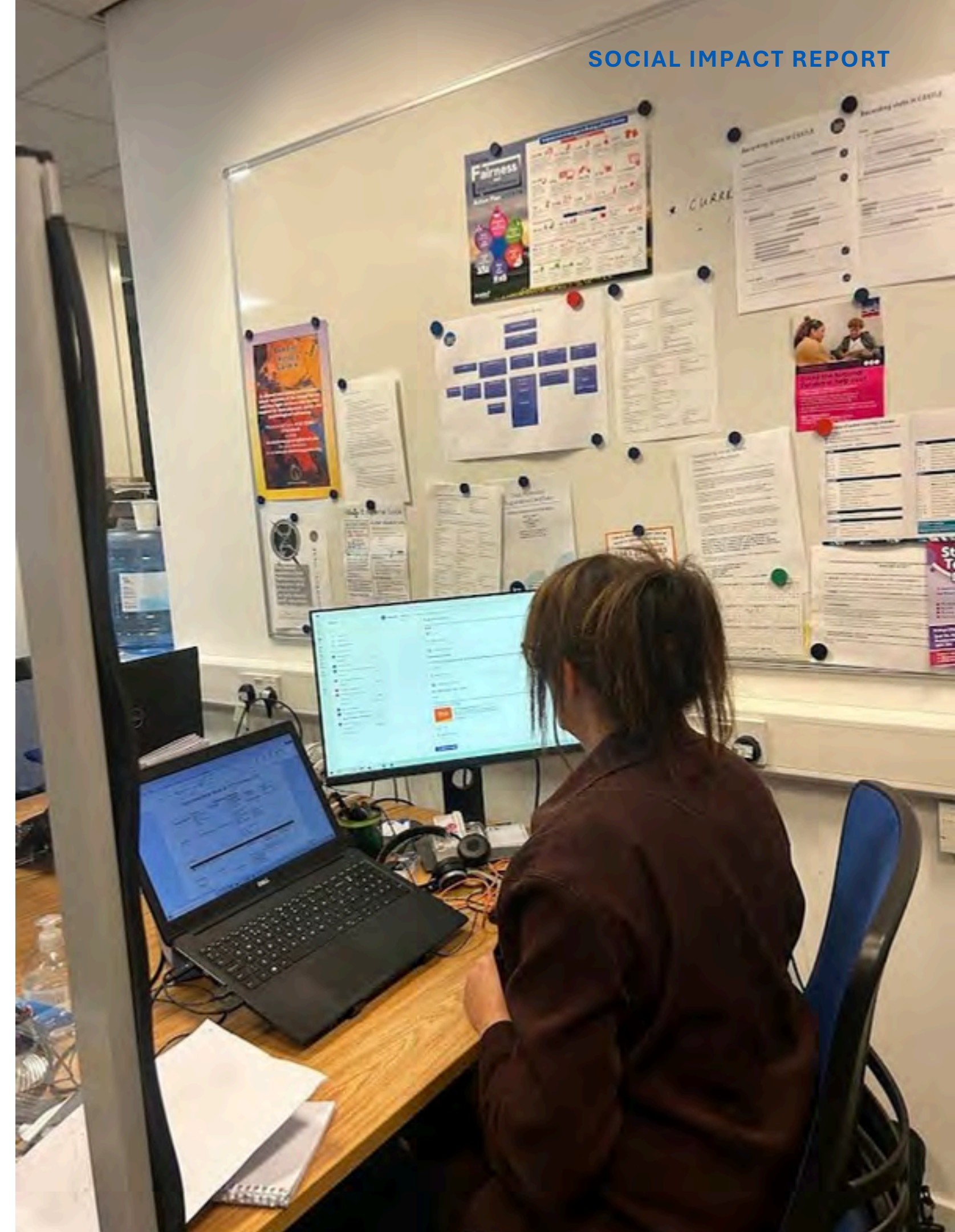
Funded by British Gas Energy Trust, the project helps with income maximisation, energy and debt advice. Supporting those with energy issues including dual debt, supplier issues, help registering with Priority Services Register. We help with debt, money and budgeting advice and give support to those with unaffordable debts, including debt options.

## **SSEN Energy Advice Project**

The aim of the project is to offer energy efficiency advice and support to reduce fuel poverty in the SSEN distribution area and support vulnerable clients by providing in-depth, holistic and bespoke energy advice to those at risk of fuel poverty.

## **Dundee & Angus Foodbank**

Our twice weekly drop in advice sessions provide generalist advice including income maximisation, crisis support, benefits, energy and housing.





# PARTNERSHIPS

Our energy advisers have established a valuable partnership with NHS Tayside Advice Centre. Working together with NHS Tayside Health Improvement Team, we have given presentations to NHS frontline staff in local hospitals on how to drive financial inclusion discussions with patients and colleagues.

We have supported clients who have been referred to the bureau via the Advice Centre. We have assisted with benefit checks, claiming benefits, energy advice, including energy efficiency and negotiations with suppliers.

We carried out **6** joint presentations across NHS Tayside to acute medical staff, ward nursing staff, health care support workers, student nurses and Neurology staff.



# CLIENT FEEDBACK

The adviser was very friendly and helpful.

Thanks to the adviser for listening to my problem and offering help

Yesterday I solved my problem and the adviser dealt with me excellently and did not neglect me at all. Their performance was excellent in solving my problem.

Very good, easy to speak to and very helpful.

A successful resolution

The adviser could not have been more helpful; they are a credit to CAB. They have helped me so much with my case.

The adviser was very helpful. A great asset to your office.

All the performance and dealing with me in solving my problem was excellent

# OUR FUNDERS

Thank you to all our funders whose generosity and support enables us to deliver our much needed services



Scottish Government  
Riaghaltas na h-Alba  
gov.scot



**Pension  
wise**  
Your money. Your choice.



**British Gas  
Energy Trust**



**CHANGEWORKS.**



DUNDEE VOLUNTEER  
& VOLUNTARY ACTION



Free for everyone,  
finding a way forward at



**YORKSHIRE  
BUILDING  
SOCIETY**





**Dundee Citizens Advice Bureau**  
**Level 4, Central Library**  
**Wellgate Centre**  
**Dundee, DD1 1DB**



**Tel: 01382 214633**  
**Email: [bureau@dundeecab.casonline.org.uk](mailto:bureau@dundeecab.casonline.org.uk)**  
**Website: [www.DundeeCAB.org.uk](http://www.DundeeCAB.org.uk)**



### **Opening Hours**

**Monday 10:00-13:00 14:00-16:00**

**Tuesday 10:00-13:00 14:00-16:00**

**Wednesday 10:00-13:00 14:00-16:00**

**Thursday 10:00-13:00 14:00-16:00**

**Friday 10:00-13:00 14:00-16:00**

