

EAST AYRSHIRE CITIZENS ADVICE BUREAU

ANNUAL REPORT 2022/23

BOARD MEMBERS

Chair: Graham Michie

Vice Chair: Marilyn Clarke

Finance Director: David Fraser

John Kelly

Joe Morton

Fiona Robson

Donald Lees

David Thompson

PRINCIPLES OF THE BUREAU

Free Service

Confidential

Impartial

Independent

Accessible


Effective

AIMS of the BUREAU

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 of the development of social policies and services both locally and Nationally.

A decorative graphic consisting of several parallel white lines of varying lengths, slanted diagonally from the bottom right towards the top right, set against the blue background.



A WORD FROM THE CHAIR

Another year has passed, and the challenges of COVID and Office issues are still with us, although we are now seeing some light at the end of the tunnel. It was my sincere hope that this year we would see a return to a face to face AGM, but circumstances still dictate that we require to continue with Zoom.

We are progressing with the lease of the new offices both in Cumnock and Kilmarnock and these leases should be in place very soon. Last year, we were settling into new offices in Kilmarnock, but sadly this did not provide a fast enough broadband speed and many of our staff are still working on a hybrid model between office and home. The good news however, is that we have provided a client financial gain of £3.8 million over 2022/23 to the people of East Ayrshire.

I would like to thank our main funders at East Ayrshire Council and at Citizens Advice Scotland for their ongoing support over the last year. My sincere thanks also go to the staff, volunteers and Board Members in what have been difficult transitional times, and enabling the delivery of Bureau services to all clients across East Ayrshire.

Graham Michie
Chair
East Ayrshire Citizens Advice Bureau



MANAGERS REPORT

I can only describe 22/23 as a rollercoaster of a journey. The euphoria at the beginning of the year with the move to King Street, Kilmarnock, the recruitment of trainee money advisers and training of ten new volunteers, it appeared that we were finally getting back on track. However, we soon identified that an inadequate, unfixable IT connection from our new premises would have a significant effect on our business operation.

To maintain the operation of the bureau until an alternative could be found we needed to change the way that we worked. Very soon after moving we had to change back to a similar model of home working that we had adopted during the pandemic, with some hybrid practices thrown in.

One of the biggest challenges post lockdown has been to return to a face-to-face service for our clients. Whilst a number of organisations have continued restricting access to services, it has been our aim to ensure that we maintain our open-door access wherever possible. To ensure that the people of East Ayrshire had the ability to contact us face-to-face we managed to maintain our Kilmarnock "drop in" service from 10am-3pm Monday to Friday. In the main the service has operated as a triage service for advisers working from home although we incorporated an emergency advisory service for those requiring urgent assistance with food, housing and utilities issues. Our volunteers have also maintained a form filling service for those clients wishing to have the assistance of a face-to-face adviser rather than support over the telephone. Our Cumnock staff have been taking booked appointments on a Monday, Wednesday and Friday.

To support the operation during these difficult times, from the beginning of the year, the bureau extended the contract of the Referrals Officer, introduced a triage telephone line worker role and a role to maintain the operation of a live answered “crisis telephone line” which had been funded by East Ayrshire Council.

Funding for our three trainee money advisers came to an end January 2023. All three trainees had completed the CASlearn programme of training and a considerable number of the Matrix money adviser courses. Not wishing to curtail their progress, and lending much needed support to the bureau contracts for all three trainee money advisers were extended to the end of the financial year.

The year has been a real series of highs and lows for Management, Staff, and Volunteers alike. We have all experienced the frustrations of technology, premises, recruitment and retention which have not only affected our organisation but appear to be widespread. The knock-on effect being that existing staff and volunteers in all front line sectors are dealing with increasingly challenging workloads and complexity of assistance required by clients.

Despite the issues the team faced in 22/23 the staff and volunteers still managed to achieve an impressive £3.8 million in Client Financial Gain advising and supporting 3,921 clients throughout the area.


As ever I would like to thank our whole EACAB team, staff, volunteers and members of the Board. It has been another grueling year, full of obstacles but you have risen to the challenges yet again. You are amazing each and every one of you.

Sarah Hammond
Manager and Company Secretary
East Ayrshire Citizens Advice Bureau

The Numbers



East
Ayrshire
CAB
2022-23



Clients
3,828



Client
Financial
Gain
£3.833 Million



AREAS OF ADVICE FOR EACAB IN 22/23

In total the bureau gave advice 16,124 times

Benefits
7969

Debt
2396

Housing
974

Employment
675

Consumer
527

Utilities and
Communication
1137

Legal
Proceedings
390

Tax
477

PLUS

Finance and Charitable Support : 428
Relationship : 318
Travel , Transport and Holidays : 375
NHS Concern or Complaint : 106 Health
and Community Care : 127 Education
: 44
Immigration, Asylum & Nationality : 42

Discrimination : 3

OUR PROJECTS in 22/23

Independent Housing Project

The Independent Housing Project is a project funded by East Ayrshire Council to provide a holistic service to those presenting at the bureau with Housing issues. Many of those presenting with housing problems often have complex needs including financial pressure, debt, relationships and health. Our housing contacts present a multitude of issues such as Homelessness, issues with landlords and property and concerns regarding repossession and arrears and eviction in extreme cases. The Bureau is accredited to Scottish National Standards level 3 (representation in Court) in housing matters. Over the course of the 22/23 Financial Year the bureau dealt with 974 housing issues

Armed Services Advice Project (ASAP)

The Armed Services Advice Project provides advice to all members of the Armed Forces community, which includes both Regular and Reserve forces: people who are currently serving in the Armed Forces, and their dependents people who have served in the Armed Forces, and their dependents members of the Merchant Navy who have served in a commercial vessel in support of legally defined UK military operations.

ASAP is funded by a group of organisations, headed by Poppy Scotland. It supports members of the Armed Forces community by providing one point of contact for advice on a range of issues, working closely with other organisations to provide support for clients. The ASAP officers in East Ayrshire are operative Pan-Ayrshire.

Patient Advice and Support Service (PASS)

PASS provides free, accessible and confidential information, advice and support to patients, their carers and families in their dealings with the NHS. The service PASS can provide **information, advice and support** for anyone who wants to give feedback, make comments, raise concerns or make a complaint about treatment and care provided by the NHS in Scotland.

The PASS staff help people to **understand their rights and responsibilities** as a patient. Also, within their remit, is to work with the NHS in Scotland to **improve healthcare provision** - work that can be done because of the feedback that is provided through lived experience. The PASS service provided by East Ayrshire Citizens Advice Bureau is Pan-Ayrshire.

Welfare Reform

This project aims to improve the support bureaux are able to offer disadvantaged client groups affected by poverty and welfare reform.

Contributing to the commitment of the Scottish Government to tackle inequality and advance human rights, this service is people-centered, sharing the same values of Social Security Scotland, of dignity, fairness and respect.

The funding enables bureaux to use local knowledge, networks and expertise to shape services in the most impactful way for their communities.

In doing so, every bureau achieves the three core objectives Of the project by:

- Maximizing income for clients through increased benefit take-up;
- Ensuring that advice services reach the people who are most excluded;
- Developing a coordinated approach with other stakeholders to:
 - Maximise impact and value for money of publicly funded advice services and;
 - Share lessons learned to develop partnership work in the most appropriate way

Scottish Government Debt Project

The Scottish Government made funding available to increase the provision of debt advice in the first quarter of 2022, the season when there is normally a huge post-Christmas surge in debt and financial advice is needed. The funding provided was to increase debt advice capacity to help meet this demand.

In East Ayrshire this funding was channeled into the provision of a Money Advice Assistant to collate information for our accredited Money Advisers allowing them to concentrate on the provision of debt options for clients.

Money Talks

This project is funded by Scottish Government and funding is distributed through Citizens Advice Scotland to provide benefits checks and income maximisation for specific target groups.

NB: At the beginning of October 2022 All three of the Scottish Government funded projects ie: Welfare Reform, Money Talks and Scottish Government Debt were amalgamated into one project which is now badged under the heading of "Money Talks Plus".

Energy Best Deal

EBD aims to help vulnerable clients and those in or at risk of fuel poverty to be able to afford their energy bills. The project does this by providing advice and support on a variety of energy related issues, as well as assisting clients to maximise their incomes and access other support that may be available to them.

Safe and Warm

The Safe and Warm project is funded by Scottish Gas Networks (SGN) via CAS. The aim of the project is to widen the support that the CAB network delivers by providing energy advice for vulnerable clients to support them to use energy efficiently, affordably and safely. The project specifically targets harder to reach groups such as asylum seekers, minority ethnic groups, travelers, Park home communities, digitally excluded and other vulnerable groups in East Ayrshire.

Pensionwise

East Ayrshire CAB has an Ayrshire wide project focusing on Defined contribution pensions. There are two FTE staff assigned to this project.

Since April 2015 people with Defined Contribution pensions have been able to access their saving in more ways. Pension Wise is a project that can help clients to make a decision on which option(s) are suitable for them. 22/23 has seen a return to face-to face appointments for Clients wishing to see an adviser in person rather than by telephone appointment.

Trainee Money Advisers

East Ayrshire Council provided funding through the European Social Fund to fund three trainee Money Advisor post at the end of the 21/22 funding cycle. Our new trainees were recruited through the EAC Employability Pipeline.

The Objective for our three new trainee money advisers was to become accredited money advisers to level 2 Scottish National Standards by the end of 2022/23 year. Initially the project was a two-year project but administrative delays and recruitment problems resulted in the project being condensed into one year with 3 trainees receiving 12 months, 11 months and 9 months training respectively due to the recruitment challenges. The project ceased in January 2023 but the trainees were given the opportunity to extend their employment with the bureau until the end of March 23.

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2022

The purpose of this summary financial information is to show the company's overall income and expenditure for the year. This has been extracted from the company's formal statutory accounts which are subject to independent audit by JRD LLP.

A copy of the company's formal statutory accounts is available on request from the company secretary at the registered office.



**EAST AYRSHIRE CITIZENS ADVICE BUREAU
INCOME & EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2023**

	2023		2022	
	£	£	£	£
Income				
East Ayrshire Council - Main Funding	362,467		355,360	
East Ayrshire Council - Independent Housing	36,000		36,000	
East Ayrshire Council - Trainee Money Advisers	51,706		6,847	
East Ayrshire Council - Cost of Living Crisis	40,000		-	
CAS - PASS	21,625		29,774	
CAS - Pension Wise	87,513		76,372	
CAS - Pan Ayrshire Money Talks Plus	159,575		156,446	
CAS - Poppy Scotland	39,576		42,340	
CAS - Energy Best Deal	2,700		6,563	
CAS - Safe and Warm Advice	83,433		-	
CAS - Scottish Government Energy Crisis	3,014		-	
CAS - Gambling Support	1,593		-	
CAS - Help to Claim	-		51,326	
CAS - ZBI Campaign	-		2,400	
CAS - Advertising	-		3,000	
EAS William Grant Foundation	-		1,000	
Employment Allowance	5,000		4,000	
Sundry Income	294		3,396	
Bank Interest	2,471		51	
		896,967		774,875
Expenditure				
Staff costs	676,839		607,698	
Rent	17,108		13,500	
Water and sewerage costs	1,540		1,880	
Insurance	4,861		2,817	
Heat and light	16,939		11,299	
Cleaning expenses	6,567		7,355	
Repairs and maintenance	5,680		4,327	
Stationery, office supplies and postage	6,472		4,688	
Recruitment expenses	449		-	
Information and membership	6,174		3,882	
Telephone	10,071		7,987	
IT support costs	1,473		1,468	
Equipment leases and contracts	2,392		4,008	
Training and travel	8,219		2,253	
Payroll bureau	2,004		1,056	
Accountancy support services	2,760		2,640	
Statutory accounts fees	840		840	
Auditor's fees	5,500		5,500	
Consultancy fees	1,314		2,688	
Legal and professional fees	3,282		1,230	
Bank charges and interest	506		497	
Sundry expenses	753		1,088	
Subscriptions and Licences	144		1,461	
Grant repayable	2,700		14,924	
Bad debts provision	6,000		650	
Depreciation	4,057		4,127	
		794,644		709,863
Excess Income/(Expenditure) for year		102,323		65,012

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East Ayrshire Citizens Advice Bureau

East Ayrshire Citizens Advice Bureau is a company
limited by guarantee

Registered Number 194707

Scottish Charity Number SC028817

Registered Office: The Gateway Centre, 3 Foregate
Square, Kilmarnock KA1 1LN

Authorised and Regulated by the Financial Conduct
Authority : FRN 617451