

# North West Aberdeenshire Citizens Advice Bureau (formerly Turriff & District)

## Annual Report 2019-20



### Inside this report:

Who are we  
The Bureau Team  
Chair's Report  
Fundraising Activities  
Treasurer's Report  
Manager's Report  
Annual Accounts

In 2019-20 the bureau dealt with  
3673 individual issues

Benefits	1911
Consumer	70
Debt	477
Discrimination	17
Education	7
Employment	176
Finance & Charitable Support	146
Health & Community Care	42
Housing	116
Immigration	190
Legal	199
NHS Concerns or complaints	13
Relationships	75
Tax	107
Travel & Transport	51
Utilities & Communications	76

The twin aims of the Scottish CAB service are:

- ♦ 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, race, religion and belief and sexual orientation.

***In 2019—20 we helped 1421 clients and were in contact with them 3465 times. This is a 79% increase in the number of clients on the previous year.***

# Who are we

North West Aberdeenshire (previously Turriff & District) Advice Bureau covers the entire north west of Aberdeenshire from Portsoy over to Gardens-town, down to Inverurie and across north Marr.

We are an independent, local volunteer led charity run by a volunteer Board of Trustees. Our team is made up of paid staff and volunteer staff.

Our origins were in a community-led group which was established in 1990 who then became an affiliate organisation of Scottish Association of Citizens Advice Bureaux.

In July 2010 we became a full member of Citizens Advice Scotland and became a Scottish Charitable Incorporated Organisation (SCIO) in 2012.

Our geographical reach area has gradually increased over the last few years and we officially took over the North West of Aberdeenshire at the beginning of 2020. It was then a necessity to change our name to better show the area we serve.

We celebrate 30 years as an organisation and our 10th anniversary as a CAB in 2020.

***In 2019-20 we created over £1million in financial gains for our clients.***

***This is money into the pockets of our clients and money into our local communities.***

## **Paid Staff**

Claire Christie  
Victoria Gardiner (to Nov 2019)  
Shona Fraser (to Nov 2019)  
Gwen Shand  
Eileen McIntosh  
Carole Munro  
Mo Thomson  
Tracy O'Neill  
Fiona Cameron  
Lori Edmiston  
Brian McWilliam

## **Volunteer Staff**

Tom Robertson  
Sarah Scott  
Sheena Conn  
Nicola Watson  
Alan Payne (to Oct 2019)  
Donald Cameron  
Marilyn Lyall  
Arlene Sleight (to Sept 2019)  
Paula Newton  
Joan Burnett  
Laura Thomson  
Joe Beckett  
Zoe Mellor  
Mary Haydon  
Magda Salek

## **Some of the feedback from our clients this year -**

*"To you all, over the years that you have helped me directly and indirectly, thank you"*

*"I wish to thank you all for the hard work you all put in to help people like me and others"*

*"Thank you for all the calls, visits, letters etc... I feel, now everything's finished that I can move on."*

*"Thank you for all your hard work & effort"*

*"A big thanks for your help. It was very much appreciated"*



This year we celebrate the 80th Anniversary of Citizens Advice Service. And what a year it's been!

Looking back over 2019-20, the first 11 months were eventful enough but then in March 2020, everything changed for the people in our community as the implications of the coronavirus pandemic became clear. We needed to shut down our face-to-face service overnight but we were able, without interruption, to continue to deal with a substantial increase in demand with reduced staffing.

During the year 2019-20 Donald Cameron and Morag Fraser resigned from Board. I'd like to take this opportunity, on behalf of the Board, to thank them both for their service.

It's not only been all change in the Chair position on the Board, we have also had 3 new members join the Board, of which I am one. Local charities really need local people to join and support them to ensure vital services like the CAB continue.

We've had plenty of change in

bureau too, with new services including Universal Credit: Help to Claim and the changes in service provision and delivery due to a change in funding from Aberdeenshire Council. Our Bureau Manager has had to adapt to a whirlwind of changes and steer the team through a period of role changes. This was due in part to the new tender process as for Aberdeenshire Council Information and Advice Services. Our Aberdeenshire Bureaux Consortium was successful in securing the tender. Although the funding is more prescriptive than previous 'Core' funding, it gives us new opportunities for the bureau. Due to our increased geographical area we felt it was time to implement our name change and are now known as North West Aberdeenshire Citizens Advice Bureau.

The Board were very pleased that no redundancies were made during this trying year and were very happy to retain all the skills and knowledge the team have. Congratulations to Claire for all your hard work it has certainly paid off and left the bureau in a

much better place going forward.

As long-term sustainable funding remains a challenge for the bureau, and at a time when the local economy is in turmoil, the need for our services continues to increase so we must work innovatively to keep the service adequately funded and effective for the communities we serve.

As an organisation, we are celebrating our 30<sup>th</sup> year as an advice agency and our 10<sup>th</sup> anniversary as a Citizens Advice Bureau in 2020. Although celebrations may have to be put on hold due to the current pandemic restrictions, we all want to acknowledge these milestones and those who have helped us along the way.

On behalf of the Board I would like to thank all of the volunteers, staff, funders, partners and stakeholders for all of their support, hard work, and dedication. The team has met and embraced all of the challenges thrown their way in a manner which is an example of outstanding practice.

**Marie Johnstone**  
Chair of the Board of Trustees

Our new Help to Claim service offers practical support to help people make a Universal Credit claim and receive their first full correct payment on time.

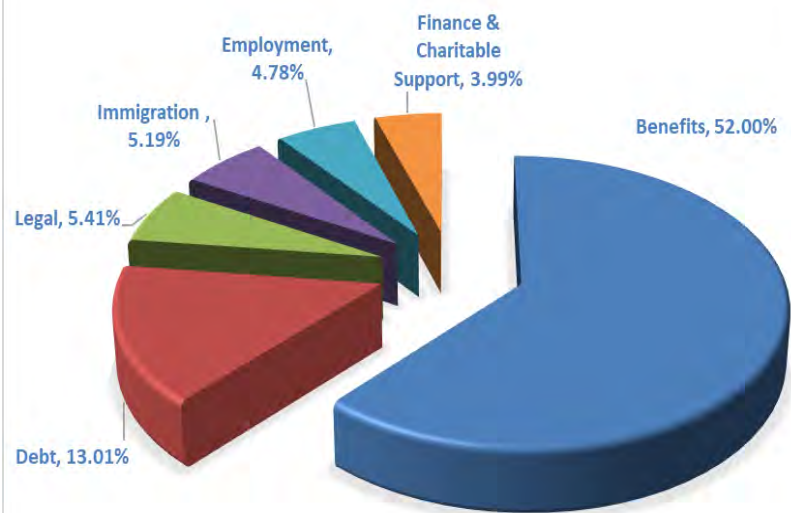
It is available online, over the phone and face to face through local citizens advice bureaux.

[www.cas.org.uk/helptoclaim](http://www.cas.org.uk/helptoclaim)



## Top 6 Advice Topics in 2019-20

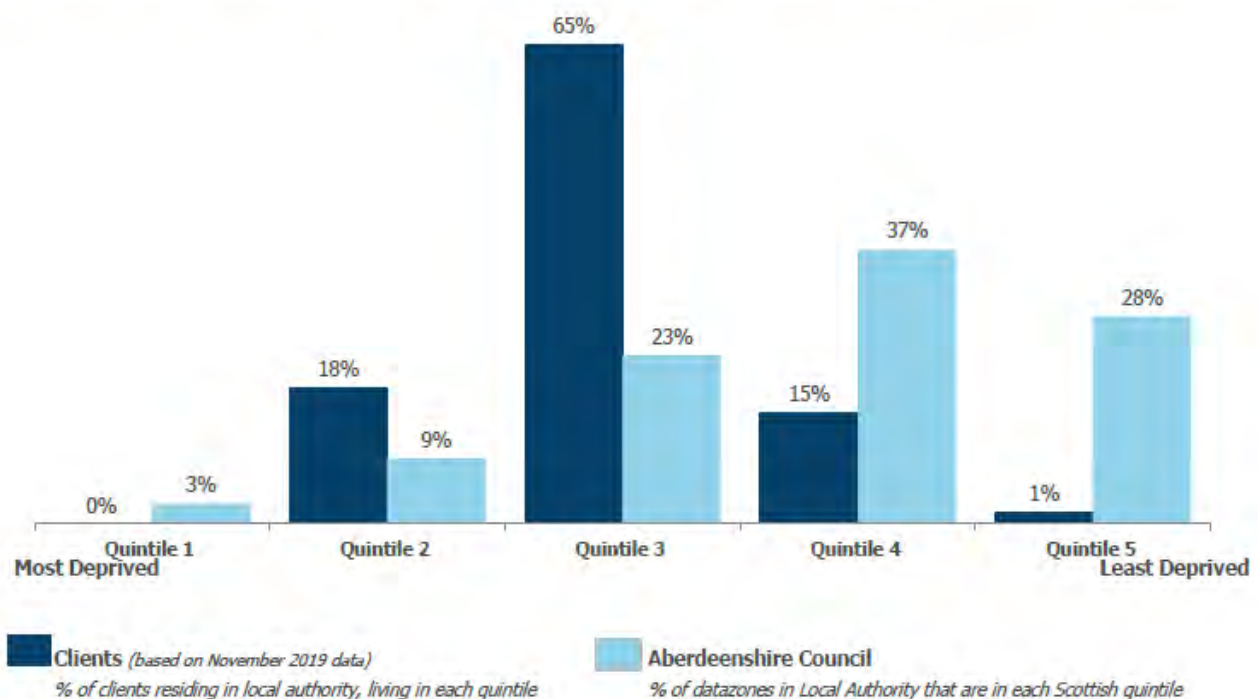
*Nearly **58%** of clients who responded have a disability and **66%** of those who responded have a health condition that limits them a lot.*



The Scottish Index of Multiple Deprivation (SIMD) is a tool for identifying the places in Scotland where people are experiencing disadvantage across different aspects of their lives.

The graph below shows the percentage of bureau clients who live in areas of multiple deprivation compared to the percentage of the population

Scottish Index of Multiple Deprivation - bureaux clients and population residing in Local Authority





# Fundraising Activities

***Every Citizens Advice Bureau in Scotland is an independent, local charity responsible for creating its own funds and running costs.***



In 2019-20 the bureau received over £1,000 in charitable donations.

We raised over £395 from our coffee morning held at Royal British Legion, Turriff.

We raised £360 from our May Day Stall in Turriff. Even though the weather was awful, people still came along!

We gratefully received an donation of £200 from the Fire Brigade Trust.

We also raised £235 via donations from grateful clients.

This money goes towards the running costs of the bureau and ensures no volunteer staff member is out of pocket whilst volunteering with the bureau.

*Thank you!*

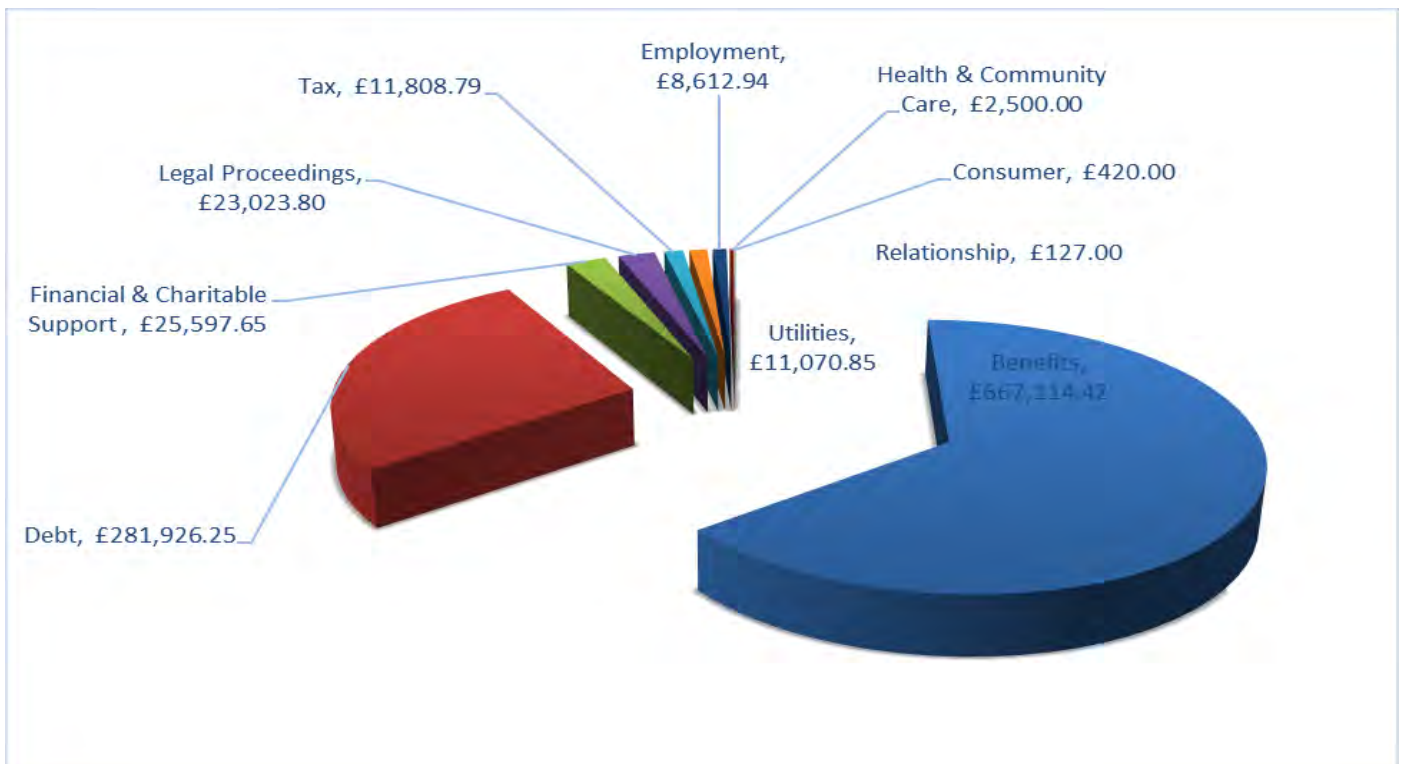


***Our volunteers donated 3772 hours to the bureau this year***

***This equates to a monetary contribution of £53,977***

***Thank you to everyone who volunteered with the bureau in 2019-20***

## Client Financial Gains by Type for 2019-20



# Treasurer's Report

During this period the Bureau was successful in securing funding from Aberdeenshire Council – firstly as an independent Bureau and latterly from start of 2020 as part of the Aberdeenshire Citizens Advice consortium. Additional funding was also received from the Robertson Trust, Bank of Scotland Foundation, and Citizens Advice Scotland for projects including Welfare Reform, PASS, Pension Wise as well as consortium projects UC:Help to Claim, Money Talk Team and EU Settlement Scheme.

As has been mentioned at previous AGMs, funding is vital to cover our overheads comprising office rental and running costs, core and specialist staff salaries and ongoing training and support for staff and volunteers.

At the start of the financial year, 1st April 2019 we had total funds available of £81,046. At the end of the financial year to 31st March 2020 our total funds available stood at £102,204. It is pleasing to note this positive movement, given the previous year reported a net fall in total funds available of almost £34k.

There was much debate at last years AGM regarding the funds still outstanding from Aberdeenshire Council for the European Social Fund (ESF) project and at year end 31st March 2020 this still hadn't been resolved, but it is a welcome financial outcome that this hasn't impacted on overall funds for a second year.

Whilst the lack of clarity from the Council on settlement of the ESF project funding has caused some

concern throughout the year, the Board and manager have closely monitored the Bureau accounts to ensure that the highly qualified and experienced staff could be retained whilst not placing the Bureau in a compromising financial position. A transfer from Reserves to the operating account was made early in the financial year in light of this issue and it is an ongoing objective of the Board to build these Reserves back up to previous levels.

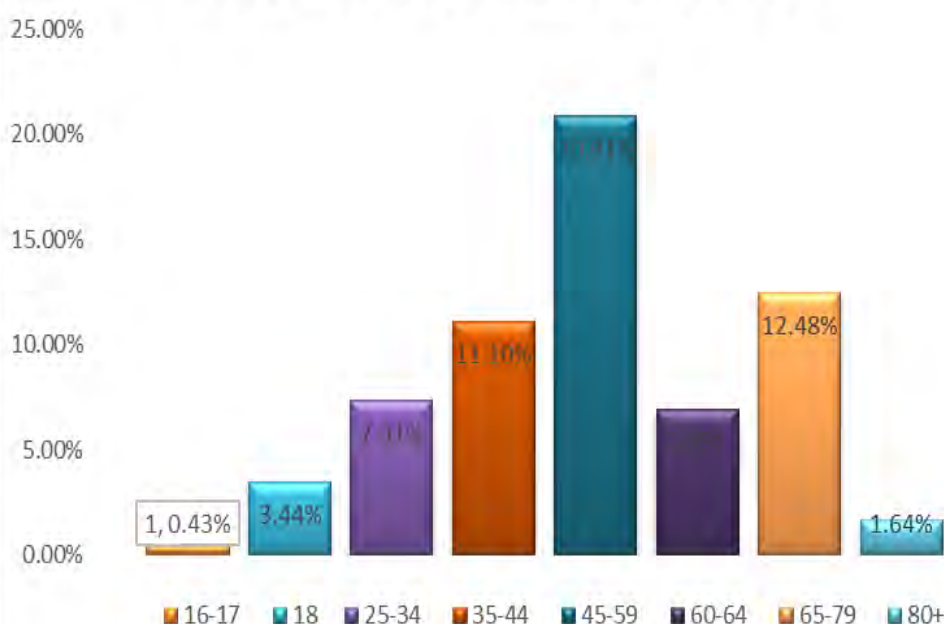
Going forward, we continue to look at all sources of potential funding and the Board is grateful for the financial support it receives from all of our funders.

**Brian McWilliam**  
Treasurer

**26% of clients who responded are unable to work due to ill health/disability.**

**Nearly 11% are unemployed, nearly 11% are working less than 30 hours per week and over 20% are retired**

Age range of our clients in 2019-20



As I write this report we are in the grips of the COVID-19 pandemic with much of our team still working from home. Although this annual report is up to end of March 2020, to ignore the impact on the service since March would be remiss. The advice team are still helping clients with issues including furlough, redundancy, changes to employment contracts, debts, those having issues with the benefits system and those applying for benefits, including, Universal Credit for the first time. Due to our ability to work under different circumstances and the fact we had already made inroads to 'multi-channel' working, we were able to offer continuity of service and support. This is in no small part down to the commitment and determination of the amazing staff and volunteers who have all gone above and beyond in dealing with circumstances which we couldn't have foreseen in 2019. This really has been a team effort with fantastic support from our funders and partner organisations. I am so proud of the commitment and dedication of our volunteers and paid staff in being able to adapt to these extraordinary circumstances and yet keep the service operating. As key workers, they have made a huge contribution to the health and well-being of local citizens.

This year we celebrate the 80th Anniversary of The Citizens Advice Service which started in the adversity of wartime in 1939. We are once again suffering a global crisis and supporting people in our local communities.

2019-20 was another year of much change for the bureau. April brought the implementation of the Universal Credit: Help to Claim national project. This was our first Bureaux consortium project which continues to be heralded as a success throughout the country. We then chose the same model for the EU Settlement Scheme project which we also secured. Both these consortium bids were a 'practice run' for tendering for our previous 'Core' funding from Aberdeenshire Council. This format again proved a successful

move and has secured funding for the next three years for the four Aberdeenshire Bureaux. Although the new funding agreement is not 'core funding' it has given us the ability to change and expand our service to cover the whole north west corner of Aberdeenshire. We have therefore changed our name to better suit and are now officially North West Aberdeenshire Citizens Advice Bureau. We will become a multi-site bureau in 2020 with premises secured in the Banff/Macduff area.

We were also able to more than double our volunteer provision in 2019-20 taking on new volunteers in a number of roles within the bureau including advisers, reception and admin. We unfortunately lost two of our senior members of the team in November 2019, both going to the newly created Scottish Social Security Agency. Due to funding uncertainty we were unable to fill either post for a number of months but the team coped amazingly well under the circumstances. Changes to funding and service delivery models also saw lots of movement of staff within the bureau with several team members upskilling to new roles and we were thankfully able to avoid the forecasted redundancies. There are still many challenges ahead and we must constantly look out for new funding opportunities.

2019-20 saw a record number of clients coming the bureau for help and we saw a 79% increase on the previous year. And all this, pre COVID!

As always, we rely on the dedication and commitment of our volunteers and paid staff both to the bureau and to our local communities and I take this opportunity to thank them all. I also wish to thank all our funders, stakeholders and supporters over the last year and look forward to your continued support in the coming year and beyond.

**Claire Christie**  
**Bureau Manager**

# Adviser Training Programme and continuous development

Advisers go through a rigorous training programme to ensure they are;

- *Working within the principles, policies and procedures of the Service*
- *Gaining and applying understanding of the main problems presented by clients*
- *Reaching and maintaining the competences, and the associated knowledge, skills and attitudes, for the role*

The **Adviser Training Programme** is split into 4 stages

**Stage 1 Induction**, to learn the aims & principles of the service, the work of the bureau, interview skills, equalities issues, and how to use the CAB information system.

**Stage 2 Shadowing**, where the trainee introduced to the advice subject areas and practical advice skills by working through training materials and taught sessions, and by shadowing experienced advisers.

**Stage 3 Supported Interviewing**, when trainees are leading interviews while supervised by their mentor and observed with their progress recorded.

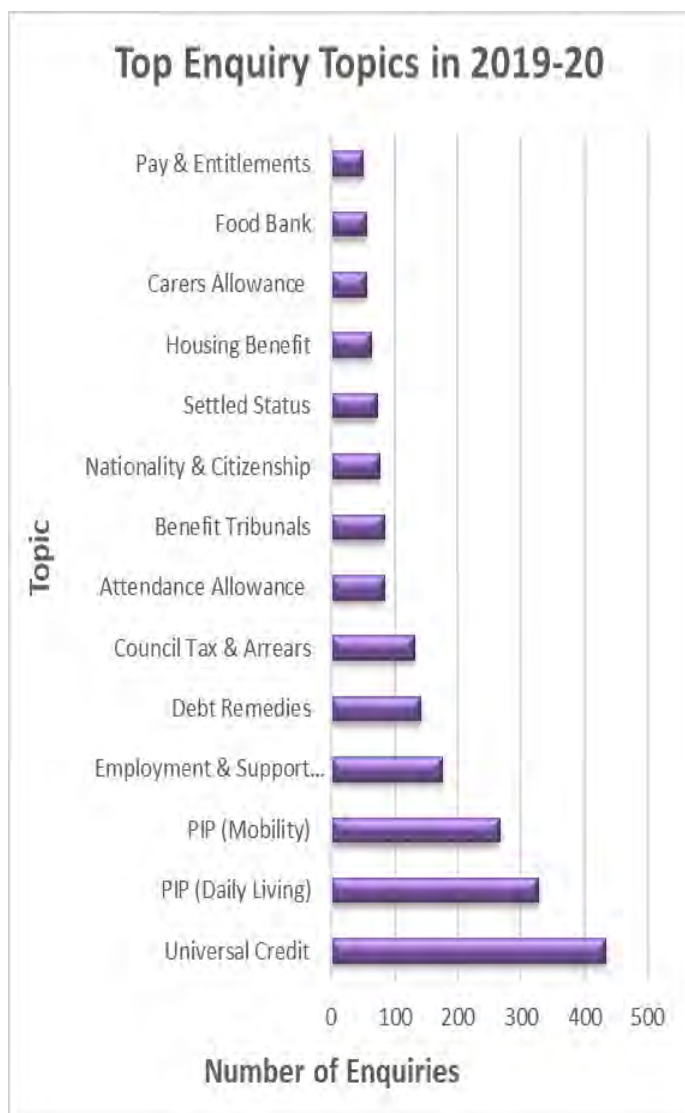
**Stage 4 Solo Practice**, continuing with training materials and sessions whilst also leading interviews on your own. Case records are checked until the trainee becomes a competent as a generalist adviser.

## Ongoing Adviser Development

Advisers are expected to complete no less than 35 hours ongoing training each year. As well as refresher training when any of the training modules is updated and monthly in-house training sessions, advisers attend courses held by Citizens Advice Scotland as well as outside agencies such as Shelter and CPAG Scotland.

### Training courses attended in 2019-20 included

- Effective Case Recording
- Energy Awareness
- EU Settlement Scheme
- Social Security Scotland Benefits
- UC: Help to Claim
- Child Protection
- Mandatory Reconsiderations
- Options for Scottish Debtors
- Energy Best Deal
- Money Talk Team
- Stay Well. Stay Warm
- Multi Channel Advice
- Using Options to Help Clients
- Social Security Law Updates
- Safe Deposits Scotland
- Universal Credit: Tactics and Updates
- Providing Good Quality Debt Advice
- Negotiation and Communication Skills
- Benefits Booster
- Advising clients via Webchat





**The Bureau volunteer roles can meet almost any expertise or interest with roles including:**

## **Adviser**

Volunteer advisers interview clients and let them explain their problems. They then help individuals clarify issues by exploring the problem and asking questions. Advisers will consult AdviserNet, a comprehensive online information system, before explaining the available options to the client. The client is then encouraged to decide what to do.

Advisers are trained to check that clients are receiving all social security benefits to which they are entitled and can also assist with filling in complex forms. Advisers can speak to or write to other agencies on a client's behalf, if appropriate. All advisers make a detailed record of each client's enquiry for quality assurance purposes and so further help can be offered if they return to the bureau again.

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## **Board of Trustees**

Board members are local people with an interest and/or expertise in voluntary management issues. The Board of Trustees meet regularly and are legally responsible for the effective running of the CAB. The Board meetings will consider a report from the manager on operational matters such as volunteer recruitment and training and enquiries dealt with. The treasurer will present financial details so that the Board can monitor the budget and make decisions regarding fundraising or service developments. The Board must help ensure that the Bureau is widely known in the community and the diversity of the local population is reflected in the Bureau's volunteer and client base. The Board of Trustees plays a central part in the quality assurance process. Being a volunteer committee of management member is therefore a varied and important role within the service.

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## **Reception and Admin**

Reception volunteers are the welcoming face of the Bureau. They meet and greet clients and their representatives and they ensure clients are made aware of the advice process. They ensure that client's details are recorded within our case recording system and basic enquiry details are available for the adviser. Reception volunteers deal with incoming calls and make appointments for clients. Reception volunteers also handle incoming and outgoing mail.

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## **Social Media and Website Support**

Bureaux are keen to be active on social media to provide up to date information and keep in touch with their local organisations and communities. We also need to keep our website up to date and this work is often carried out by a volunteer with the relevant skills.

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## **Time for Volunteering**

Volunteers are invited to undertake an agreed, set number of hours per week (often around 4-6 hours per week), normally on regular days of the week. The bureau will try and be flexible, but a regular pledge of time from volunteers enables better planning of activities and services.

When considering how much time to offer, also consider that there may be regular meetings of volunteers or the bureau team, training sessions, helping out with administration and time for reading updates and information resources.

The bureau will monitor your involvement to ensure your tasks are not overwhelming in time or complexity. You will also have the opportunity to discuss any concerns, issues or ideas with the bureau manager or session supervisor.

*If you would like more information on volunteering with the bureau please phone, drop in or email to request an application form.*

APPENDIX 2

Enter only the relevant

Enter SC number

Turriff &amp; District Citizens Advice Bureau

SC007159



Receipts and payments accounts						
For the period from	Period: receipts			to	Period: payments	
	Day	Month	Year		Day	Month
	01	April	2019		31	March

## Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
<b>A1 Receipts</b>						
Donations	1,190				1,190	2,499
Legacies					-	-
Grants	-	198,755			198,755	156,880
Receipts from fundraising activities					-	-
Gross trading receipts					-	-
Income from investments other than land and buildings					-	-
Rents from land & buildings					-	-
Gross receipts from other charitable activities	-				-	191
<b>A1 Sub total</b>	<b>1,190</b>	<b>198,755</b>	<b>-</b>	<b>-</b>	<b>199,945</b>	<b>159,570</b>
<b>A2 Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
<b>A2 Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>1,190</b>	<b>198,755</b>	<b>-</b>	<b>-</b>	<b>199,945</b>	<b>159,570</b>
<b>A3 Payments</b>						
Expenses for fundraising activities					-	-
Gross trading payments	-	178,557			178,557	193,558
Investment management costs					-	-
Payments relating directly to charitable activities					-	-
Grants and donations					-	-
Governance costs:					-	-
Audit / independent examination					-	-
Preparation of annual accounts					-	-
Legal costs					-	-
Other					-	-
<b>A3 Sub total</b>	<b>-</b>	<b>178,557</b>	<b>-</b>	<b>-</b>	<b>178,557</b>	<b>193,558</b>
<b>A4 Payments relating to asset and investment movements</b>						
Purchases of fixed assets		230			230	-
Purchase of investments					-	-
<b>A4 Sub total</b>	<b>-</b>	<b>230</b>	<b>-</b>	<b>-</b>	<b>230</b>	<b>-</b>
<b>Total payments</b>	<b>-</b>	<b>178,787</b>	<b>-</b>	<b>-</b>	<b>178,787</b>	<b>193,558</b>
<b>Net receipts / (payments)</b>	<b>1,190</b>	<b>19,968</b>	<b>-</b>	<b>-</b>	<b>21,158</b>	<b>(33,988)</b>
<b>A5 Transfers to / (from) funds</b>						
<b>Surplus / (deficit) for year</b>	<b>1,190</b>	<b>19,968</b>	<b>-</b>	<b>-</b>	<b>21,158</b>	<b>(33,988)</b>

APPENDIX 2

Turriff &amp; District Citizens Advice Bureau

SC007159

## Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	12,647	68,399			81,046	115,034
	Surplus / (deficit) shown on receipts and payments account	1,190	19,968			21,158	(33,988)
						-	
						-	
	Cash and bank balances at end of year (Agree balances with receipts and payments account(s))	13,837	88,367	-	-	102,204	81,046

	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments				
		Total	-	-

	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets					
		Total	-	-	-

	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities				
		Total	-	-

	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities				
		Total	-	-

Signed by one or two trustees  
on behalf of all the trustees

Signature

Print Name

Date of  
approval


## APPENDIX 1

OSCr

## Trustees' Annual Report for the period

Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	01	April	2019	To	31	March	2020

Office of the Scottish Charity Regulator

## Reference and administration details

Charity name

Other names charity is known by

Registered charity number

Charity's principal address

Turrieff and District Citizens Advice Bureau SCIO

SC007159

Masonic Building

Gladstone Terrace

TURRIEFF

Postcode AB53 4AT

## Names of the charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Donald Cameron	Chairperson	Resigned Nov 2019	
2	Morag Fraser	Secretary	To Nov 2019	
3	Morag Fraser	Chair	From Nov 2019	
4	Tom Robertson	Board Member		
5	Brian Garrett	Board Member	To April 2019	
6	Alexander McAskill	Board Member		
7	Brian McWilliam	Treasurer	From August 2019	
8	Marie Johnstone	Board Member	From September 2019	
9	Katrina Clark	Board Member	From September 2019	
10				
11				
12				
13				
14				
15				
16				
17				
18				



# Thank you to all our funders in 2019 –20



Thank you to all the stakeholders and individuals who have supported and donated to the bureau in 2019-20

## North West Aberdeenshire

### Citizens Advice Bureau SCIO

(previously Turriff & District)

Masonic Lodge, Gladstone Terrace

Turriff, Aberdeenshire, AB53 4AT

Tel: 01888 562495

Email: [adviser@nwacab.org.uk](mailto:adviser@nwacab.org.uk)

#### Opening Hours :

**Monday 9:00—12:00 13:00—16:00**

**Tuesday 9:00—12:00 13:00—16:00**

**Wednesday 9:00—12:00 13:00—16:00**

**Thursday 9:30—12:00 13:00—16:00**

**Friday 09:30 –12:30**



**Accountants** Acumen Accountants and Advisors Limited, Bankhead Drive, City South Office Park, Portlethen, Aberdeen, AB12 4XX

**Payroll** Aberdeenshire Voluntary Action, 57 Station Road, Ellon, Aberdeenshire AB41 9AR

**Bank** Bank of Scotland, 15 High Street, Turriff, Aberdeenshire, AB53 4ED



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[www.twitter.com/nwacab](https://www.twitter.com/nwacab)

