



**Peebles & District  
Citizens Advice Bureau**

**ANNUAL REPORT  
2018-19**

Registered Scottish Charity No. SCO 00490

Company Limited by Guarantee, No. 397950

Authorised and regulated by the Financial Conduct Authority FRN:617473

Peebles and District Citizens Advice Bureau was established in 1976.

Our current location is right in the heart of the town, within the Chambers Institution just off the High Street.

Most of the CAB's advice services are delivered by trained, skilled volunteers who are supported by a small team of paid staff. The voluntary Board of Directors are responsible for the governance of the organisation.

The CAB is a member of the Scottish Association of Citizens Advice Bureau (Citizens Advice Scotland) which is responsible for carrying out advice and organisational audits every three years to demonstrate the excellent standard of service carried out by the bureau.

The CAB is a member of the Borders Citizens Advice Consortium along with Central Borders CAB and Roxburgh & Berwickshire CAB.

The Consortium is currently contracted by Scottish Borders Council to deliver advice services on Debt, Welfare Benefits and Housing.

The bureau employs 4 staff; a manager, administrator/session supervisor, debt/welfare benefits adviser and the Patient Advice & Support Service (PASS) case worker. We manage the PASS service on behalf of the Borders Consortium covering all of the Scottish Borders. We also help deliver the Pension Wise service as part of a national contract with the UK government.

In addition to the core funding obtained from Scottish Borders Council, we have successfully secured funding from the Scottish Legal Aid Board and Citizens Advice Scotland.

We currently have 14 fully trained volunteer generalist advisers and 3 trainee volunteer advisers.



Volunteer Friendly Award

Peebles & District Citizens Advice Bureau is part of the Borders Bureau Citizens Advice Consortium consisting of Peebles and District CAB, Central Borders CAB and Roxburgh & Berwickshire CAB.

The bureau moved to its current location within the Chambers Institution, High Street, Peebles in July 2011.

The aims of the bureau 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*

## Chairman's Report

The past year has again been one of challenge and change. As a small bureau, the need for flexibility, adaptability and innovation has been critical. Further, our paid staff and volunteer advisers have continued to give dedicated service of a high standard, as reflected in our recent audit report by Citizen's Advice Scotland (CAS). We achieved full compliance for the Organisational Audit and maintained compliance with the CAS Quality of Advice Monitoring process. The auditor also commented upon the "first rate atmosphere in the office".

A major stress was the replacement of three of our four permanent staff posts. Melanie Nairn, our manager, Sue Newlands, our administrator and session supervisor and Suzanne Dyer, our PASS worker, all moved on and we thank them for their significant contributions. We welcomed replacements Gill Westwood, Emma Grigor and Moya Loughery. We are very appreciative of Karen Pryor, money advice and welfare benefits adviser, who held much together throughout the changes.

The reduction in funding from Scottish Borders Council and the loss of Scottish Legal Aid Board funding for debt and welfare advice funding has had serious consequences for our ability to support debt, welfare and representation needs. Our manager has done well in accessing alternative funding streams. But holes have only been partly filled. Short term funding makes it difficult to plan sustainably.

We are finding that, alongside increased demand, cases are taking much longer to deal with as the welfare system has become more complex, restrictive and bureaucratic. This is stressful for advisers as well as clients who often find themselves in desperate situations without easy resolution and lacking the means to make their case. The food bank is, too often, the next port of call.

Two of our volunteer advisers are very active in raising our public profile through social media and publicity features. We hope that this has raised awareness of what issues our clients face and what the Bureau's staff and advisers do. Increasingly we are developing new means of clients seeking advice and support e.g. telephone and digital communication, but recognise that face to face contact is the most valued.

Despite pressures, we try to develop where needed as reflected in our recruitment, with Central CAB, of two workers to support E.U. nationals. We intend to run an occasional evening clinic for this as well as a new evening employment clinic alongside our legal clinic.

Our main strength is our committed staff and volunteers. This will continue to stand us in good stead as we face a further year of challenge and doing our best to help those in Peebles and District who need our advice and support.

Alisdair Dawson

Chair of Peebles and District CAB

# Manager's Report

The past year has seen many changes for the staff, volunteers and Board at Peebles CAB. Our staff team has changed and grown over the year, initially with the appointment of a new manager and session supervisor, and then later, four new project workers, so that it is now comprised of a manager and session supervisor, and five specialist and project advisers.

As always, the bureau is very busy and demand for our services is always increasing, as our clients face more and more complex circumstances. Our advisers dealt with enquiries from 702 clients and gave 1,876 pieces of advice. As a result of contacting the CAB, our clients are collectively £264,765.53 better off. The range and complexity of the enquiries we face means that our services are stretched more than ever and our advisers are working under increasing pressure.

The manager and session supervisor support and manage around 20 volunteer advisers and trainees to deliver our much needed core services to the people of Tweeddale, and our specialist advisers offer a service to clients who are experiencing welfare benefit or debt issues, require a Financial Health Check, require help to make an application for Universal Credit, are EU citizens with settled status enquiries or wish to make a complaint about their treatment from the NHS. We continue to deliver a twice monthly legal clinic and have added to this an employment rights clinic and EU Citizens Support clinic.

Our volunteers have committed many unpaid hours over the past year to providing advice on the core issues that we deal with - Debt and Welfare Benefits, Consumer, Relationship, Legal and Housing issues. It is because of those volunteers generously giving their time and skills that we are able to provide a free, accessible, professional advice service to the citizens of Peebles and Tweeddale. All staff and volunteers attend regular training sessions to ensure that they are upskilled and able to help clients with their enquiries.

Our specialist advisers have helped many clients struggling with debt and money issues, which continue to make up over 50% of the work we do, as well as those more vulnerable clients who are suffering as a result of welfare reforms. We have also helped many clients with benefit appeals after they have been turned down for benefits such as Personal Independence Payment and Employment and Support Allowance. Unfortunately, the funding which allowed us to carry out this vital work has been discontinued, and we are now unable to support clients to appeals, until further funding can be sourced. This is particularly disappointing for the CAB because the appeals process can be very stressful for clients and requires a high level of expertise which our advisers have historically been able to provide. . While our success rate for benefit appeals has been very high (around 70%) clients often face the stress and poverty of waiting for an appeal process to take place before having their benefit reinstated and our current lack of capacity to help our clients in this way will be creating new levels of hardship for those already facing poverty and disadvantage

The roll out of Universal Credit has also prompted the launch of a new project – Universal Credit: Help to Claim - from Citizens Advice Scotland, in which Peebles and District CAB is a participant. The target clients of this project are those who are vulnerable and would struggle to complete a Universal Credit claim without support. In order to fulfil the requirements of this new service, the bureau has undertaken some specialist training and obtaining dedicated IT equipment that can be used to help clients who need to make a claim but have no internet access. We work in close partnership with the other CAB's in the Borders, Citizens Advice Scotland and many other local agencies and organisations to ensure the best possible service for our clients.

Last year Peebles CAB made **78** referrals to the Peeblesshire Food Bank. We are regularly faced with clients experiencing hardship. . This takes its toll not only on our clients but on our staff and volunteers and our community as a whole.

One of the main aims of both the bureau and Citizens Advice Scotland is to identify and highlight issues of social policy that affect our clients. To this end our social policy co-ordinator regularly examines our case records to extract information which is subsequently reported to Citizens Advice Scotland, who then use the information supplied by us and by the other Scottish Bureaux to raise issues with the Scottish Government and other policy and decision makers.

I would like to record my thanks to all of the staff and volunteers at Peebles CAB for their enormous hard work and ongoing dedication and generosity. The bureau service, beyond doubt, provides a rounded service which responds to the client's enquiries and also takes a holistic view of their circumstances, looking for other areas in which they might need help.

## SPECIALIST PROJECTS

**The Patient Advice and Support Service (PASS)** is funded by the Scottish Government and is an independent service providing free, accessible and confidential information, advice and practical support to patients, their carers and families about NHS healthcare, and helps them to give feedback or comments, raise concerns or make complaints about healthcare provided by NHS Scotland. The service also helps clients to understand their rights and responsibilities as patients and supports them to access their medical records. The project is enabled to work with the National Health Service (NHS) in Scotland to improve healthcare provision because of the feedback clients provide.

Peebles & District CAB operate and manage the PASS contract for the whole of the Scottish Borders. The National PASS contract was renewed in 2019 and will run until 2021. The PASS service also operates a National Helpline which provides help and advice on a national basis to clients accessing the service. The project is delivered by a paid member of staff. There is more information about the Patient Advice and Support Service at [www.patientadvicescotland.org.uk](http://www.patientadvicescotland.org.uk)

**The Money Talk Team** is a service funded by Citizens Advice Scotland and dedicated to maximising income for clients by providing them with advice and information about sources of financial support to which they might be entitled but may not be aware of. The service also offers clients advice about ways to save money on their utility bills. The CAB also hosts the Money Talk Team National Helpline which participates in the delivery of a telephone advice and referral service across Scotland. The project is managed and the national helpline is staffed by part-time paid members of staff. The project is delivered by our volunteer advisers.

**Help to Claim** is a service which is funded by the DWP, via Citizens Advice Scotland, and which offers our more vulnerable clients advice, information and practical support to apply for Universal Credit from the commencement of their claim, through the first five weeks until they receive their first payment. The CAB makes the necessary technology available to the client to ensure that they can submit their claim. The project is delivered by our volunteer advisers.

**EU Citizens Support Service** offers advice, information and support to clients who are EU citizens and who wish to apply for settled status. The project is funded by the Home Office, via Citizens Advice Scotland, and delivered by two part time paid members of staff. This project is jointly managed by Peebles and Central Borders CABx and covers the Scottish Borders.

# **The 2018/19 Staff and Volunteer Team:**

## **Board of Directors:**

Alisdair Dawson (Chair)  
Bill O'Fee (Depute Chair)  
Martin Kelso (Finance)  
Jim Finnie  
Iain Weir (Volunteer Representative)  
Lowri Williams (Minute Secretary)  
Cllr Kris Chapman (attendance on behalf of Scottish Borders Council)  
Andrew Crawley  
Anne McLeish  
Lorna McHale  
Lyndal Bale

## **Paid Staff:**

Karen Meldrum – Money Advice and Welfare Benefits adviser  
Emma Grigor – Session Supervisor/ Administrator  
Moya Loughery – PASS adviser  
Kay Pringle – Financial Health Check Helpline Adviser  
Neil McGilp – EU Citizens Support Service Adviser  
Pia Formisano - EU Citizens Support Service Adviser  
Gill Westwood- Manager

## **Volunteers:**

## **Advisers:**

Kathleen Alexander  
Maria Cresswell  
Maggie Ellis  
Lynn Hudson  
Anne McKenzie  
Jill Mordaunt  
Brian Stanage  
Theresa Wilson  
Meg McMillan  
Julie Nerney  
Adrian Dunn  
Iain Weir  
Jim Chalmers

## ***Trainee Advisers:***

Jackie Davis

## **Admin:**

Pam Harvey  
Stuart

## **Media, Website and Social Media:**

Iain Weir  
Adrian Dunn

## **Social Policy:**

Jill Mordaunt



# Finance Report

## Operation and Funding

The Bureau operates in conjunction with the two other Bureaux operating within the Scottish Borders Council area. A company, Borders Citizens Advice Consortium Ltd (BCAC) acts as a conduit for all funding received from Scottish Borders Council. The Bureaux work in partnership with the Council to identify opportunities to expand services and to deal with the changes to the welfare benefits system.

In addition to core funding grants from SBC the Bureau receives funding via Citizens Advice Scotland (CAS) to support the Patients Advice and Support Services (PASS) which is required since the passing of the Patients' Rights Act. A three-year national contract between NHS (Scotland) and CAS was put in place in April 2017. Peebles CAB provides the PASS service for the NHS Borders Region.

During 2017-18 we received funding from CAS and the Scottish Legal Aid Board (SLAB). This funding supported the Bureau in the provision of extra debt and welfare advice. This was further supplemented by funding from CAS to support "PensionWise". We also received funding from the Peebles branch of the Royal British Legion and the Nationwide community Match Scheme.

The Bureau recorded a reduction in funds arising from on-going activities of £843 in the year but has sufficient funds to continue to pursue its objectives.

## Plans for Future Periods

The Bureau will continue to provide generic advice and the PASS service. The contract with Scottish Borders Council was extended for eighteen months from 1<sup>st</sup> April 2017 and we are in negotiation to extend this until March 2020, albeit at a reduced rate. The PASS contract is settled until March 2020. The extra funding received to support welfare and debt advice was extended until March 2019. We will continue to seek funding from existing and alternative sources.

<b>Summary Statement of Financial Activities Y/E 31st March 2018</b>		
	<b>2018</b>	<b>2017</b>
	<b>£</b>	<b>£</b>
<b>Income</b>		
<b>SBC - Core Funding</b>	43,217	43,217
<b>NHS Borders - PASS Funding</b>	30,990	30,955
<b>CAS - Welfare Change Support Funding</b>	6,301	6,874
- Energy & Consumer Advice	-	2,500
- Pension Wise	1,563	1,875
- Medical Review	-	700
<b>SLAB - Debt and Welfare Advice Funding</b>	19,351	19,225
<b>Nationwide B.S. - Community Match Scheme</b>	200	-
<b>BOS Foundation - Funding support</b>	-	-
<b>Royal British Legion - Peebles Branch</b>	500	-
<b>Donations</b>	207	223
<b>Bank Interest</b>	14	38
<b>Total Income</b>	<b>102,343</b>	<b>105,607</b>
<b>Less:</b>		
Employment Costs	89,538	87,043
Other Costs	13,648	15,833
<b>Total Expenditure</b>	<b>103,186</b>	<b>102,876</b>
<b>(Deficit) \ Surplus for the Year</b>	<b>(843)</b>	<b>2,731</b>

Copies of the full accounts, approved by the Board on 27<sup>th</sup> August 2018, will be available at the Annual General Meeting.

Martin Kelso

## Client Appreciation

Our advisers are regularly thanked for the advice, help and support that they provide to clients. We often receive 'Thank You' cards as well as flowers and chocolates for the advisers! We also carried out a client satisfaction survey this year, which revealed that our clients found us easy to contact, quick in our responses, and very helpful. Clients also told us that their wellbeing improved as a result of contacting the CAB. Below are just a few of the comments we have received this year:

"You made me feel a little less nervous about things. (I suffer from depression and an anxiety disorder)"

*'Thank you so much for your help. On my own, I would probably be getting nowhere and being passed from pillar to post.'*

*'I was treated very kindly, listened to and not judged!'*

*'Thank you so much for your advice and assistance in completing my application form for carers allowance, which was very complicated.'*



