



HADDINGTON CITIZENS ADVICE BUREAU

ANNUAL REPORT (1 April 2023- 31 March 2024)

Objectives and Activities

Purposes and Aims

Our charity's purposes as set out in the objects contained in the Company's Memorandum of Association are to:

Promote any charitable purpose for the public benefit in (i) the defined Operating Area of local Benefit and (ii) elsewhere as follows:

- The relief of poverty, through addressing inequality by means of the provision of accurate and appropriate advice;
- The advancement of education, by providing individuals with information, clarification and understanding of legislation and their legal rights and responsibilities, including to improve personal financial management and financial capability;
- The relief of those in need, by providing a comprehensive advice service to those suffering by reason of age, ill-health, disability or financial hardship;
- The advancement of citizenship and community development, including through the provision of learning opportunities, providing individuals with appropriate skills to secure and retain employment and assisting members of the public in their community;
- The advancement of human rights by ensuring that people do not suffer through ignorance of their human rights and by taking such actions required to redress the situation and restore justice.

The aims of the CAB service are to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available, 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.

Ensuring our work delivers our aims

We review our aims, objectives and activities each year. This review looks at what we achieved and the outcomes of our work in the previous 12 months. The review looks at the success of each key activity and the benefits they have brought to those groups of people we are set up to help.

The review also helps us ensure our aims, objectives and activities remained focused on our stated purposes. We have referred to the guidance contained in the Office of the Scottish Charity Regulator (OSCR) general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

How our activities deliver public benefit

All our charitable activities focus on the prevention of poverty and are undertaken to further our charitable purposes for the public benefit. Increasing access to advice services including benefit and debt advice services is to reduce inequalities across and within our communities in accord with the single overarching priority of the East Lothian Council Plan 2022-2027 and the National Performance Framework.

Achievements and performances

The focus of our work

Our main objectives for the year continued to be increasing access to advice and information, particularly for those requiring support with benefits and debt issues. The strategies we used to meet these objectives included:

- Providing a range of services which meet relevant quality standards and address the potential problems related to indebtedness;
- Focusing on limiting the effects of; income deprivation, debt and preventing homelessness which affects not only the individual but also their family, friends and the wider community;
- Complying with the requirements of national standards of service and maintaining accreditation of the service against these standards;
- Working in partnership with other agencies to secure the widest range of services that is available which best matches the needs of the client.

Key Successes

- We have been successful in securing funds to deliver a project aimed at relationships and difficulties within domestic situations. On the back of this we have successfully partnered with solicitors Drummond Miller to deliver a family law clinic on a monthly basis which has been incredibly well attended to date;
- Several funding applications were developed and the majority were successful. These were from a wide range of Trusts and Funders, and included funding from Citizens Advice Scotland;
- We have been successful in recruiting several new volunteers and staff team members who have completed their training as generalist advisers and caseworkers respectively throughout the last operational year. This has enabled us to work with more clients and ensures that we have a strong volunteer team who are upskilled, work well together and contribute a huge amount to the Bureau and the community.

Key Challenges

We have had a number of key challenges in this financial year:

March 2024

The Bureau went through a lot of change in the last operational year, and sadly we lost one of our long standing staff members who was instrumental in leading the change of the restructure. Recruitment was carried out to replace this role and a successful appointment was made.

August 2023 With experienced staff leaving the Bureau to pursue new opportunities we have been set back a little in terms of the ongoing commitment to training and development. The recruitment of new inexperienced staff has led to a longer time period for all staff to be fully trained and proficient in both money advice and benefits.

Who used and benefited from our services in 2023-24

CAB provides a holistic service. This means that we can advise on any aspect of the client's enquiry providing specialist advice and support where required with only those enquiries which are out with our remit such as legal advice etc being referred on to an appropriate provider.

Clients may present with a single enquiry such as a demand for council tax or other bills, however our advisers are trained to consider the 'whole picture', for example:

CASE

Client (age 53), is unable to work due to long-term health/mental health conditions and has been supported by the Bureau in multiple occasions, since 2018.

In the last occurrence (September 2023), she came to HCAB to ask for support with her Universal Credit claim and subsequent Work Capability Assessment.

ISSUE

As she was in receipt of income-related Employment and Support Allowance with Support Group at the time, Client was expected to be awarded a Limited Capability for Work and Work-Related Activities element (£390.06/month) as part of her Universal Credit allowance, from the first payment of the benefit.

This did not happen and the claim for Universal Credit terminated her eligibility to Employment and Support Allowance, limiting her income and resulting in a deterioration of her mental health.

In addition to the above, during her first Assessment Period for Universal Credit, client was informed that her rent would only partially be covered by the Housing Costs element of the benefit, because her daughter (age 19) lives with her.

She came to us in distress to ask for support, and fearing hardship.

ACTION

We engaged immediately with the relevant Job Centre and DWP to argue that Client was entitled to have a Limited Capability for Work and Work-Related Activities element included in her award, based on her previous assessment for Employment and Support Allowance, and that this should have been included in her entitlement from the first payment .

In regards to the amount of rent covered by Universal Credit, we argued that Client's non-dependent daughter was under the age of 21 so no deduction should have been applied to her housing costs contribution.

OUTCOME

It took some time, during which we kept communications open with Client's Job coach and DWP.

The outcome of our intervention was that Client was found entitled for her whole rent amount to be covered by

She was also deemed entitled to a Limited Capability for Work and Work-Related Activities element, which was backdated to the start of her claim.

In addition to the financial gain this client received (see details below), this case demonstrated Haddington CAB's willingness to engage in extensive research which allowed us to develop a coherent argument which persuaded the DWP to change its decision in our client's favour, while maintaining a fruitful and open relationship with the involved parties (i.e., the Job Centre).

Not only did this success reinforce the trust relationship between the Client and HCAB, as often stated by the Client herself; it also relieved her from the fear of facing hardship, which was negatively affecting her mental health.

Client's Financial Gain:

UC total award: £1,078.64/month

The above includes:

Housing Costs element, covering for the whole rent amount: £319.84/month;

Limited Capability for Work and Work-Related Activities element: £390.06/month;

Single Standard Allowance: £368.74/month

Unique Clients

Each client is counted only once – a 'unique client' - with every individual contact either from or to the client counted as a 'contact'. Each contact will be related to the issue for example a contact about benefits (the issue) will be attributed to the individual benefit, debt to the individual debt etc. A client making contact about 1 benefit and 3 debts would have 4 issues recorded for that one contact.

It is also important, particularly in relation not only to the Advice Services Contract but also to enable us to target our resources such as outreach services, that we know where our clients originate from and, with client consent, we record postcodes and can therefore identify which area of East Lothian they are from. Some clients however may want to remain anonymous, some may not live in East Lothian or their postcode is not recognised for example new houses or residential caravan sites. Our reports show these clients as 'non EL'.

Achievements and performances (continued)

Unique Clients	Dunbar & East Linton	Haddington & Lammermuir	Musselburgh	North Berwick Coastal	Preston / Seton/ Gosford	Tranent Macmerry Wallyford	Non EL	Total
2023-2024	263	521	97	194	153	227	238	1693
2022-2023	278	473	81	186	163	205	219	1605

There is a rise across most areas of delivery in this operational year. This is attributed to a greater number of generalist advisers, more staff and us being able to work with a greater number of clients per day due to the hybrid working model and referrals in from other organisations (including Musselburgh CAB). There is an increase across all areas of East Lothian and we have seen a significant increase in the numbers of clients from the west side of East Lothian.

The table below shows the issues (subject areas) dealt with in 2023-24 (Total 6759). 'Non EL' accounts for 9% of total issues.

Casework (Level 2/3 advice) is only taken on for people who live or work in East Lothian. Those clients who do not meet these criteria are provided with general (Level 1) advice and referred on to their local CAB or other advice agency as appropriate.

Number of Advice Issues

	Dunbar & East Linton	Haddington & Lammermuir	Musselburgh	North Berwick Coastal	Preston / Seton/ Gosford	Tranent Macmerry Wallyford	Non EL	Total
2023-2024	1211	2019	488	807	689	937	608	6759
2022-2023	1305	1991	457	708	709	952	648	6770

In comparison with the previous year, issues from clients have increased across most of the locality areas. This once again is due to the end of Covid, the reopening of face to face, 'on-spec' appointments and the increased number of our volunteers who are assisting in the bureau. This has affected the number of clients that we can accommodate in terms of appointments per day, and therefore has enabled us to work with more clients presenting issues. Again this can be attributed to an increase in referrals and self-referrals of clients from the west of East Lothian.

Advice Trends

1693 individual unique clients with over 6759 issues contacted the Bureau for help.

Main advice areas were:

- 825 Universal Credit issues
- 318 Foodbank issues
- 190 regulated fuel issues
- 159 Council Tax issues
- 590 Adult Disability Payment issues
- 153 Bankruptcy Minimum Asset Procedure (MAP) issues

East Lothian clients benefit from the added value of the In Court Advice Service. The Court team of 3 staff comprises an Advocacy Services Co-ordinator who represents clients at both Edinburgh Sheriff Court and Housing Tribunals, a Debt Adviser and Admin Support.

Volunteers

The volume of clients we saw in 2023-2024 could not have been worked with if it was not for the commitment of the Generalist Advisers (who are all volunteers). They undertake a huge amount of work and deal with a huge range of level one areas of advice. Our volunteers, whether advisers, admin/reception, are an incredibly important part of the team, and all of their hard work and commitment is hugely appreciated and valued by all the staff and Board who are themselves volunteers. There have been several changes to the volunteer team this year. New volunteers have joined and have undertaken training to be qualified to deliver advice. The Board have also seen a few changes and we have new board members who are a superb addition to the organisation with their skillset, knowledge and willingness to volunteer their time.

The support of the full time Volunteer Session Supervisor is key to the development and retention of this valuable resource. Our Volunteer Session Supervisor has been integral in recruiting and training the new volunteers and ensuring that they fit into the team and that all volunteers are supported each week. The recruitment of new volunteers is not an easy task, but we have been very fortunate in being able to have the role of the VSS in place. We have a new VSS this year who has taken on the role with great success and worked incredibly hard to support the volunteers, bring in new ways of doing things and also to grow this area of the organisation. The new structure has worked particularly well, and the role of the Co-ordinators has ensured a cohesive service rather than different teams working in silos. This has made a significant shift in how the team work with each other.

Value to the Community/Community Wealth Building

Client Financial Gain

In 2023/24, a total of £2,002,717 confirmed financial gains (690) were secured by volunteers

and staff. The highest financial gains were in respect of

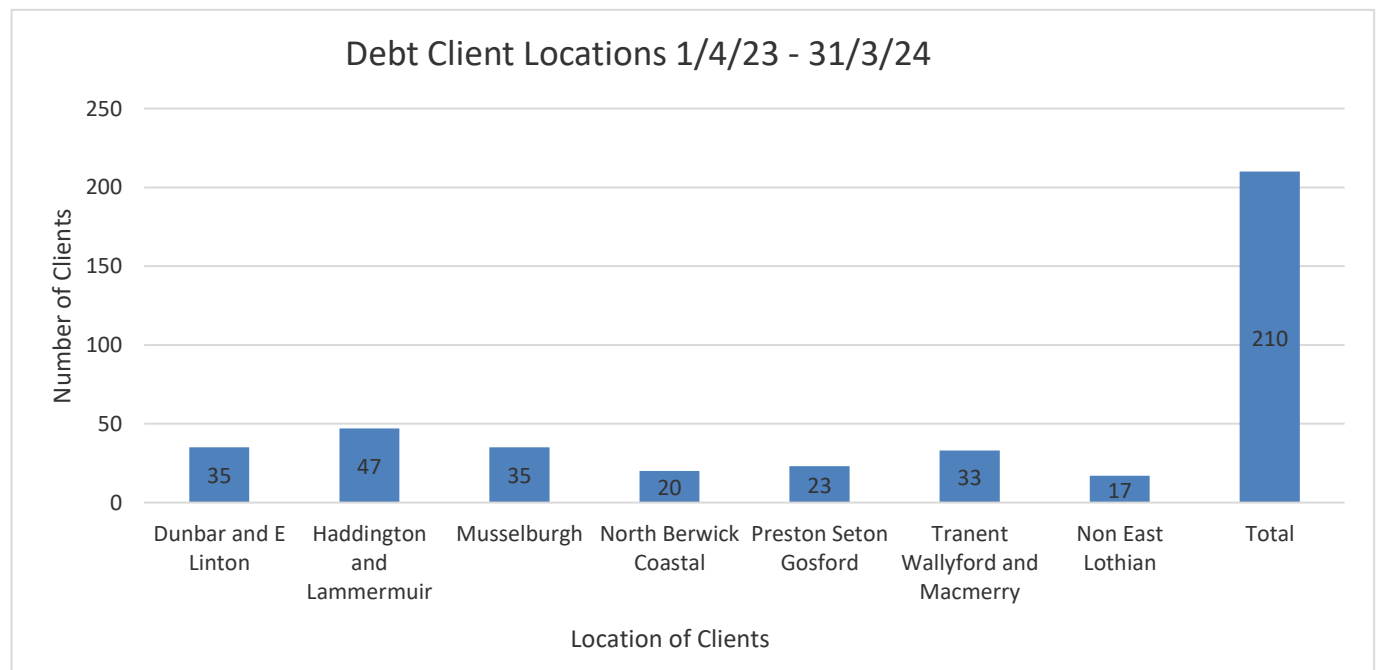
- Benefits £988,099
- Debt £847,760

The value of the CAB service to the community and the local economy should not be underestimated. It is widely recognised that most CAB financial gains are spent locally not only benefitting local businesses but also benefitting the individual's wellbeing which can reduce the need for health interventions, another saving to the 'public purse'. This is now recognised as 'Community Wealth Building'. Conversations are ongoing with the local authority to raise awareness as to our impact and work that we are doing in this area.

Debt advice

Haddington CAB has 3 staff members funded through the Advice Services Contract that provide advice (Generalist Services Co-ordinator, Caseworker and the Volunteer Session Supervisor). The debt advice service is complemented by another project that funds an In Court Money Adviser and a part time Admin support.

New Debt Client Locations 1 April 2023 – 31 March 2024



- 223 clients received debt advice

- A total of £3,550,722 was owed to creditors.
- 118 debts totalling £235,767 were due to East Lothian Council
- 117 debts totalling £316,083 were due to Collection Agents for council tax arrears

Debt Remedies

The Debt Advisers supported clients with

- 2 Debt Payment Plans under the Debt Arrangement Scheme
- 6 Token Offers
- 7 Bankruptcy applications (Full Administration)
- 24 Bankruptcy applications (Minimum Asset Procedure)

All clients receive budgeting information which enhances their financial capability for the future.

Access Channels

Historically the majority of clients choose to access CAB through the 'open door' service for face to face advice either on a drop in basis or by appointment. We have seen a rise in the last year for the number of clients coming into the Bureau for face-to-face assistance. We have set up an "On Spec" appointment, whereby if an individual arrives at the bureau for assistance without a pre-arranged appointment, we will see them immediately if there is a member of the team available to see them. Otherwise, they will be allocated an interview appointment for another time.

6,573 total contacts via all channels were made in 2023-24 (6,898 in 2022-2023). There was a full telephone service and digital appointment service in place for clients, as well as face-to-face appointments as detailed above.

Social Policy

The Bureau contributes to wider service development in association with the national body Citizens Advice Scotland (CAS).

The Bureau is actively involved with a variety of steering groups and meetings within the Third Sector and Local Authority. We have a dedicated Social Policy staff member in the bureau who is responsible for collating information and areas of interest that provide topical content for the Social Policy team at CAS.

Working together

We continue to work in close co-operation with Musselburgh CAB through the East Lothian Advice Consortium (ELAC) contract with East Lothian Council. This sees both Bureau attend joint meetings with senior management from the local authority. These meetings have been very positive in the last operational year and have continued to demonstrate to the council that money, benefit and debt advice is very much needed across all locality areas.

We have partnerships with Citizens Advice Scotland national projects. All of these national projects are available to our clients who can access the specialist advisers through the local CAB. The Pensions Advisory Service Guider is located within Haddington CAB and covers East and Midlothian.

Our main partner is East Lothian Council particularly the Housing Access Team, Social Work, Revenues and Benefits and other local authority departments. Other key partners are other third sector organisations and funders. Without the continuing support, especially the financial support of our funders, neither the generalist nor the specialist services would be available.

Many agencies, predominately local authority departments, refer clients on to CAB for advice. The main method used is 'signposting' however there is no guarantee that the client makes contact with CAB. There is an assumption that CAB will be able to meet the demand however signposting puts additional pressure on to limited resources, therefore it is a concern that we may not be able to meet the expectations of the signposting agency or the client that has been signposted. We have seen a rise in the last year of referrals in from Musselburgh CAB, and this has in turn led to a greater number of individuals seeking advice from the west of the county.

A total of 140 referrals to CAB (excluding self referrals) were made in 2023-24.

Numbers of Referrals (in)

Achievements and performances (continued)

- 81 Local Authority
- 32 Musselburgh CAB

Referrals out 304 (including 256 Foodbank referrals)

Financial Review

Funding the Future

The new Advice Services Contract (2020-2023) was secured through the East Lothian Advice Consortium for the main services in partnership with Musselburgh CAB and was given a two year extension to March 2025.

Financial Review

Our main contract funding with East Lothian Council through the Advice Consortium is secure till March 2025.

The Bureau remains dependent on project funding to contribute to the overall costs of the Bureau and continues to seek opportunities for sustaining and augmenting our services. Cost efficiency is required as part of our contractual obligations and has been particularly important as the funding reduced over the life of the Contract. This must however be balanced against the need to meet cost/inflationary increases and living wage requirements. The restructure that was completed at the end of March 2023, put us in a better place moving forward for the 2023-2024 delivery.

All projects are funded at least until 31st March 2024. We continue to seek further opportunities to fund relevant services which will benefit our clients, particularly those who are most vulnerable.

Principal Funding Sources

The principal funding source for the charity is the Advice Services Contract between East Lothian Council and the East Lothian Advice Consortium. Since January 2016, funding has been by way of a three year sub contract with East Lothian Advice Consortium which was extended to March 2020. The current Advice Services Contract is for 2020-2023, with a two year extension awarded from 2023-2025.

The main activities are funded by East Lothian Council through the above contract. To ensure that both the generalist and specialist services can be maintained, the charity has had to seek funding from a much broader group of agencies. Our main funding is on a reducing basis however which puts added pressure onto the CAB to maintain salary levels and sustain service delivery to meet both funders' and clients' expectations. Furthermore, it is becoming even more important that salary levels are increased to ensure that staff are retained after intensive support and training.

Plans for Future Periods

The charity plans to continue the activities outlined above in the forthcoming years subject to satisfactory funding arrangements.

The critical threat is not maintaining the balance between the demand from both the community, other agencies and funders against limited resources, particularly in respect of no increase in funding from one of our main funders, and an imminent procurement in the coming couple of years.

Our paid staff are continuing to work on a hybrid basis with remote working supported by Citizens Advice Scotland IT staff and systems. With the "on spec" Face to Face service, many clients are now able to be seen on a face to face basis if they wish. We are still carrying out telephone and virtual appointments as our main appointment offer.

East Lothian clients benefit from the In Court Advice Service funded by the Scottish Legal Aid Board however the main location for representation is in Edinburgh Sheriff Court incurring additional time and costs for CAB staff as well as clients. However, there are many cases that are still heard online which enables the In Court Adviser to work more flexibly.

The key plans are:

- To ensure that all newly recruited Caseworkers are dual trained (both benefits and money advice) and that courses are booked on to in good time and CPD is progressing in a positive direction;
- To continue to work in close collaboration with Musselburgh CAB and the East Lothian Advice Consortium;
- To work with other partners and key stakeholders to ensure the service is financially viable and sustainable in the long term;
- To secure additional funding to maintain and develop the service, with a focus on ensuring that money advice, benefits and debt casework is secure moving forward;
- To ensure there is a CAB service to meet the needs of the community particularly

- those who live in the coastal and rural areas of East Lothian;
- To explore new areas of delivery that are a direct response to the needs of the individuals presenting for advice to Haddington CAB.

Structure, Governance and Management

Governing document

The organisation is a charitable company limited by guarantee, incorporated on 5 March 2010 with approval for continuing charitable status granted in November 2010. The Company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association, last reviewed in 2021. In the event of the company being wound up, members are required to contribute an amount of £1.

Recruitment and appointment of trustees

The Trustees of the Charity are also Company Directors for the purposes of company law. Under the requirements of the Articles of Association the Trustees are annually elected by the membership at the Annual General Meeting. Trustees who have been appointed by the other Trustees must retire from office at the next Annual General Meeting but shall be eligible for election at that meeting.

All members of the Board of Management give their time voluntarily and received no benefits from the charity except for payment of reasonable expenses where claimed.

The Board of Management seeks to ensure that the Trustees reflect the community the CAB serves. Members are requested to provide a list of their skills and, in the event of particular skills being lost due to retirements, individuals are recruited to fill any skills gaps. Nominations are also invited from those attending the AGM. The Articles state that one Trustee may be recruited from the volunteer base.

Trustee induction and training

At induction, new Trustees are informed of the role and legal responsibilities of a Trustee together with an overview of the current work of the Bureau.

Trustees are provided with:-

- The Duties of a Charity Trustee;
- The main documents which set out the operational framework for the charity including the Memorandum and Articles;
- Resourcing and the current financial position as set out in the latest published accounts;
- Future plans and objectives.

Trustees are encouraged to attend Management Training Courses with CAB specialist courses available through the e-learning portal developed and supported by Citizens Advice Scotland. Self-Assessment enables the Bureau to identify training needs and source appropriate training provided mainly by Citizens Advice Scotland.

Risk management

The Trustees have assessed the other major risks to which the Bureau is exposed, in particular those related to financial resources and staff and volunteer skills. Risk is assessed and controlled via individual project and delivery outlines to keep projects and programmes in line with plan. Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. Our Deputy CEO/Finance Manager continues to ensure compliance with the additional levels of control.

Significant external risks to funding have led to the development of a strategic plan to allow for the diversification of funding and activities. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Procedures have been updated and are in place to ensure compliance with health and safety of staff, volunteers, clients and visitors to the Bureau.

The Scottish National Standards for Information and Advice Providers, together with the continuing application of the Quality Assurance Standards for Citizens Advice Bureaux, ensure a consistent quality of service for all operational aspects of the charity including quality of advice. Haddington CAB is accredited to Level III Representation. Compliance is periodically reviewed and independently verified to ensure that the CAB continues to meet the relevant Standards. The regulatory framework for debt advice is embedded into our policies and procedures ensuring that all systems are compliant with all regulators. In addition to meeting the requirements of the above Standards, the charity is responsible to the following Regulators:

- Office of the Scottish Charity Regulator (charity law);
- Financial Conduct Authority (debt advice);
- Information Commissioner (Data Protection);
- Office of the Immigration Commissioner (Immigration advice – CAB is a licensed provider at Level 1).

The Bureau carried out an internal audit (requested by CAS) achieving achieved full compliance for quality of both management systems and advice.

The trustees are satisfied that appropriate systems are in place to reduce the Bureau's exposure to major risks to the lowest level practicable. We have been working with Thorntons Law DPO and Worknest to ensure that support is in place for any situation that may arise around GDPR, compliance, HR, health and safety and legal issues.

Organisational structure

The Bureau is an autonomous charitable company and is a member of a national body, the Scottish Association of Citizens Advice Bureaux (Citizens Advice Scotland). The Bureau was established as a charity in 1977 with the charitable purpose being to *"benefit the community of East Lothian by advancing the education of the public in matters relating to mental, physical and social welfare and by relieving poverty"*.

The Board of Management is responsible for the strategic direction and policy of the charity. The Board meets quarterly with sub committees convened to deal with finance, human resources and other specific issues as required.

At present the Board has 5 members from a variety of backgrounds relevant to the work of the charity. In addition, non-voting members provide support and guidance including the Network Services Manager from Citizens Advice Scotland the Depute Chief Executive Officer/Finance Manager and the Chief Executive Officer.

A scheme of delegation is in place and day to day responsibility for the provision of the service rests with the Chief Executive Officer. The CEO is responsible for ensuring that the charity delivers the services specified and that key performance indicators are met. The CEO also has responsibility for the day to day operational management of the Bureau, individual supervision of the staff and volunteer team and also ensures that the team continues to develop their skills and working practices in line with good practice. The CEO is also responsible for identifying and sourcing new funding to both deliver new services and maintain the existing service and key staff contracts.