

KINCARDINE AND MEARN'S CITIZENS ADVICE BUREAU ANNUAL REPORT 2020-21



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.

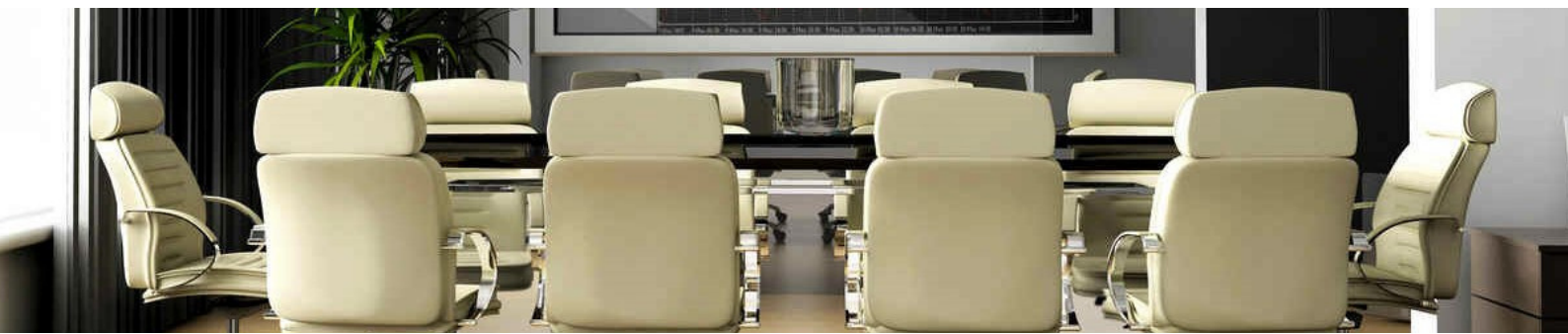
And equally;

To exercise a responsible influence on the development of social policies and services, both locally and nationally.

In 2020-21 the bureau dealt with 5921 Issues

Advice Code	Number of Clients	No. of Times Used
Benefits	1,022	2,873
Consumer	122	205
Debt	151	602
Discrimination	1	1
Education	29	38
Employment	320	591
Finance and Charitable Support	107	152
Health and community care	52	86
Housing	158	235
Immigration, Asylum and Nationality	48	149
Legal Proceedings	113	195
NHS Concern or Complaint	11	26
Relationship	140	223
Tax	262	304
Travel, transport and holidays	61	94
Utilities and communications	97	147

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.



CHAIR'S REPORT

KAMCAB continues to develop its high-quality advice service throughout the Kincardine and Mearns area. This year we supported 1,951 clients [1435 during 2019-20] on various matters. There were 4,545 [3397 2019-20] client contacts in the year and we achieved a financial gain of £2,852,709 [£2,787,868 2019-20] for clients within the year. Benefits and debt advice continue to be the main area of advice given.

Looking back over to the disruption caused by the global Covid-19 pandemic which started in early 2020, our staff and volunteers have successfully made significant changes to our delivery and work model whilst maintaining very high standards of service delivery. We remain grateful for their continued commitment, dedication, and to the professional and impartial support that they have continued to provide during a challenging year.

As our communities and businesses have started to reopen, the bureau continues to adapt to deliver continuous services through a mixture of home working, mobile and video communication amongst staff and volunteers. We seek to provide clients with a range of options in how we can engage with and support them. We are phasing in some face-to-face advice where this is appropriate for our clients and is consistent with government guidelines. We remain sensitive to the views of our staff on the speed and extent to which we return to our traditional office-based working.

Our volunteer advisor group plays a significant part in helping us to achieve our charitable aims. During lockdown in 2020-21 some of our existing volunteers chose to leave the bureau however, we were been successful in recruiting a number of individuals who are currently undertaking training.

There has been some change in the operational leadership of KAMCAB at the end of this year. Following the departure of our chief officer in March 2021, the board are extremely grateful for the leadership of Morag Mitchell in stepping up to the role of Interim Chief Officer at that time. Morag has ensured a seamless delivery of service during the past six months and has supported our team of staff and volunteers, the Aberdeenshire consortium bureau partners and our many stakeholders.

We continue our digital capabilities of multichannel services by telephone and webchat to those applying for universal credit and looking for advice on income maximisation and reduction in expenditure.

We continue to work towards our second twin aim of delivering essential social policy work, which influences change on both a local and a national level.

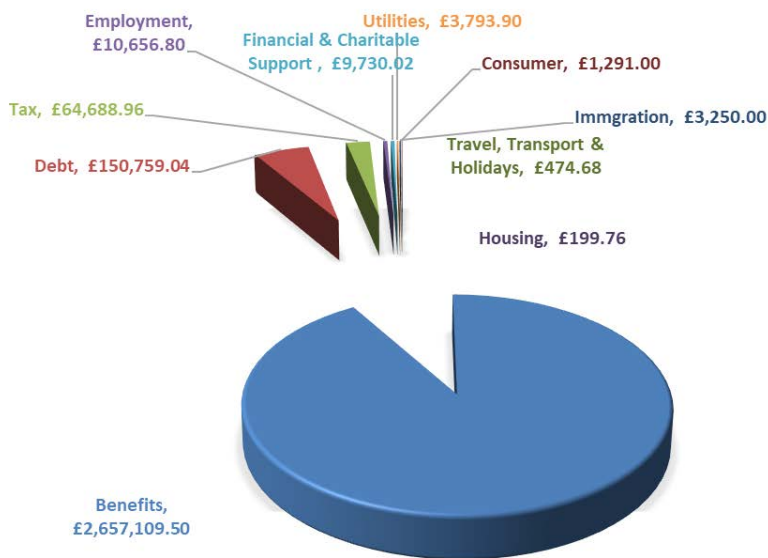
CHRIS RIGBY

Co-Chair of the Board of Directors

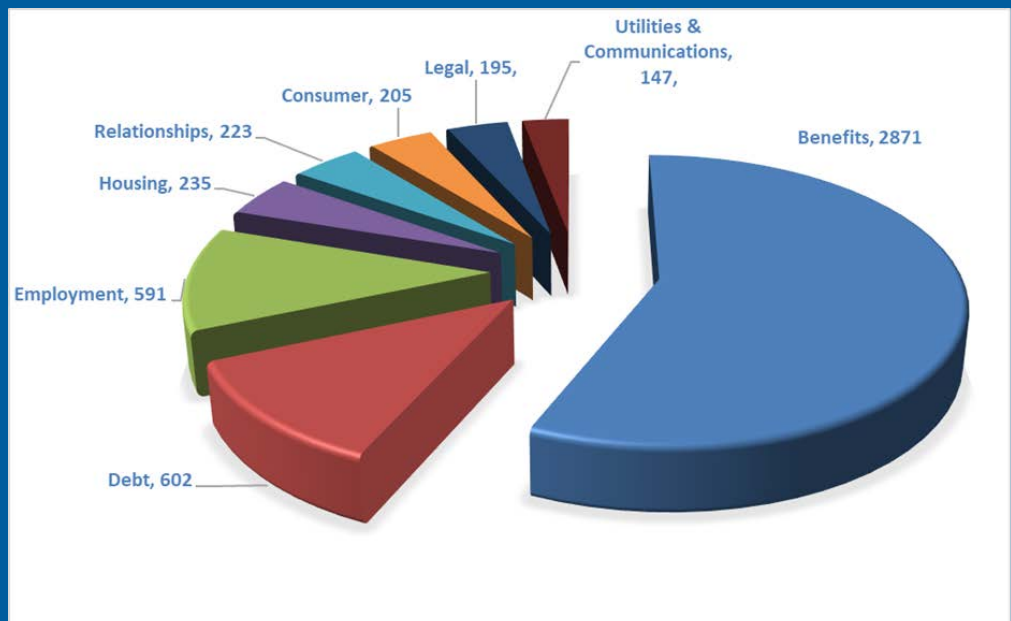
BUREAU STATISTICS

CLIENT FINANCIAL GAINS BY TYPE FOR 2020-21

CLIENT FINANCIAL GAINS 2020-21



TOP ADVICE AREAS IN 2020-21



FINANCE REPORT



The year to March 2021 was indeed a challenge for the Bureau both operationally and financially.

It saw us complete our first full year as part of the Aberdeenshire Citizens Advice consortium – funded by Aberdeenshire Council – and moving from the previous monthly funding cycle to a potentially more difficult quarterly cycle of payments.

In addition to funding from Aberdeenshire Council, further funding was also received from Robertson Trust, Citizens Advice Scotland for projects including, Welfare Reform and Pensionwise, UC Help to Claim and Money Talk Team as well as consortium projects including EU Settlement Scheme.

The charity has considered the reserves policy required and have taken into account their current and future liabilities. The trustees aim to maintain free reserves and unrestricted funds at a level which equates to approximately three months of unrestricted charitable expenditure. The trustees consider that this level will provide enough funds to respond to applications for grants and ensure that support and governance costs are covered. The following pages provide a summary of the financial position of the bureau for the year ended 31 March 2021.

The bureau incurred a deficit this year of £8,653 (2019-20 deficit £35,139). Our consortium contract with Aberdeenshire Council remains our largest income stream accounting for 40% of our bureau's total funding. Within income we record KAMCAB's proportion of funding, though we remain the contractor with Aberdeenshire for the purpose of this award.

Mention was made last year that we had still not reached a conclusion regarding the funds still outstanding from Aberdeenshire Council for the European Social Fund (ESF) project. I can report that during the year we received full and final settlement from the Council but this was significantly less than we had been expecting.

This financial year covers the first of a three-year contract with Aberdeenshire Council for the provision of Information and Advice within the Aberdeenshire area. This contract was entered into as a consortium with Citizens Advice Bureaux of Banff and Buchan, South West Aberdeenshire and North West Aberdeenshire with KAMCAB as Lead bureau, subcontracting to the three other consortium bureaux. We are pleased to report that we have met our yearly Key Performance Indicators for this contract.

Staff salaries remain our largest expense.

We are particularly grateful to the support shown by our funders in the acceleration of timing of payments which has helped us to ensure that the bureau, and those of our consortium members, have not suffered liquidity challenges during the year.

We anticipate the future for fundraising to be challenging and consider alternative sources and methods of fundraising.

JOHN RITCHIE

Co-Chair of the Board of Directors

CLIENT FEEDBACK

"really nice advisor who gave me all the information i needed!"

"really helpful and quick service."

"Amazing service."

"such a good service and i want to say a big thank you for your help."

"Without you I wouldn't have managed."

"thought the advisor was very patient with me"

"Thank you so much for your help!"

"very good, helpful advice."

In 2020-21 we helped 1950 clients and were in contact with them 4545 times

"excellent, lovely, patient and kind"

"brilliant service, very helpful and empathetic."

"Surprised how quickly i was able to speak to someone."

"very nice professional people at the bureau"

"just want to say a big thank you for the help you gave me"

In 2020-21 we created over £2.9million in Financial Gains for our clients.

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

INTERIM CHIEF OFFICER'S REPORT

The year 2020-21 started under full lockdown. And that was just the beginning. In a year like no other in recent times, we have dealt with changes that we could never have planned for.

The fact that we did deal with everything that a global pandemic brought to us, is credit to every member of the Bureau team; Board, staff and volunteers.

We started 2020-21 with the whole team working from home. The Bureau staff and volunteers mobilised straight away. We adapted our way of delivering services so we could work remotely and move quickly from predominantly face-to-face contact, to delivering our service by phone, email and video chat. The speed of change for the team was difficult but, even more so, was the speed that advice changed. I would like to thank the CAS teams who ensured that the advice we gave was up to date at every turn.

Also during this period we had more than one change of Chief Officer. In May 2020 our new Chief Officer had to join us whilst working remotely and this was a challenge for us all.

When guidance changed, some staff and volunteers chose to return to the bureau and with full risk assessments in place were able to see very vulnerable clients face to face or by home visit where absolutely necessary.

We unfortunately lost a few volunteers throughout this period for various reasons and staff stepped in to deal with clients along with the volunteers.

With the roll out of online training options, we were able to invest in additional training to help staff and volunteers maintain The up-to-date knowledge required for their work, as well as for their own professional development.

I would like to extend thanks to all our funders, supporters and stakeholders who have helped us to help our communities. I would also like to give immense praise and thanks to; our Board who have been on hand whenever needed, our staff have been amazing this year, taking on all the challenges not just the pandemic threw at them and our volunteers who once again exceeded all expectations, which are high at the best of times, and gave more than ever to the bureau.

In 2020-21, our volunteers gave the bureau 4830 hours which helped us support 1951 clients and create just under £3 million in financial gains for clients.

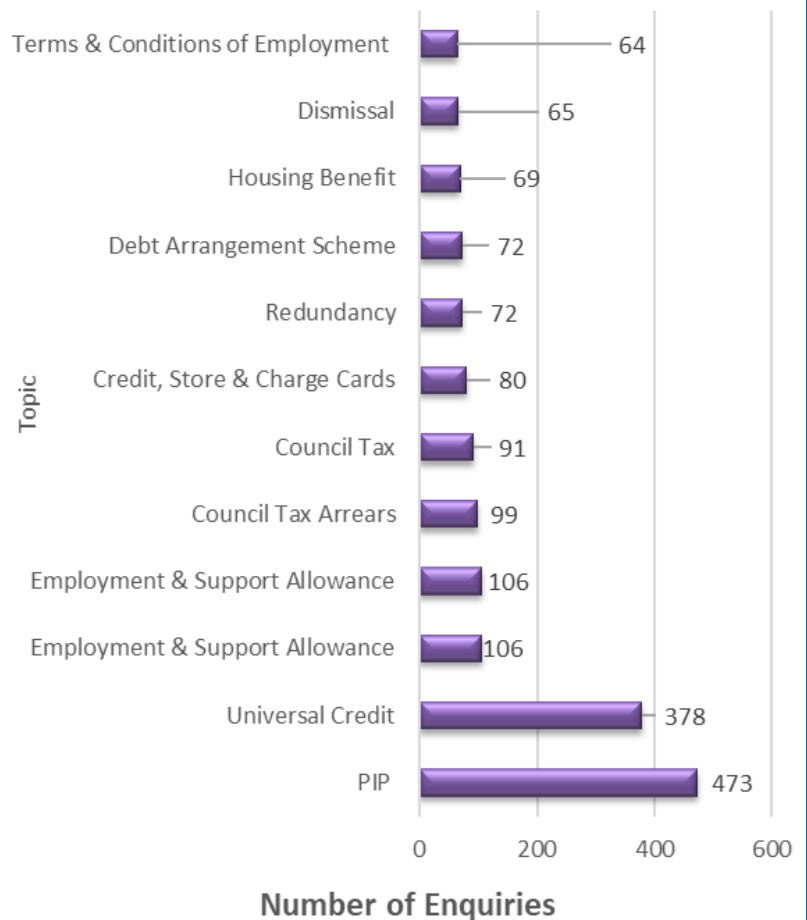
MORAG MITCHELL

Interim Chief Officer

In 2020-21,
our
volunteers
gave us 4830
work hours.
The monetary
value of this
contribution
equates
to **£73,126***

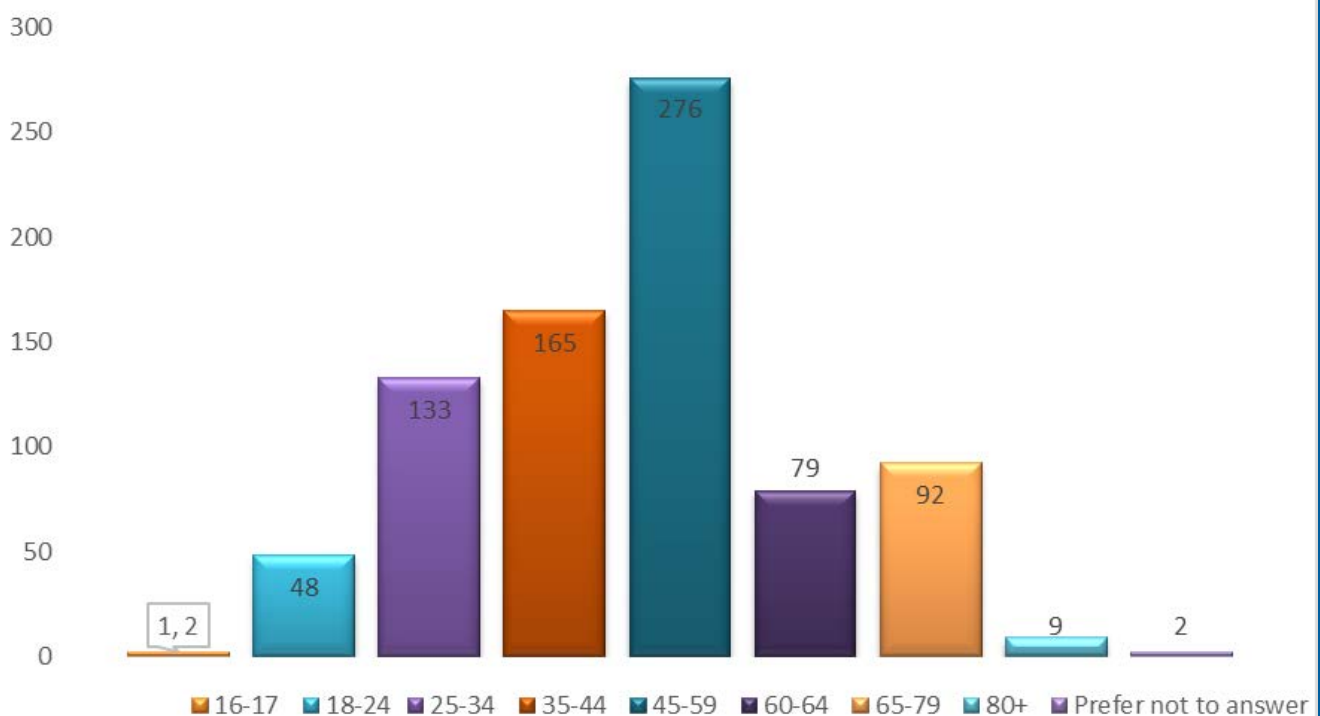
*Volunteer hours (approx 7 per week) calculated using ONS 2020 hourly rate of £15.14 (to reflect volunteer skills and knowledge); multiplied by CAB volunteer hours)

Top 12 Advice Topics 2020-21



CLIENTS SUPPORTED BY US IN 2020-21 BY AGE RANGE

Age range of our clients



COVID 19

When the world lurched into the devastating unknown of the COVID-19 pandemic and lockdown, many people desperately needed to access and understand information about their rights, responsibilities and entitlements and how it all applied to their circumstances.

We rose to the challenge and our staff and volunteers mobilised straight away to adapt our service, to work remotely and help people through this unprecedented time. The CAB service was on the frontline; key workers making sure that citizens were informed and supported.

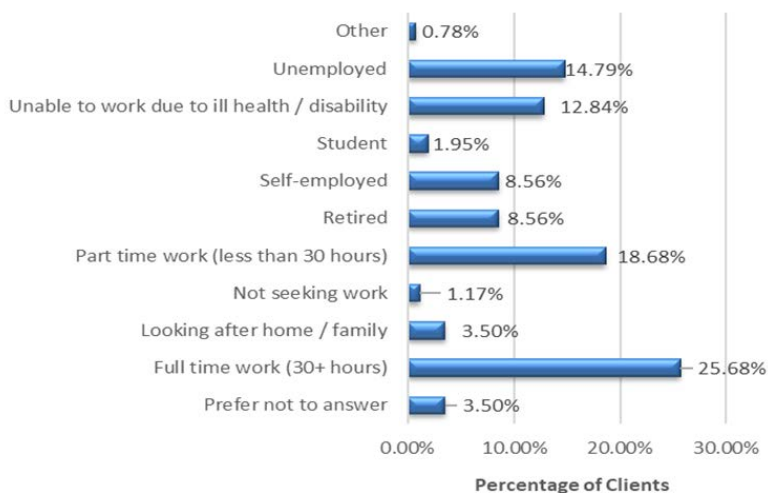
The Board and management team are immensely proud of the dedication shown by all our staff and volunteers in order to meet the needs of our

communities. The fact that we were able to immediately and effectively adapt to support our communities is a tribute to our infrastructure and our team. Our policies and procedures allowed us to quickly switch from a face to face service to information, advice and support delivered by email, phone and video call from people's homes.

While this meant temporarily losing our important face to face service, we continued to be highly accessible through its other channels. Our organisational infrastructure meant that our advisers were able to access high quality, up to date information.

As we continue to work under COVID restrictions, our team remain committed to supporting our citizens and ensuring we provide effective, accredited information advice and support.

Client Employment Status



Of those who answered, only 25% of our clients were in full time work in 2020-21 and nearly 15% were unemployed. We did not have a profile question for those furloughed.

Just under 13% were unable to work due to ill health or disability.

Only 1% of clients who answered in 2020/21 were not seeking work

Thank you to all our funders



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Website: www.kamcab.org.uk

Opening Hours

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Tuesday 9:00–16:30

Wednesday 9:00–16:30

Thursday 9:00–16:30

Friday 9:00–16:30

Accountants: Bon Accord Accountancy Ltd

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Aberdeen, AB12 3SZ

Tel: 01224 518900

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