



Kincardine & Mearns Citizens Advice Bureau

Annual Report

2022 - 23



Charity No. SC038869

Company No. SC357204

Authorised and regulated by the Financial Conduct Authority; FRN: FRN 617463

The Twin Aims of The Scottish CAB Service

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.

Advice Code	Number of Clients	No. of Times Used
Benefits	1,032	1,140
Consumer	168	174
Debt	446	698
Discrimination	3	3
Education	14	14
Employment	179	211
Finance and Charitable Support	160	183
Health and Community Care	74	78
Housing	227	240
Immigration, Asylum and Nationality	34	39
Legal Proceedings	147	161
NHS Concern or Complaint	9	12
Relationship	174	192
Tax	148	148
Travel, Transport and Holidays	66	68
Utilities and Communications	243	248
	3,124	4,923

Chair's Report

KAMCAB continues to develop its high quality advice service throughout the Kincardine and Mearns Area. The Bureau Managers report and annual report provides the key statistics that reflect the significant interaction and advice to our customer base and the financial gains achieved from the actions of our staff and volunteers. Nationally this financial year covers the start of the significant cost of living challenges which is reflected in the demand on our services.

It has been a challenging year for the Bureau at chief office level with the departure of Claire Christie to a much larger city based bureau at the end of the 22/23 financial year. Claire joined us as we were exiting lockdown and her experience brought significant development and growth to the team and also helped continue the good working across the Aberdeenshire Consortium Bureau, giving support to other members where it was needed.

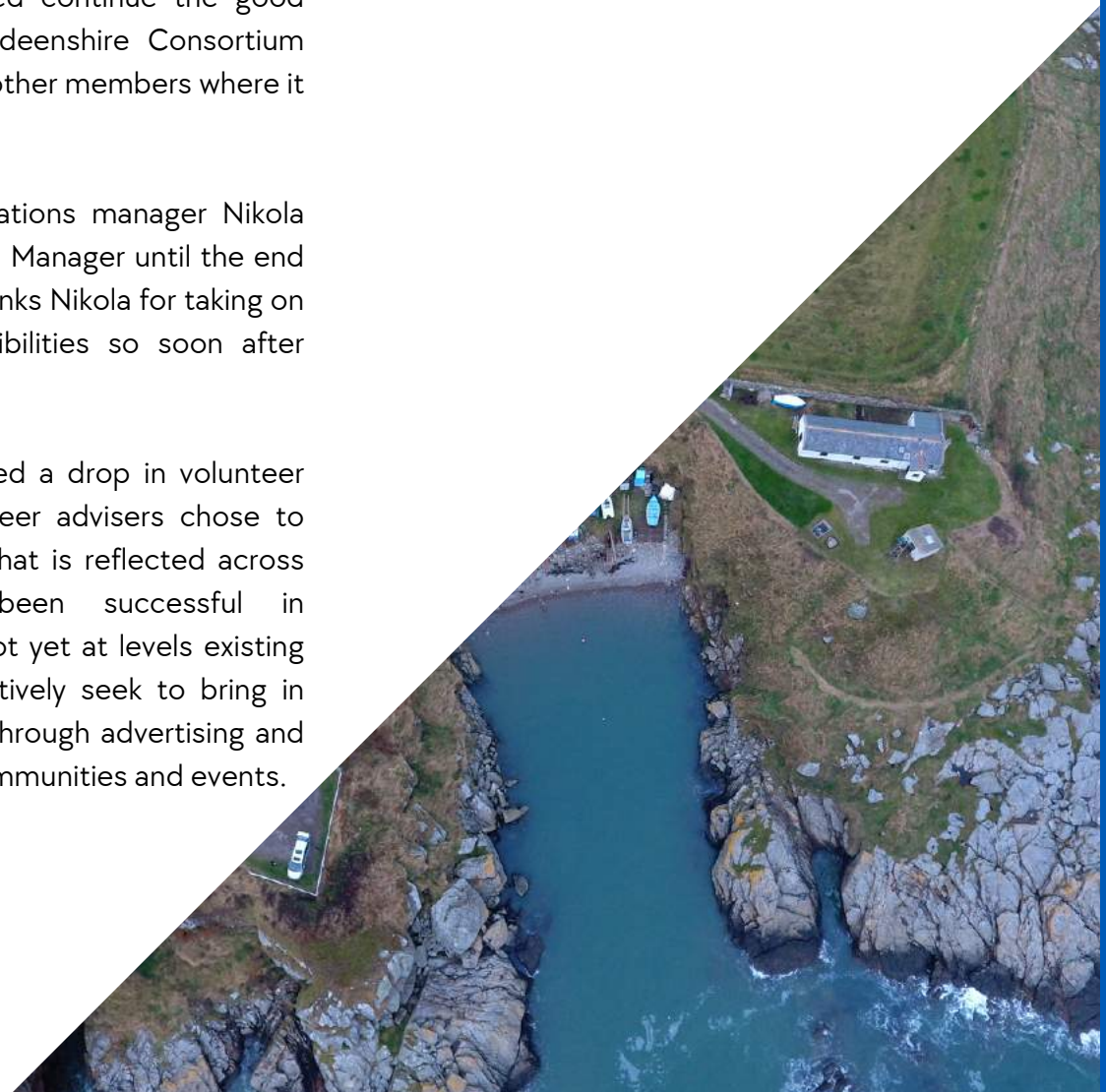
Our recently joined operations manager Nikola Will is acting up as Bureau Manager until the end of 2023 and the board thanks Nikola for taking on these additional responsibilities so soon after joining.

Through Covid we suffered a drop in volunteer numbers as some volunteer advisers chose to leave. This is a position that is reflected across Scotland. We have been successful in recruitment but we are not yet at levels existing pre-pandemic and we actively seek to bring in new volunteer members through advertising and engagement with local communities and events.

The board recognises that there have been a number of changes in Chief Officer during the past four years. This has been very disruptive and unsettling to our team of staff and volunteers who continue to provide significant service and support to our community and in delivering our twin aims to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, and in delivering essential policy work to influence change at both local and national level.

John Ritchie

Chair of the Board of Directors



Bureau Statistics

Client Financial Gain (£) (2022/23)

By Advice Code L1 & L2

Advice Code (L1)	Total (£)	Top 3 Areas by Advice Code (L2)
Benefits	£637,141.86	<ol style="list-style-type: none"> 1. Universal Credit 2. PIP (Daily Living) 3. PIP (Mobility)
Consumer	£9,272.00	<ol style="list-style-type: none"> 1. Building Repairs and Improvements 2. Other 3. Used Vehicles
Debt	£120,858.18	<ol style="list-style-type: none"> 1. Other 2. Bank and Building Society Overdrafts 3. Time Order
Employment	£10,297.85	<ol style="list-style-type: none"> 1. Legal Recourse 2. Pay and Entitlements 3. n/a
Finance and Charitable Support	£2,713.26	<ol style="list-style-type: none"> 1. Charities (non food bank) 2. Shop Voucher 3. Credit/Store/Charge Cards
Health and Community Care	£291.36	<ol style="list-style-type: none"> 1. Costs/Charges/Entitlements 2. n/a 3. n/a
Housing	£2,765.00	<ol style="list-style-type: none"> 1. Private Sector Rented Property 2. Local Authority Housing 3. n/a
Relationship	£2,466.32	<ol style="list-style-type: none"> 1. Child Maintenance: non resident parent and family 2. Divorce, Separation, Dissolution 3. n/a
Tax	£26,735.74	<ol style="list-style-type: none"> 1. Council Tax 2. Income Tax 3. n/a
Travel, Transport and Holidays	£1,341.00	<ol style="list-style-type: none"> 1. Non Package Holidays 2. n/a 3. n/a
Utilities and Communications	£12,839.00	<ol style="list-style-type: none"> 1. Fuel - regulated (gas, electricity) 2. Fuel - non regulated (coal, natural gas, oil etc) 3. Mobile Phones

Bureau Statistics

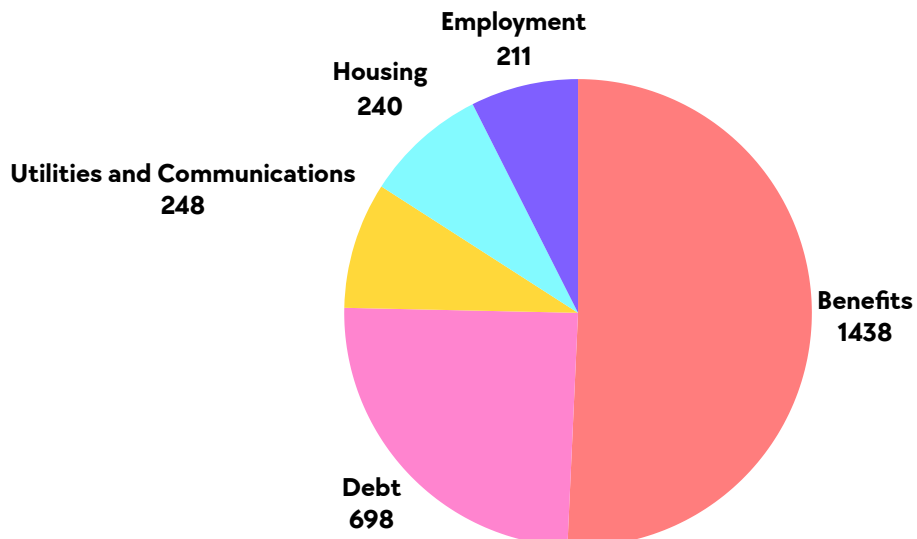
Top Advice Areas (2022/23)

By Advice Code L1

Advice Code (L1)	Total
Benefits	1,438 (36.8%)
Consumer	174 (4.5%)
Debt	698 (17.9%)
Discrimination	3 (0.1%)
Education	14 (0.4%)
Employment	211 (5.4%)
Finance and Charitable Support	183 (4.7%)
Health and Community Care	78 (2%)
Housing	240 (6.1%)
Immigration, Asylum and Nationality	39 (1%)
Legal Proceedings	161 (4.1%)
NHS Concern or Complaint	12 (0.3%)
Relationship	192 (4.9%)
Tax	148 (3.8%)
Travel, Transport and Holidays	68 (1.7%)
Utilities and Communications	248 (6.3%)

Top 5 Advice Areas (2022/23)

By Advice Code L1



Finance Report

The financial landscape for charities remains very challenging with many significant and worthy causes competing for restricted new and existing opportunities for funding.

This year we received £280k of resources, just a little down on the previous year of £284k and once again Aberdeen Council continues to be our largest funder through our Information and Advice Contract which will enter its 5th and final year at the start of 2024.

In addition to Aberdeenshire Council, additional funding was received from Citizens Advice Scotland projects, Bank of Scotland, who provided funding for a local welfare rights officer and Aberdeenshire Voluntary Action Mental Health and Wellbeing Fund. We have secured local donations from Arnold Clark and the Mickle Carewe Wind Farm and the Employment Retention Incentive has helped us to continue to fund administrative and information roles for the Bureau.

The Bureau incurred a very small deficit of £1k to its general reserves which is a position much improved from previous years. A significant and on going challenge is the ability to fully recover overhead and non-staff running costs. For the services we provide, we continue to seek general and unrestricted funding opportunities to cover these costs.

Staff costs remain our largest expense but these have fallen to £249k during the year from £301k in the prior year, reflecting changes to hours and changes to the bureau structure to fit our forecast funding. Other costs have remained broadly level and the management keep careful control over expenditure given the general inflation across services.

The charity has a reserves policy that aims to maintain reserves and unrestricted funds at a level that covers three months of unrestricted expenditure. We consider this will provide enough funds to respond to applications for grants and ensure that cost obligations are covered.

The accounts provide a summary of the financial position of the bureau for the year ended 31 March 2023.

We are grateful to the support shown by our funders during the year to help us deliver our important services to our local community.

John Ritchie
Treasurer



Finance Report

Financial Summary	31st of March 2023 £'000	31st of March 2022 £'000
Total Income	281	285
Expenditure on Charitable Activities		
<i>Staff Costs</i>	202	259
<i>Office Lease and Services</i>	19	18
<i>Other Costs</i>	21	24
Total Expenditure	242	301
Surplus/(Deficit) for the year	39	(16)
Total Unrestricted Funds	102	103
Total Restricted Funds	40	

UNIVERSAL CREDIT: HELP TO CLAIM

If you are thinking about claiming Universal Credit for the first time, we can help. Our trained advisers can guide you through the process, whether you're looking for answers to quick questions or step-by-step support to make your claim. Claiming Universal Credit can solve several stages, and we're here to make them easier for you.

0800 023 2581

(Monday to Friday, 8am to 6pm)

OUTREACH APPOINTMENTS

Kincardine and Mearns Citizens Advice Bureau has three Outreach Locations.

Inverbervie on Tuesdays
Laurencekirk on Wednesdays
Portlethen on Fridays

To book an appointment

01569 766 578

(Monday to Thursday, 9:30am to 4pm)

Bureau@kamcab.org.uk

Client Feedback

Excellent customer service, clear, fast and efficient.

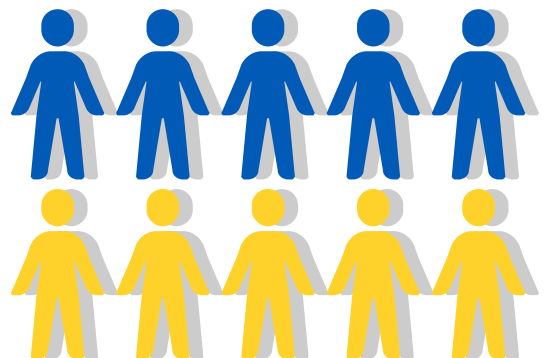
Unbiased and understanding without judgement.

The service they provided was excellent, I was very impressed with my adviser and their supervisor.

I was very happy with my appointment and did get some things sorted.

After my appointment, I felt more at ease with myself and my problem.

The information we received was most helpful and in the most sensitive way.



Bureau Manager's Report

I started with Kincardine and Mearns Citizens Advice Bureau in July 2023 as Operations Manager. However, at the same time the Chief Officer resigned from their position. Since August 2023 I have been acting up and covering both roles. This is the second Citizens Advice Bureau I have worked in over my 3 years in the network. I have been fortunate to have and be working with great staff and volunteers.

The role of Bureau Manager has been a challenge of which I have managed to the best of my ability, with the support from the board and Heather Arni. I believe in the ethos of Citizens Advice Scotland and firmly believe all clients are treated with respect and dignity.

Client Financial Gain for the year was £826,721.00 which is an increase of nearly £150,000 from the previous year.

I very much look forward to the coming year and working with staff, volunteers the board and outside partners to help develop KAMCAB within the community.

My main areas for 2023/2024 is to increase volunteer numbers and source more funding to enable us to continue to serve the residents of Kincardine and Mearns.

As always, I would like to sincerely thank all our funders, supporters and stakeholders who have helped us to help our communities.

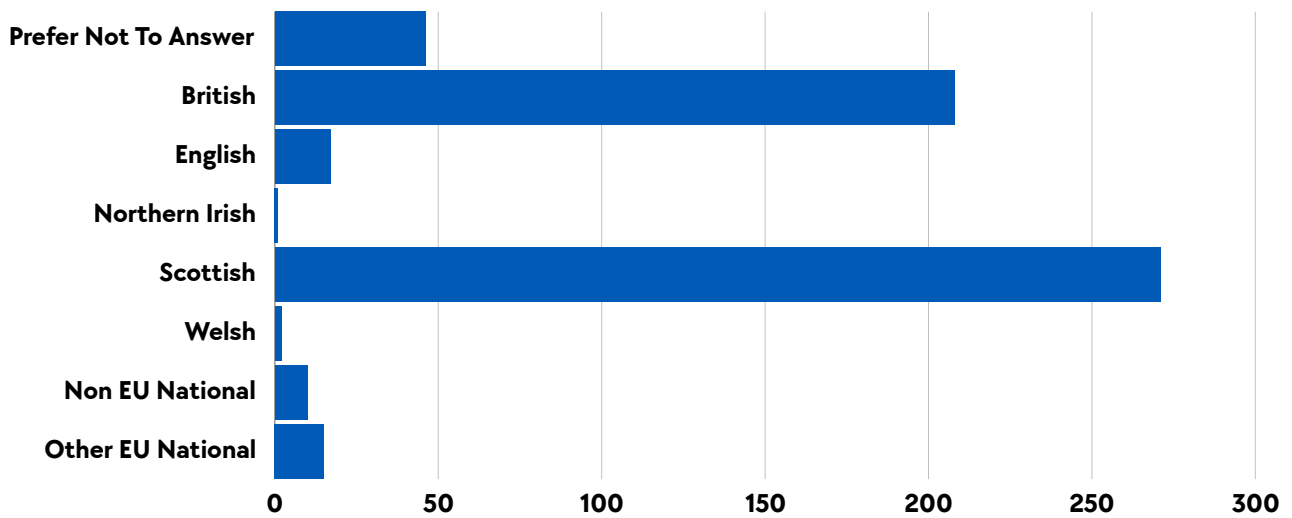
Thank you.

Nikola Will
Bureau Manager



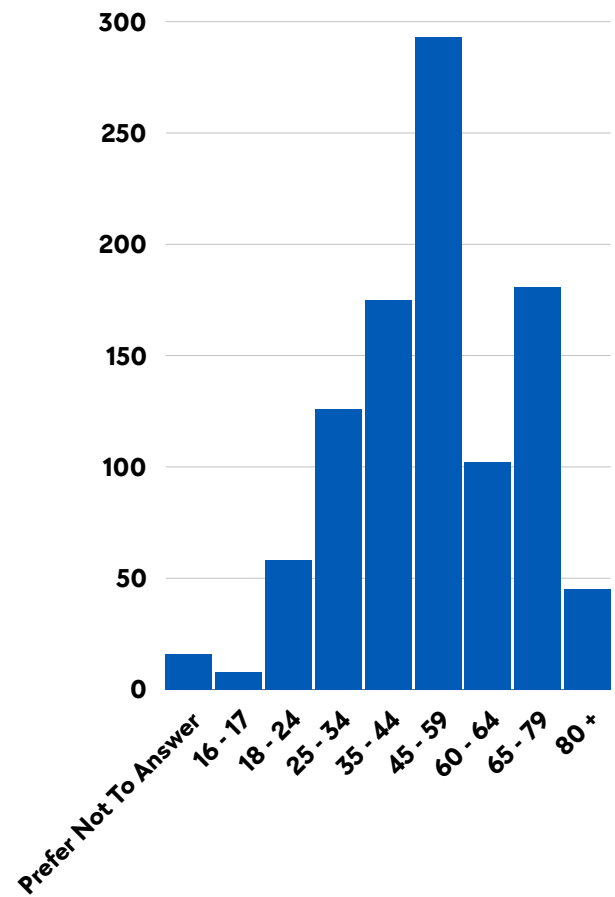
Bureau Statistics

Nationality of Clients (2022/23)



37% of clients who answered said they have a caring responsibility.

Age Range of Clients (2022/23)



PATIENT ADVICE AND SUPPORT SERVICE

PASS provides free, accessible and confidential information, advice and support to patients, their carers and families in their dealings with the NHS.

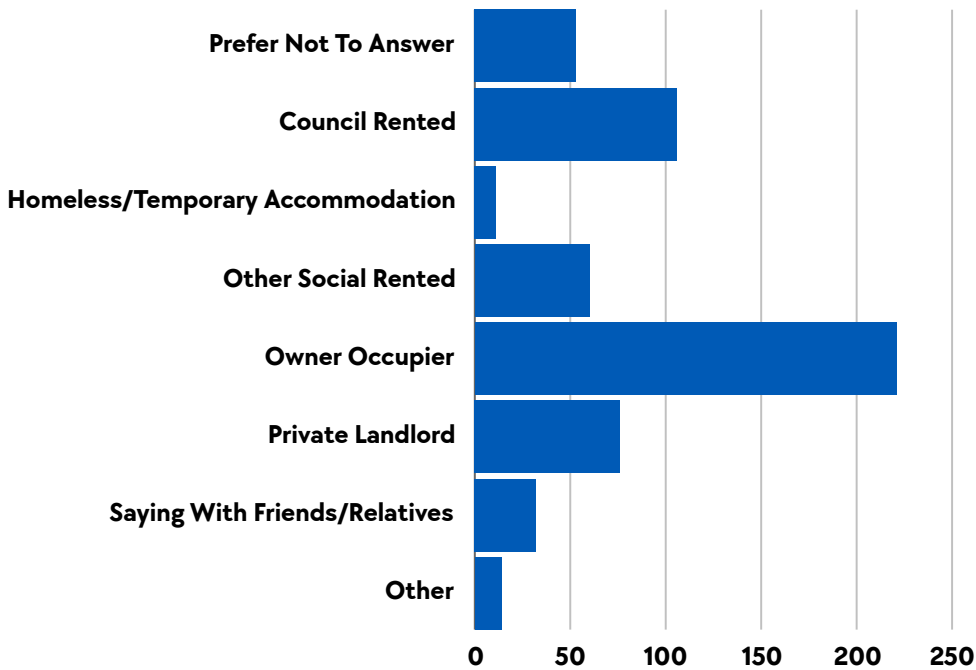
If you want to give feedback or comments, or raise concerns or complaints about your NHS treatment, the Patient Advice and Support Service can help.

0800 917 2127

(Monday to Friday, 9am to 5pm)

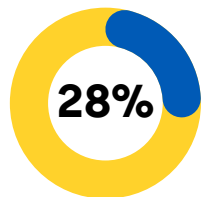
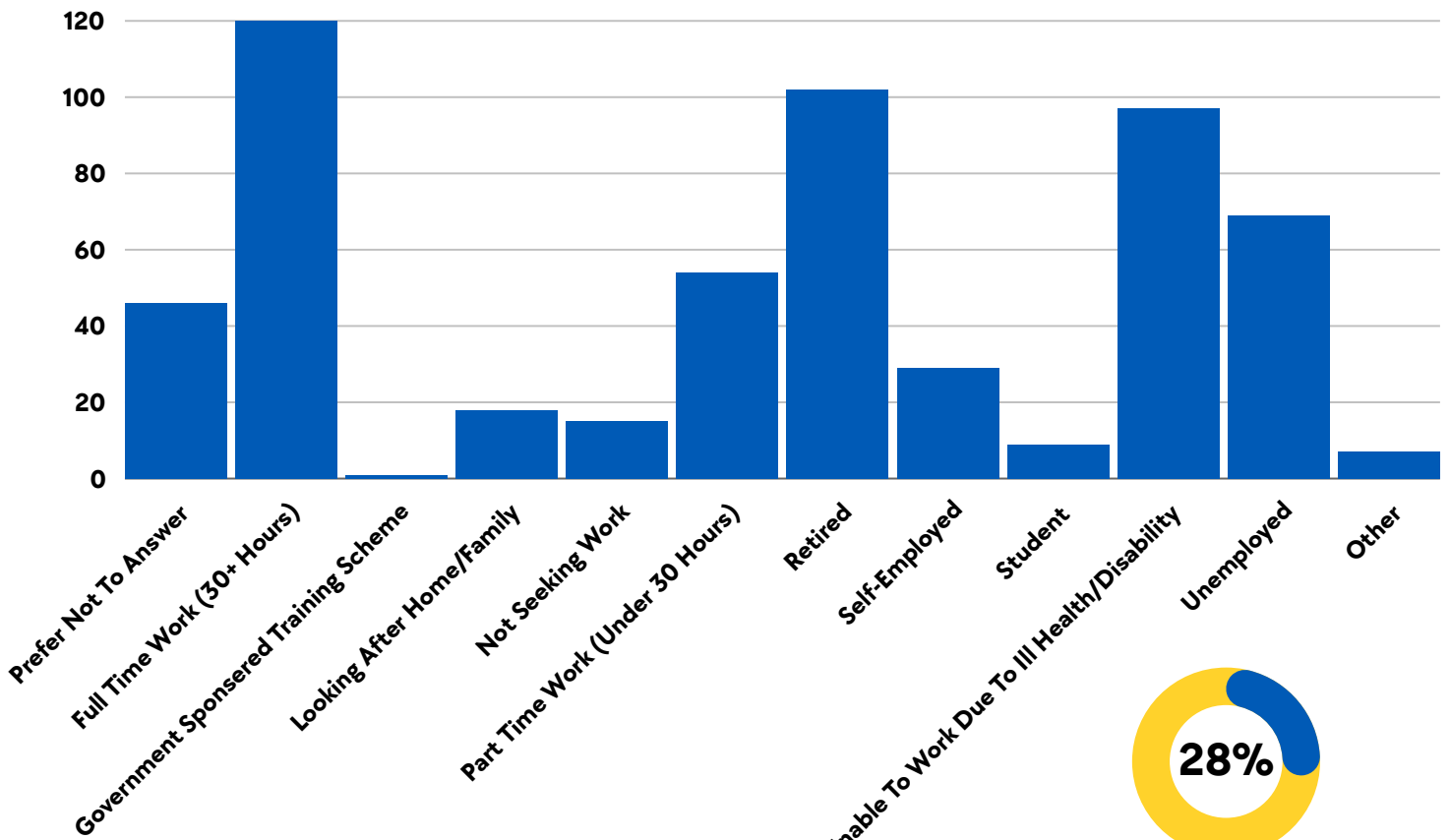
Bureau Statistics

Housing Status of Clients (2022/23)



68% of clients who answered said they have a health condition or disability.

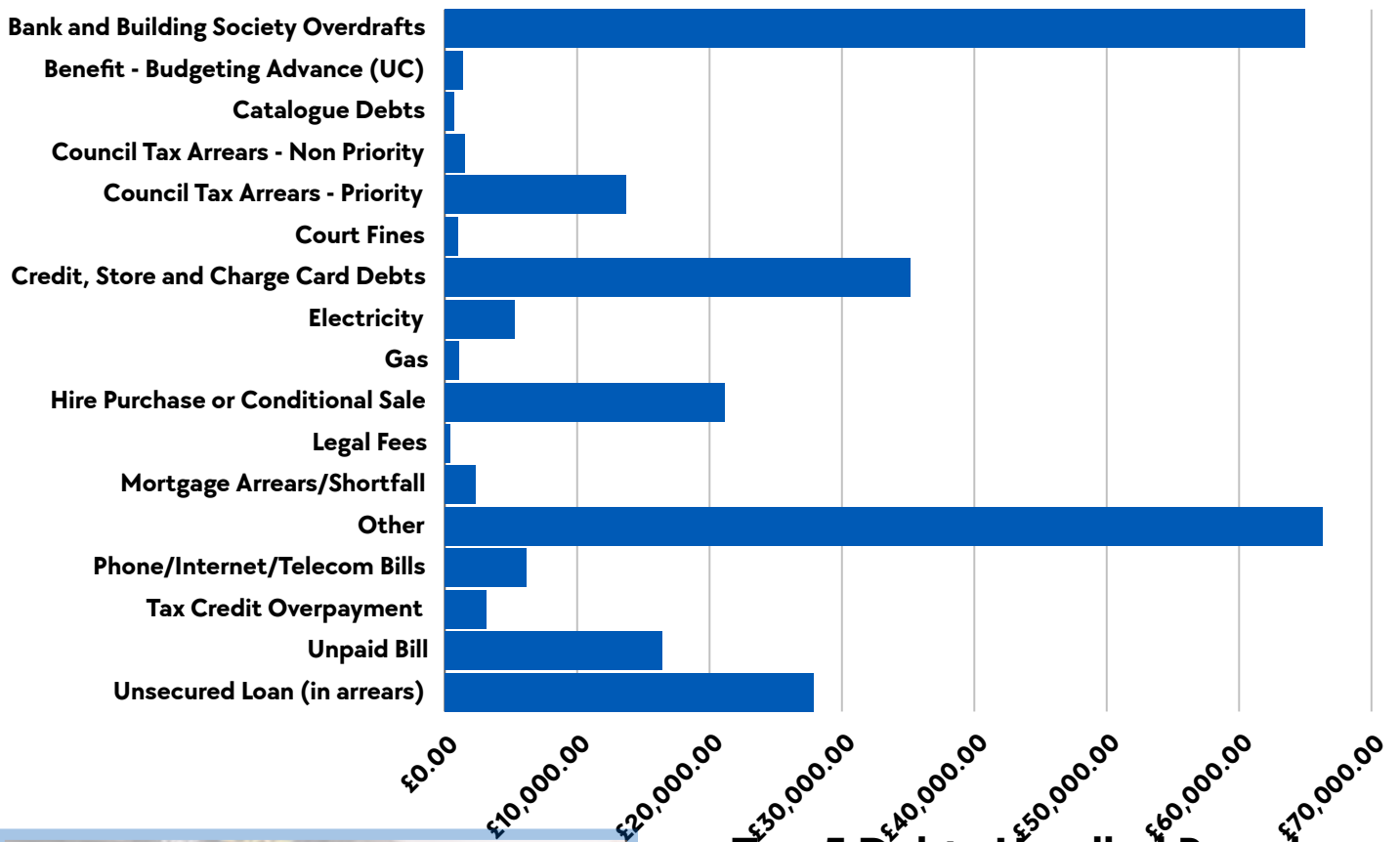
Employment Status of Clients (2022/23)



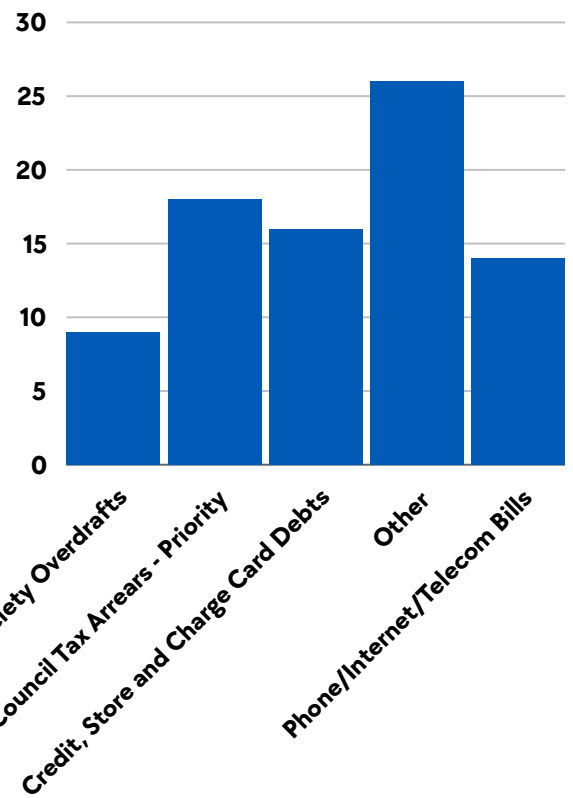
Increase in Clients in Full-Time work since previous year

Bureau Statistics

Distribution of Client Debts By £ (2022/23)



Top 5 Debts Handled Based on Number of Debts (2022/23)



MONEY TALK TEAM

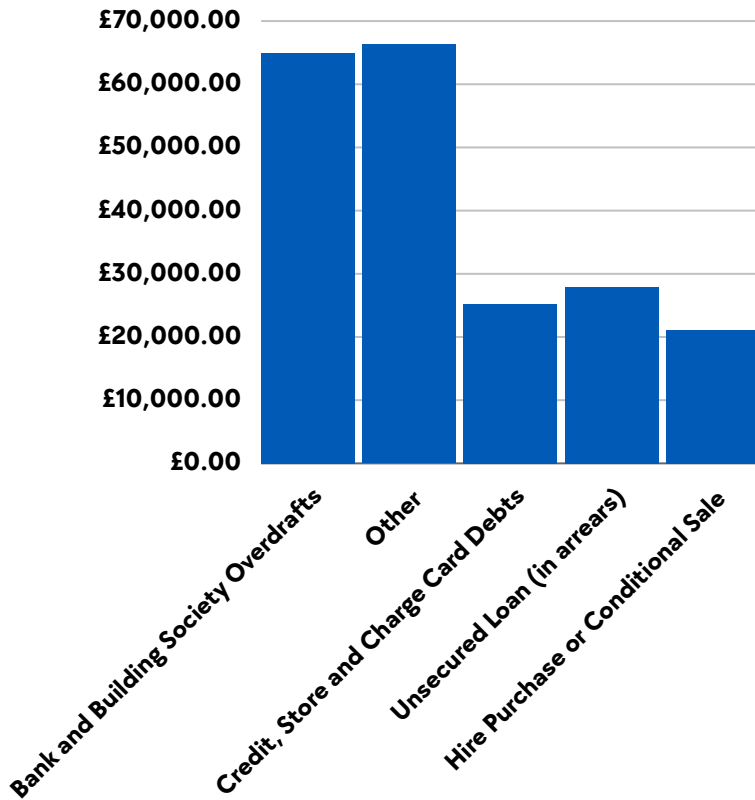
If you are struggling to make your money last or worried about how you'll pay your bills, our Money Talk Team advisers can help you ensure you're receiving the money you're entitled to and not paying over the odds for services.

If you have any money worries, or want to find out if you're missing out on money you're entitled to, the advisers will be able to talk you through your options and help you find the best way forward.

<https://www.moneytalkteam.org.uk/>

Bureau Statistics

Top 5 Debts Handled Based on £ (2022/23)



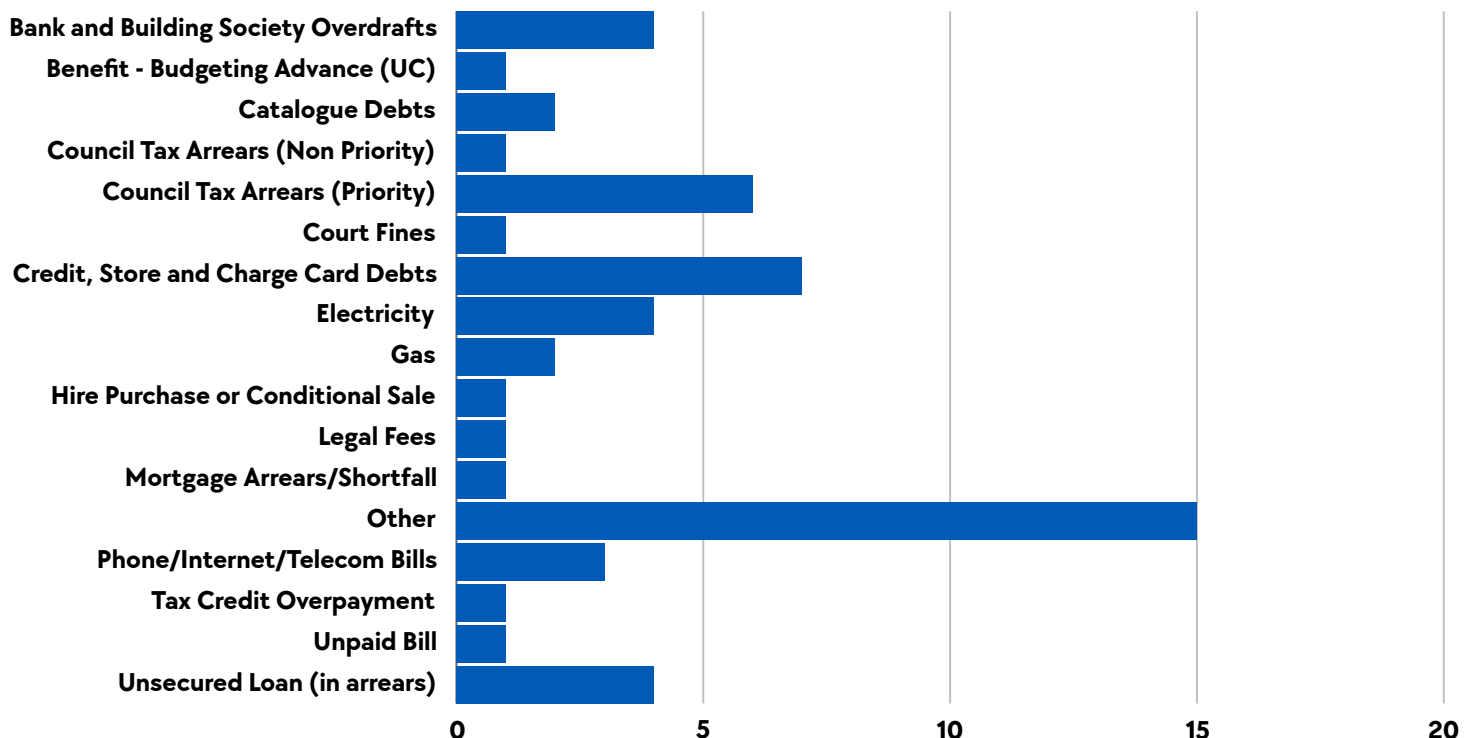
PENSIONWISE

PensionWise is a service from MoneyHelper, backed by government. We offer free, impartial guidance to over 50s. We'll explain the options to take money from your pension pots.

0800 138 3944
Telephone Appointments
(Monday to Friday, 8am to 6:30pm)

0800 138 1585
Face to Face Appointments
(Monday to Friday, 8am to 6:30pm)

Debts Handled Based on Number of Clients (2022/23)



Bureau Funders

Thank you to all of our funders!



**Patient Advice
& Support Service**

Use your rights
Know your responsibilities
Share your experience
Make a difference

amazonsmile
You shop. Amazon gives.



**The Scottish
Government**
Riaghaltas na h-Alba



**Pension
wise**
Your money. Your choice.



easy
fundraising
.org.uk
feel good shopping



Aberdeenshire
COUNCIL



Arnold Clark



MEIKLE CAREWE
WIND FARM

Kincardine and Mearns Citizens Advice Bureau

Sheriff Court Building, Dunnottar Avenue, Stonehaven, AB39 2JD

Tel: 01569 766 578

Email: bureau@kamcab.org.uk

Website: www.kamcab.org.uk

Public Opening Hours:

Monday - 9:30-16:00

Tuesday - 9:30-16:00

Wednesday - 9:30-16:00

Thursday - 9:30-16:00

Accountants:

Thyme Accountants, 42 Carden Pl, Aberdeen, AB10 1UP

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LinkedIn @KAM_CAB



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