



# ANNUAL REPORT

**Kincardine and Mearns Citizens  
Advice Bureau**

**2023-2024**

Charity No. SC038869

Company No. SC357204

Authorised and regulated by the financial conduct authority; FRN: 617463

# The Twin Aims of the Scottish CAB Service

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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, equally on a local and national level.



## About Us

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Kincardine and Mearns Citizens Advice Bureau is here to offer free, impartial and confidential advice to our clients. We deliver support and guidance on a range of topics, giving people the information they need to deal with any situation and improve their lives.

Kincardine and Mearns Citizens Advice Bureau has been open since 2009. We're part of the Scottish Citizens Advice Network, which has been offering advice and support since 1939.

As a member of the Scottish Citizens Advice Network, the service we deliver must always meet national standards. This means that our clients receive a professional service, every single time they talk with us.

# Individuals Accessing Our Services

## *by Level 1 Advice Code*

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| Advice Code (Level 1)             | Number of Clients |
|-----------------------------------|-------------------|
| Benefits                          | 405 (28.7%)       |
| Consumer                          | 79 (5.6%)         |
| Debt                              | 91 (6.4%)         |
| Discrimination                    | 2 (0.1%)          |
| Education                         | 13 (0.9%)         |
| Employment                        | 90 (6.4%)         |
| Finance & Charitable Support      | 83 (5.9%)         |
| Health & Community Care           | 58 (4.1%)         |
| Housing                           | 134 (9.5%)        |
| Immigration, Asylum & Nationality | 15 (1.1%)         |
| Legal Proceedings                 | 100 (7.1%)        |
| NHS Concern or Complaint          | 7 (0.5%)          |
| Relationship                      | 94 (6.7%)         |
| Tax                               | 102 (7.2%)        |
| Travel, Transport & Holidays      | 49 (3.5%)         |
| Utilities & Communications        | 89 (6.3%)         |
|                                   | 1,411             |

# Chair's Report

2023/24 Has again been a very challenging year for Kincardine and Mearns Citizens Advice Bureau. Whilst still working with the backlash of COVID; which saw us loose a few volunteers and staff. Due to this we had to make changes on how we delivered our services. There was no going back to how we used to be, the new norm was moving forward and changing how we were to deliver our services to our clients.

First, we had to start with increasing our volunteer numbers and that was a challenge in itself, but gradually our number had and are still increasing. We are a volunteer led service, but for a time we were more staff led. Our volunteers are invaluable to our service.

Unfortunately, due to professional and personal reasons, we had a change of Chief Officers. This caused a period of unrest, as change always does. However, we were very fortunate to have staff within the bureau who were willing to step up into different roles and take on extra hours. We are very grateful for the extra commitment they all gave.

We have had the usual concerns regarding funding as this continues to be an area of significant importance for Kincardine and Mearns Citizens Advice Bureau. Funding uncertainties restricts our ability to plan confidently for the future. We are trying to be more present in the community, to highlight to the public that we are a charity organisation and that we do rely on donations and are always looking for new funding opportunities.

This year our board has seen a few changes. Firstly, with myself taking on the role of Chair within our Board of Directors. Having previously been the Interim Chief Officer and prior to that role, the Operations Manager at Kincardine and Mearns Citizens Advice Bureau. I first joined as a volunteer in the April of 2019, so I do feel I have a good knowledge and understanding of our Bureau and its workings.

Our second change came as Pat Pugh joined our board, around the same time as me. She agreed to take on the role of Deputy Chair. Soon after we recruited Trish Hughes, who has gone onto become our secretary, with John Ritchie retaining his consistent position as our Treasurer and great support to me.



We sadly, found ourselves saying goodbye to Mike Duncan and Ken Silver, two valuable members of our board. Who's insight and support to the bureau during their time with us, we are extremely grateful for.

We have been working closely with fellow Citizens Advice Bureaux; South West Aberdeenshire Citizens Advice Bureau and North East Aberdeenshire Citizens Advice Bureau, who are both members of our consortium contract that we have with Aberdeenshire Council. Both of these Bureaux have been a great support to ourselves at Kincardine and Mearns Citizens Advice Bureau with staff training and resource sharing.

I would like to take a moment to personally thank our dedicated volunteers, staff and the other members within our Board of Directors, who are also volunteers, for sticking with us and for their continued professionalism and commitment to Kincardine and Mearns Citizens Advice Bureau, during what has been another difficult but successful year.

**Morag Mitchell**

***Chair of the Board of Directors***

# Client Feedback

Excellent  
Service

Extremely helpful and  
sourced different  
information for us

Helpful with all our  
questions and their advice  
was taken on board with  
thanks

First time, friendly, patient  
and a great help with filling  
out challenging forms

Put my mind at ease  
over my financial  
problems

Took the stress out of my  
problem. I am so grateful

# Client Financial Gains (£)

## *With Top Three Areas*

| Advice Code<br>(Level 1)        | Total (£)   | Top Three Areas   |
|---------------------------------|-------------|---|
| Benefits                        | £975,230.49 | 1. <i>Universal Credit</i><br>2. <i>Adult Disability Payment (Daily Living)</i><br>3. <i>Attendance Allowance</i>                       |
| Consumer                        | £9,843.00   | 1. <i>Building Repairs &amp; Improvements</i><br>2. <i>Other</i><br>3. <i>Used Vehicles</i>   |
| Debt                            | £120,858.18 | 1. <i>Other</i><br>2. <i>Bank &amp; Building Society Overdrafts</i><br>3. <i>Time Order</i>   |
| Employment                      | £10,297.85  | 1. <i>Legal Recourse</i><br>2. <i>Pay &amp; Entitlements</i>  |
| Finance &<br>Charitable Support | £2,713.26   | 1. <i>Charities (non-food bank)</i><br>2. <i>Shop Voucher</i><br>3. <i>Credit/Store/Charge Cards</i>                                    |
| Health &<br>Community Care      | £291.36     | 1. <i>Costs/Charges/Entitlements</i>  |
| Housing                         | £2,765.00   | 1. <i>Private Sector Rented Property</i><br>2. <i>Local Authority Housing</i>   |
| Relationship                    | £2,466.32   | 1. <i>Child Maintenance: non-resident parent &amp; family</i><br>2. <i>Divorce, Separation, Dissolution</i>                             |
| Tax                             | £26,735.74  | 1. <i>Council Tax</i><br>2. <i>Income Tax</i>   |
| Travel, Transport &<br>Holidays | £1,341.00   | 1. <i>Non Package Holidays</i>  |
| Utilities &<br>Communications   | £12,839.00  | 1. <i>Fuel – regulated (gas, electricity)</i><br>2. <i>Fuel – non-regulated (coal, natural gas, oil etc)</i><br>3. <i>Mobile Phones</i> |
| £1,150,833.44                   |             |   |



# Finance Report

The financial landscape for charities continues to be very challenging.

During the year ending 31st of March 2024, we received a total income of £246,000, this is a reduction of £34,000 from the previous year. The cause of this, is due to external non-core funding coming to an end and not being fully replaced in the FY24 financial year.

Aberdeenshire Council continues to be our largest funder, through our participation and lead position in the Information and Advice Contract over Aberdeenshire. This concluded in the December of 2024. However, since our year end, a new contract has been drawn up, extending this funding until the 31st of March 2026, on similar terms to previous.

Additional funding was provided to Kincardine and Mearns Citizens Advice Bureau from Citizens Advice Scotland for national projects, along with additional small donations received, that we are grateful for. Since the year end, we have been successful in receiving funding from The Robertson Trust and The National Lottery to allow us to continue to provide support and advice services to our local community.

Kincardine and Mearns Citizens Advice Bureau incurred a surplus of £26,000 during the year, of which £15,000 was allocable to restricted funding, leaving a surplus of general reserves totally £11,000. We continue to seek funding opportunities, to allow us to support local initiatives and maintain our policy of having three months of unrestricted reserves in place.

At Kincardine and Mearns Citizens Advice Bureau, staff costs remain our largest expense. These have fallen during the year by £29,000, which is consistent with our reduction in funding. Other costs remain consistent with the previous year and management continues to keep careful control over expenditure, given the challenging inflationary environment.

The Financial Report for Kincardine and Mearns Citizens Advice Bureau, has been through an external examination by Thyme Tax and Accountancy Ltd. The Financial Report has been presented to OSCR.



We are grateful for the support shown by our funders during the year to help us in delivering our services to our community. Along with the contribution of our volunteers, which, as always represents a significant and valuable additional to Kincardine and Mearns Citizens Advice Bureau, though not directly reflected in our financial statements.

**John Ritchie**  
*Treasurer*

# Finance Report

| Financial Summary                           | 31st of March 2024<br>£'000 | 31st of March 2023<br>£'000 |
|---|-----------------------------|-----------------------------|
| Total Income                                | 246                         | 280                         |
| <b>Expenditure on Charitable Activities</b> |                             |                             |
| <i>Staff Costs</i>                          | 174                         | 203                         |
| <i>Office Lease and Services</i>            | 27                          | 28                          |
| <i>Other Costs</i>                          | 19                          | 19                          |
| <b>Total Expenditure</b>                    | <b>220</b>                  | <b>250</b>                  |
| Surplus/(Deficit) for the year              | 26                          | 30                          |
| <b>Total Unrestricted Funds</b>             | <b>112</b>                  | <b>101</b>                  |
| <b>Total Restricted Funds</b>               | <b>47</b>                   | <b>32</b>                   |

## 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 & Laurencekirk  
Alternating Wednesdays  
Portlethen on Fridays

To book an appointment

**01569 766 578**

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

**[Bureau@kamcab.org.uk](mailto:Bureau@kamcab.org.uk)**



# Advice Areas Handled

## *by Level 1 Advice Code*

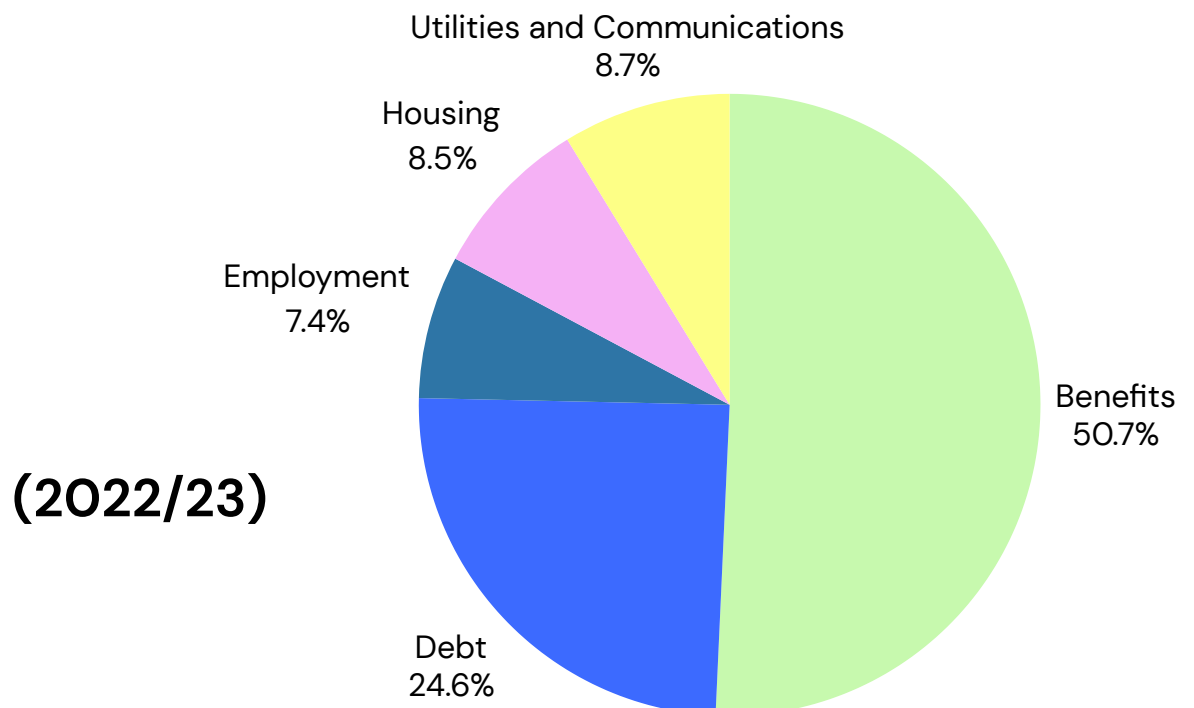
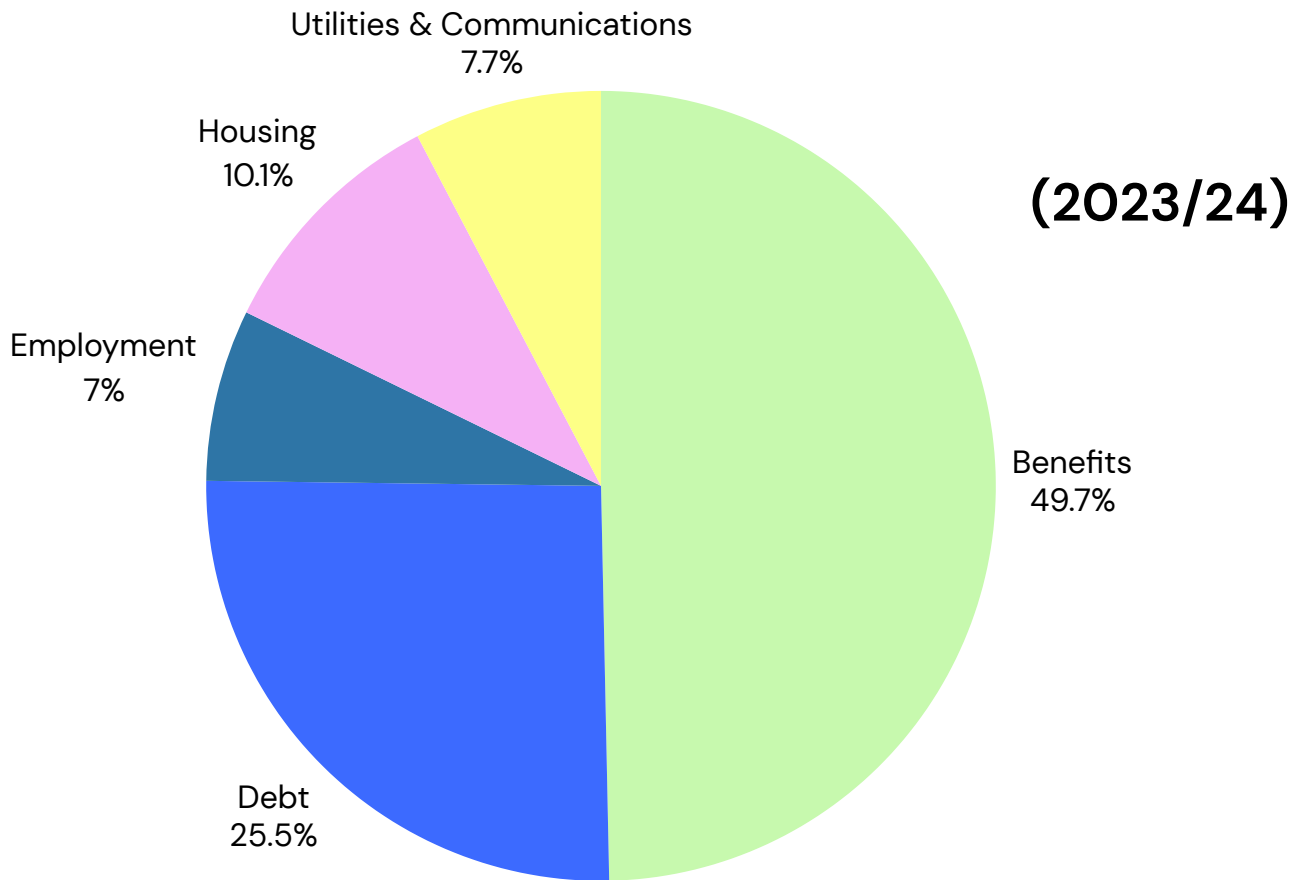
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| Advice Code (Level 1)             | Totals        |
|-----------------------------------|---------------|
| Benefits                          | 1,278 (36.1%) |
| Consumer                          | 145 (4.1%)    |
| Debt                              | 657 (18.6%)   |
| Discrimination                    | 2 (0.1%)      |
| Education                         | 22 (0.6%)     |
| Employment                        | 181 (5.1%)    |
| Finance & Charitable Support      | 119 (3.4%)    |
| Health & Community Care           | 78 (2.2%)     |
| Housing                           | 259 (7.3%)    |
| Immigration, Asylum & Nationality | 51 (1.4%)     |
| Legal Proceedings                 | 172 (4.9%)    |
| NHS Concern or Complaint          | 9 (0.3%)      |
| Relationship                      | 148 (4.2%)    |
| Tax                               | 151 (4.3%)    |
| Travel, Transport & Holidays      | 66 (1.9%)     |
| Utilities & Communications        | 198 (5.6%)    |
|                                   | <b>3,536</b>  |

# Top 5 Advice Areas Handled

## *Comparison*

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# Client Feedback

Very professional but also friendly, did their best to solve our problem

Very helpful and considerate

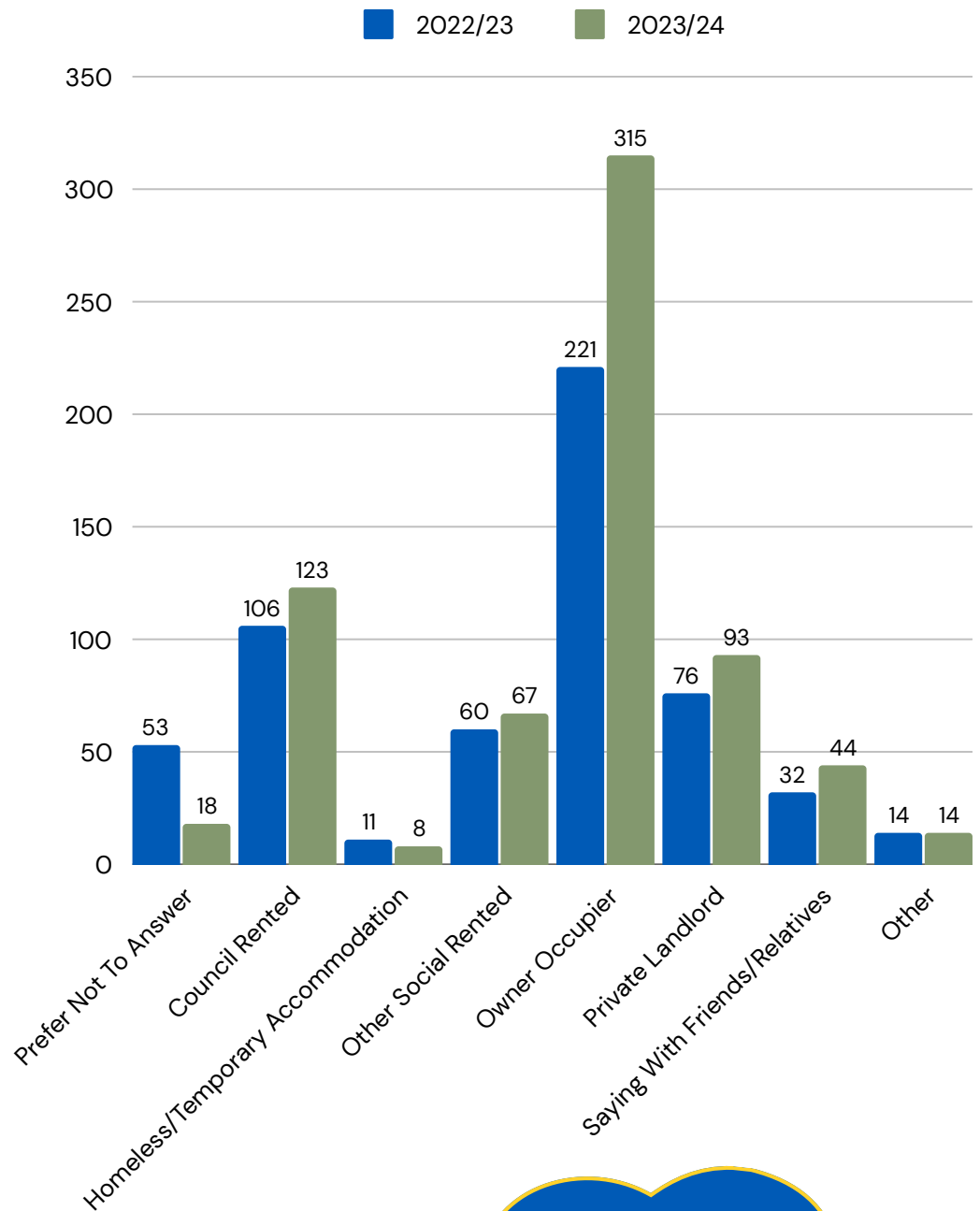
My call was right on time, adviser was very helpful and was familiar with my query

The adviser I spoke with was very helpful



# Client Statistics

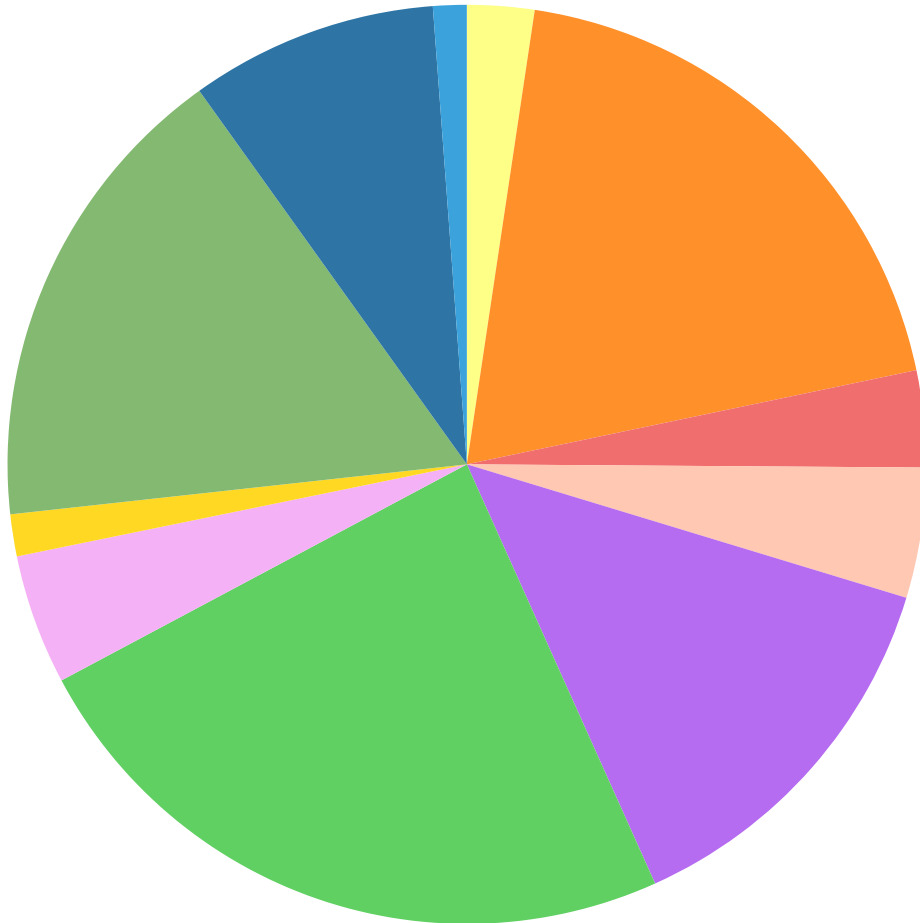
## Housing Status of Clients Comparison



**58.1% of clients who answered said they have a health condition or disability.**

# Client Statistics

## Employment Status of Clients



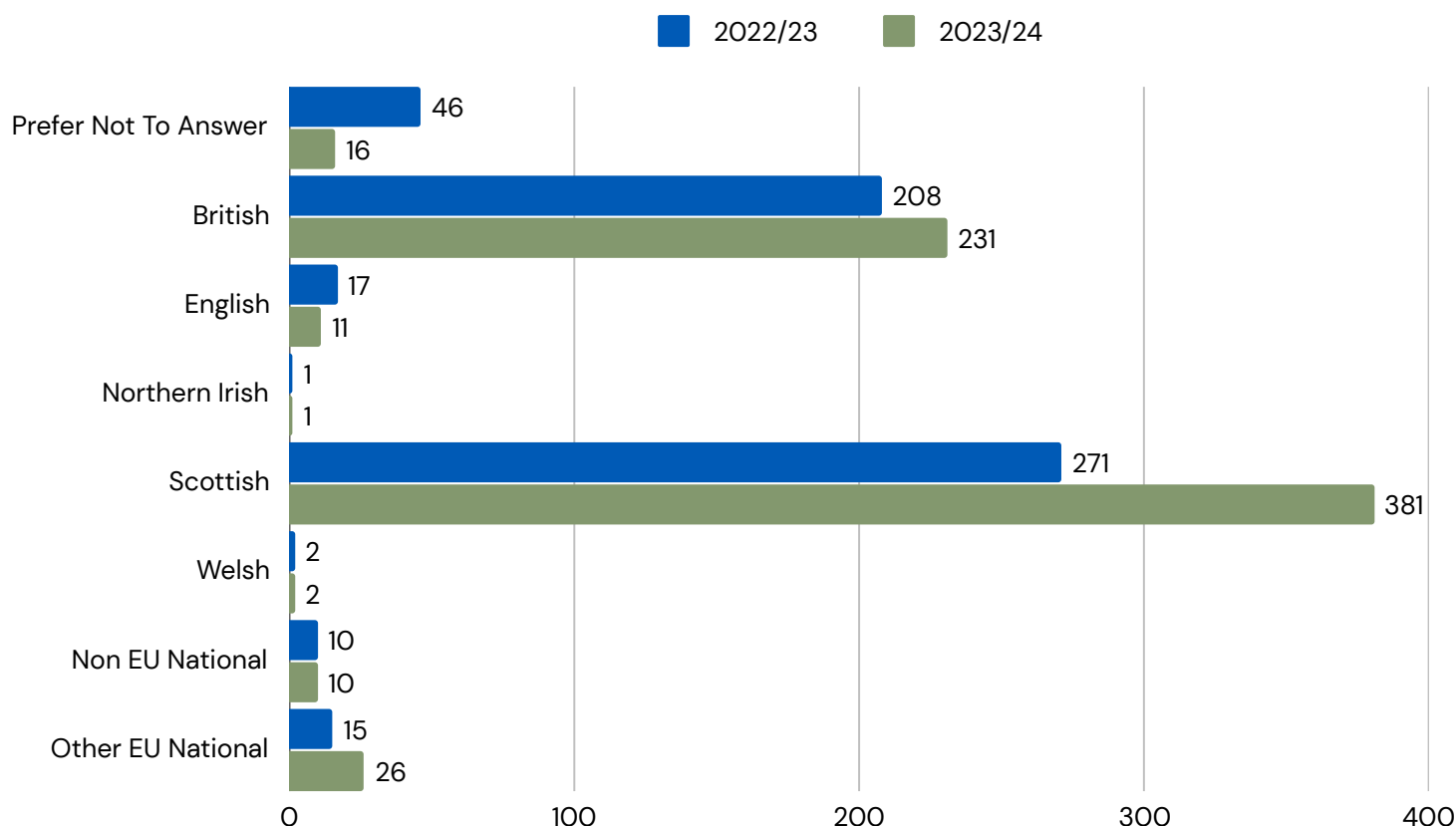
|   |       |
|---|-------|
| Prefer not to Answer                        | 2.4%  |
| Full Time Work (30+ Hours)                  | 19.4% |
| Looking After Home/Family                   | 3.4%  |
| Not Seeking Work                            | 4.6%  |
| Part Time Work (Under 30 Hours)             | 13.6% |
| Retired                                     | 23.9% |
| Self-Employed                               | 4.6%  |
| Student                                     | 1.5%  |
| Unable To Work Due To Ill Health/Disability | 16.8% |
| Unemployed                                  | 8.7%  |
| Other                                       | 1.2%  |



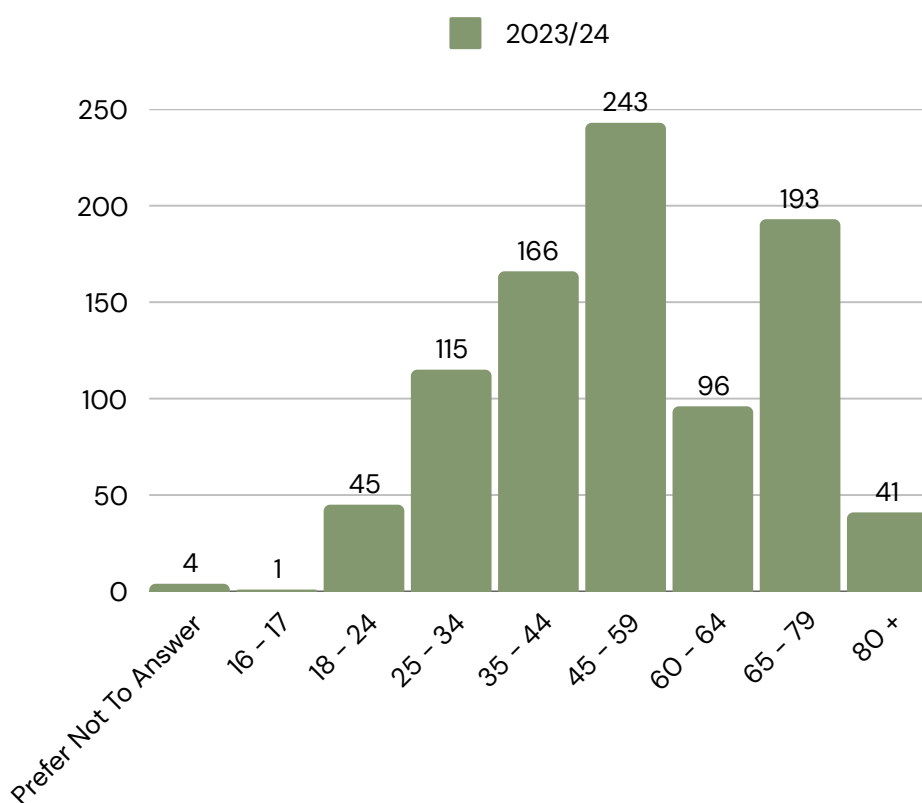


# Client Statistics

## Nationality of Clients Comparison



## Age Range of Clients



34.5%

of clients who  
answered said  
they have a  
caring  
responsibility.

# Client Statistics

## Distribution of Client Debts by £

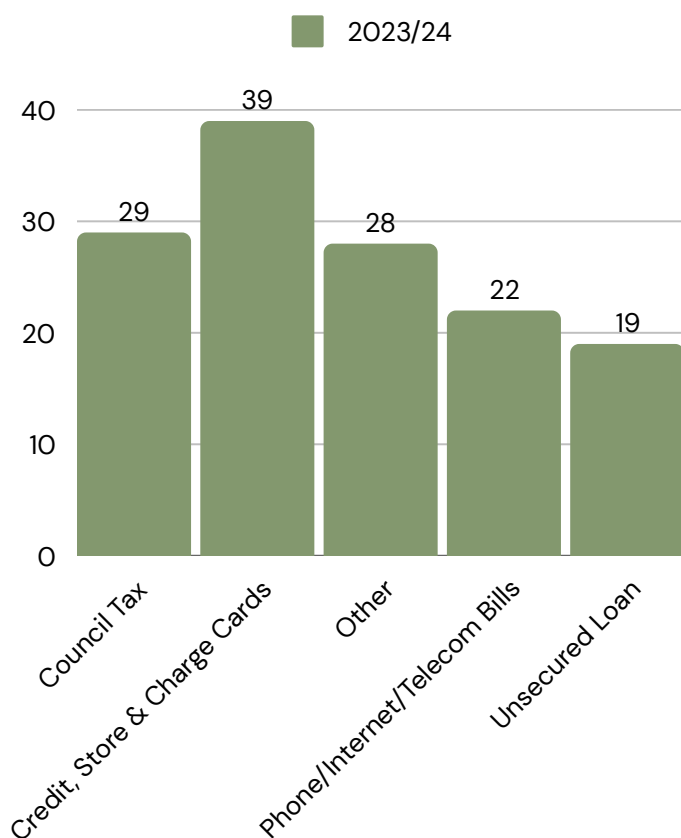


|                                    |             |                                   |            |
|------------------------------------|-------------|-----------------------------------|------------|
| Bank & Building Society Overdrafts | £42,009.32  | Gas                               | £1,328.72  |
| Benefit Budgeting Advance          | £1,365.30   | Hire Purchase or Conditional Sale | £47,026.42 |
| Benefit Overpayment                | £23,822.47  | Insurance                         | £710.46    |
| Catalogue Debts                    | £1,209.84   | Legal Fees                        | £406.61    |
| Council Tax                        | £37,745.94  | Child Maintenance                 | £7,787.32  |
| Court Fines                        | £1,000.00   | Mortgage                          | £69,762.58 |
| Credit, Store & Charge Cards       | £101,903.30 | Other                             | £12,900.32 |
| Electricity                        | £12,721.39  | Parking Charge Notice             | £627.00    |
| Family/Friends Loan                | £3,100.00   | Penalty Charge Notice             | £180.00    |
|                                    |             | Phone/Internet/Telecom Bills      | £10,414.64 |
|                                    |             | Rent Arrears                      | £3,646.01  |
|                                    |             | Unpaid Bill                       | £18,738.96 |
|                                    |             | Unsecured Loan                    | £91,330.70 |

£489,737.30 worth of Debt has been handled by ourselves during the 2023/24 period

# Client Statistics

## Top 5 Debts Handled Based on Number of Debts



### 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.

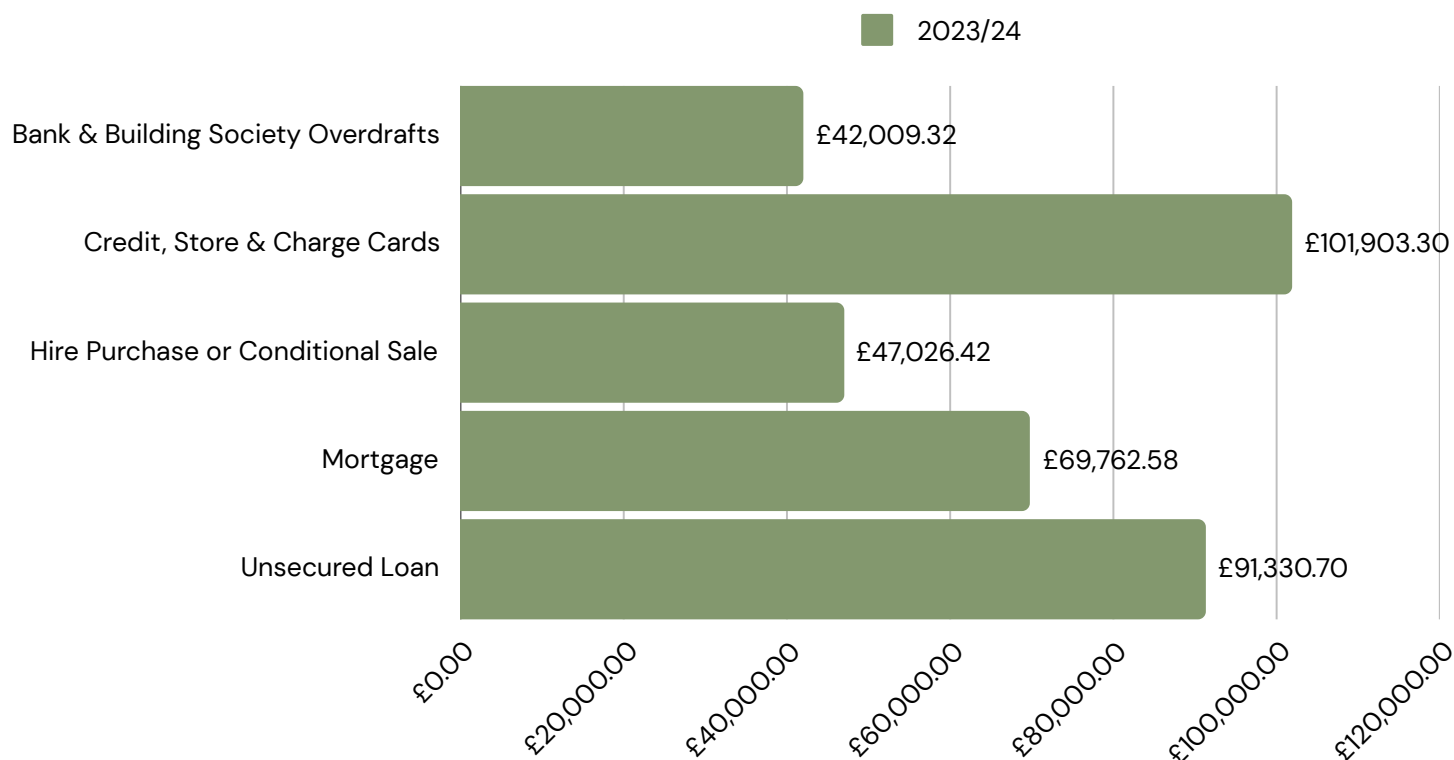
**0800 138 3944**

*Telephone Appointments*  
(Monday to Friday, 8am to 6:30pm)

**0800 138 1585**

*Face to Face Appointments*  
(Monday to Friday, 8am to 6:30pm)

## Top 5 Debts Handled Based on £



# Bureau Funders

*Thank You to all of our funders*

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**Aberdeenshire**  
COUNCIL



## **Kincardine and Mearns Citizens Advice Bureau**

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

Tel: 01569 766 578

Email: [bureau@kamcab.org.uk](mailto:bureau@kamcab.org.uk)

Website: [www.kamcab.org.uk](http://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

### **Find and follow us on Social Media**

Facebook @stonehavenKAMCAB

Twitter (X) @KAM\_CAB

Instagram @KAM\_CAB

LinkedIn @KAM\_CAB



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