

The logo for Citizens Advice Bureau, featuring the text "citizens advice bureau" in white lowercase letters inside a blue circle. A vertical white line is positioned to the left of the text.

citizens  
advice  
bureau

2021

# ANNUAL REPORT

A grayscale photograph of a harbor scene with several boats docked at a pier. In the background, there are buildings and a church spire. The image is partially obscured by a large blue diagonal overlay on the right side.

**EAST DUNBARTONSHIRE  
CITIZENS ADVICE  
BUREAU**

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[www.edcab.org](http://www.edcab.org)



# FOREWORD

After another tumultuous few years, the world as we know it has dramatically changed, and with that comes new challenges.

In February 2020, we were preparing a celebration of 25 years. The Kirkintilloch Town Hall was booked for a date in May. An invitation was extended to Princess Anne as Patron of the Citizens Advice Service. We were well ahead in plans for speakers, photographers and entertainment arranged.

COVID sadly put an end to all of our plans.

As I said in 2021, the Bureau's staff and volunteers, under Catherine Bradley's leadership were outstanding in their ability to adapt and continue to deliver the service throughout the pandemic and I am proud to say that this is still the case today.

Now in 2022 that same resilience continues as COVID's legacy impacts on our daily lives, with the increase in energy and general cost of living increases, the work of the Citizens Advice Bureau is more important than ever.

The Board of Directors has continued to meet throughout, virtually, of course, to ensure that the staff is supported, all health and safety and COVID guidance is adhered to, and that resources are targeted in order to comply with ever-changing legislation. Zoom meetings do have their lighter moments as interruptions from pets and doorbells cannot be foreseen.

The Board would like to thank East Dunbartonshire Council, elected members, and officers for their continued support, and our thanks must go to all of our funders for their financial support which allows us to meet the needs of our vulnerable residents.

Thanks must also go to our partner organisations in the voluntary sector who also worked tirelessly, sharing knowledge and skills to provide our local community with a seamless service.

I think we Scots are good at playing ourselves down. We don't expect praise and flowery sentiments. We just get on with the job at hand. This has manifested in EDCAB's commitment to helping those who are most in need in our local community. There are not enough adjectives to express my admiration to the staff and volunteers. A huge thank you to all of you and here's to the next 25 years.

- Gerri Baird, Chairperson



# SERVICE DELIVERY

It is always difficult to reflect on a previous years' service delivery (2020-21) as everything has moved so quickly and every day, never mind every year, is different.

2020 was one of the most difficult years that we have faced in maintaining the level of service delivery. The demand that we received was unprecedented, as enquiries increased by 33% (17001 in 19-20 to 22756). All face-to-face access ceased and telephone, email, and digital interaction became the norm for all residents.

Thankfully, both the Scottish and UK governments recognised the need and demand for the CAB service and provided funding for screens, air purifiers, and any other PPE required. With all safety measures in place, we were able to continue our work, seeing the most vulnerable of our residents in our office with PPE in place and following all guidelines.

We are grateful for the continued support of all of our funders, who enable us to deliver a much-needed service, plan for continued development and seek further funding for gaps in service delivery. We face a difficult few years ahead with mental health and wellbeing becoming an increasing factor in residents requiring support and assistance with benefits, debt, and ongoing support.

The guidance changed daily and residents called us seeking clarification on their rights and responsibilities as they sought help for benefits, money, and employment issues.

Our website [www.edcab.org](http://www.edcab.org) saw a 44.9% increase in traffic with more than 10,000 visiting our site from April last year to the time of this report's publication. Of those 10,000 around 25.8% were in the 18-24 demographic. Not surprisingly, the most viewed pages were those on general benefits, housing, and appointment information. We continually updated our website to ensure that those viewing the pages could access all of the information that they needed to resolve their issue. Social media engagement also flourished throughout this period, with 69,356 accessing our Facebook page. Facebook also showed the highest conversion increase to our website - proving to be a powerful and increasingly useful tool to get our message across.

The staff and volunteers continued to be as dedicated and committed as always, going above and beyond their remits to assist in any way that they could, in some cases acting as delivery drivers.

The volunteers, restrictions permitting, were more than willing to attend the office and assist in any way that they could, we will never be able to thank them enough. Their desire to support the community was inspiring, it is a true saying that, "Your organisation is only as good as its people."

- Catherine Bradley, Bureau Manager



More than 2000 people across Scotland volunteer at CAB and their help is crucial to the success of our service. We couldn't do this without all of you! From advisory and supporting roles to fundraising, social media, and IT, no two roles are the same at CAB and there is truly something for everyone.

The front-line service is delivered by local volunteers and the training program that they participate in is a blended learning, competency-based framework. Enabling them to carry out their role with confidence and ensuring that they are competent in all aspects of the service, from interview techniques and case recording to the complexities of the welfare benefits system.

There are many reasons why someone may volunteer at CAB. Murray, an Adviser at our Kirkintilloch location says:

“The confidence I gained being a volunteer was exceptionally useful and allowed me to hit the ground running. I now feel confident in many areas of advice and look forward to continuing my development. It would not have been possible without the support of a close knit team of experienced staff and volunteers, for which I am very grateful.”

Jenny, also an Adviser, adds:

“I've volunteered at CAB for six years and really enjoyed the variety of issues that came through the door. Our Kirkintilloch office is a supportive environment and I feel a great satisfaction from volunteering there.”

Our volunteers work on a rota basis, around 2 sessions per week, averaging 6 hours. Restrictions allowing, many of our volunteers work in office, with others working remotely, equipped with laptops as we transfer enquiries to them from the EDCAB office.

The work of EDCAB's volunteers never ceases to amaze and their willingness and determination to help continues to inspire.

# PROJECTS

In last year's report, I mentioned that we had been successful in a tendering process for the Community Wellbeing Advisors. The concept of the project was to provide service delivery within GP practices, of course, all of that changed in March 2020, the staff had barely started and their induction was incomplete when lockdown happened. Access was no longer available in GP surgeries and so the staff team had to continue service delivery by telephone.

The Health and Wellbeing category for 2020-21 became our second largest category with 4401 enquiries (19%), as the Community Wellbeing Advisors (CWA) were thrown in at the deep end, and as we increased the hours on the OPAL helpline, the CWA was there to answer calls from residents seeking support and assistance.

We are confident, given the easing of restrictions, that the Community Wellbeing Project will provide even more local residents with support in order to meet their needs. Existing projects enhance our service to residents and link closely with any new initiatives. The majority of our projects will continue this coming year, with the exception of the EU Settled Status Project, as applications have now closed for settled status. The Universal Credit support funding will cease in March 2022 as Universal Credit is integrated into the benefits system. Support will still be in EDCAB as part of our Welfare Rights service and also via a telephone helpline provided on a regional basis.

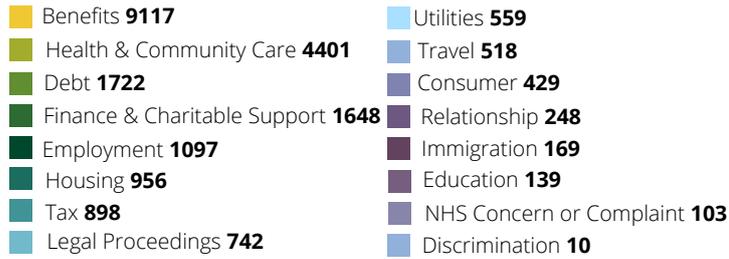
The projects that are most in demand currently are our Money Talks project, now linking in with the Employability and Child Poverty agenda. With funding provided through the EDC Employability Team, we are able to extend this project to provide advice and offer income maximisation to those seeking to gain employment. This project also links in with Education, working closely with schools to provide advice and information on benefit entitlement available to parents.

We are grateful to all of our project funders for enabling us to provide enhanced services to meet resident's needs. However, we would not be able to seek funding for additional projects were it not for the core funding that we receive from East Dunbartonshire Council.

## ***Supported by***



# Enquiry Category - Total 22,756



The chart above shows that more than 40% (**9117**) of all issues that clients brought to the bureau in 2020-21 were benefits related.

Over the last 10 years, benefits have been consistently the highest category of enquiry. Health and Community Care is next at 18.6% (**4401 enquiries**).

Money Advice and Debt issues follow this, totalling 7.3% (**1772**) as creditors, including mortgage lenders, offered payments holidays, and a hold was put on evictions. However, that does not do justice to the complexity and intricacies of money advice enquiries, as a large percentage of these involved the Debt Arrangement Scheme and bankruptcy processes which can be time consuming and resource intensive.

We would anticipate that the year end March 2022 will show a significant increase in debt and housing enquiries as creditors start to commence collection processes on debtors and the payment holidays end. We have already, in the first 6 months (April - Sept) seen an increase in benefit, debt, and housing enquiries.

# Total Client Financial Gain = £3,860,124.01

Top 10 benefit categories of client financial gain

Attendance Allowance	£1,175,369.60	Personal Independence Payment	£1,154,083.90
Universal Credit	£579,821.21	Disability Living Allowance	£165,488.75
Employment Support Allowance	£128,733.76	Housing Benefit	£83,677.67
Pension Credit	£72,222.58	Carers Allowance	£53,918.6
Council Tax	£41,258.64	State Retirement Pension	£24,162.20

## Client Financial Gain

The majority of the client financial gain this year is once again, benefits related, with Attendance Allowance and Personal Independence Payment (PIP) achieving over the £1m mark.

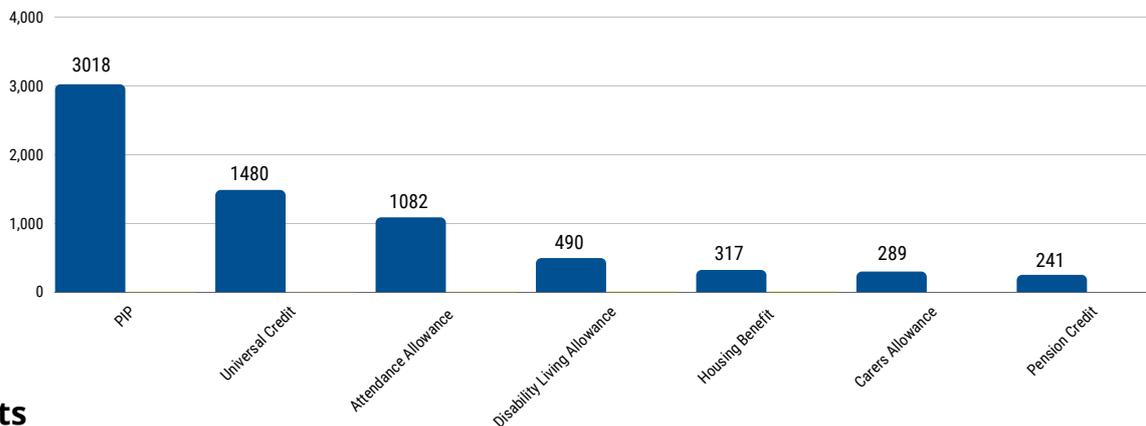
Financial gain has decreased this year from £5.6m to **£3.8m**, largely due to our outreach and home visit service being unable to operate. However, we continued to complete forms over the phone or virtually as appropriate. It is likely that many of the forms were not processed in time for our statistics, these will be carried forward into next year.

Our MacMillan Benefits Service saw a reduction in referrals as many clinics were operating on a reduced service, it is only recently that referrals have increased to pre pandemic levels.

As Attendance Allowance is a disability benefit that applies to 65+, the completion of the form is usually the first step in that process with access to other assistance such as Carers Allowance, Pension Credit or a Blue Badge application following, where appropriate.

Consumer and employment enquiries also generated financial gain for clients, totalling **£18k** and **£38k** respectively.

# Highest Category Benefits Issues



## Benefits

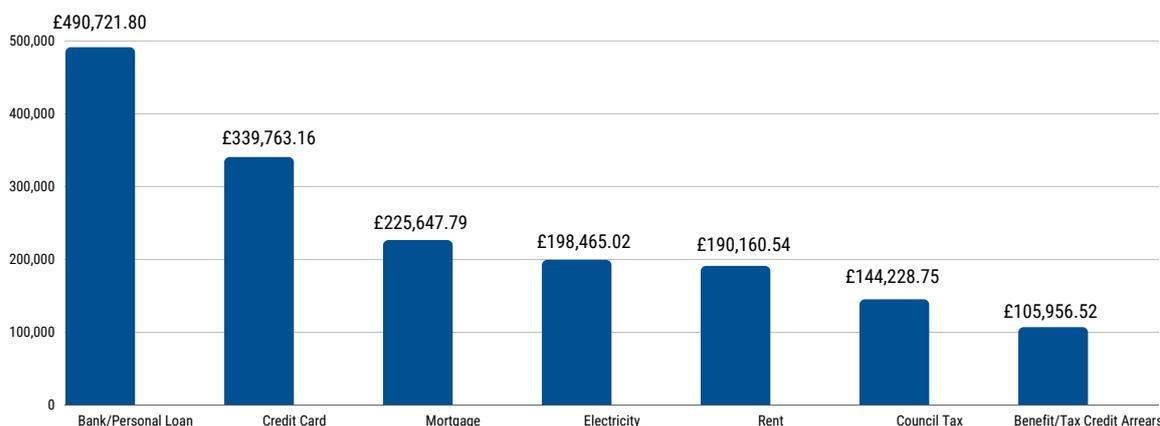
During 2020-21, EDCAB staff dealt with **9117** new benefit issues for clients.

This is just over 40% of all issues brought by local residents. Disability benefits are the highest category, with Personal Independence Payment (PIP) being the highest at 33% (**3018**). Attendance Allowance dropped slightly this year from **1237** in 2020, to **1082**. This can be attributed to the pandemic, as we were unable to carry out home visits and our referring partners had to change their working practices with many of the services running at reduced capacity.

Universal Credit takes 16% (**1480**), with the pandemic seeing many self-employed/employed residents unable to work. Social Security Scotland has also introduced the first of the devolved benefits, with the Early Learning Payment. This, along with the Child Disability Payment aims to replace the Child Disability Allowance. In 2022, the Adult Disability Payment will replace Personal Independence Payment. That being said, the introduction and subsequent migration will certainly cause headaches for benefits staff as they deal with two agencies, rather than only The Department of Works and Pensions.

The highest number of referrals received came from numerous areas - from Health and Social Care Staff, to GP's. All are assets to our bureau. The MacMillan benefits staff contribute greatly, taking referrals from Beatson, Stobhill and Outpatient clinics, ensuring there is a wide-reaching referral pathway for local residents.

## Total Most Common Debt Issues

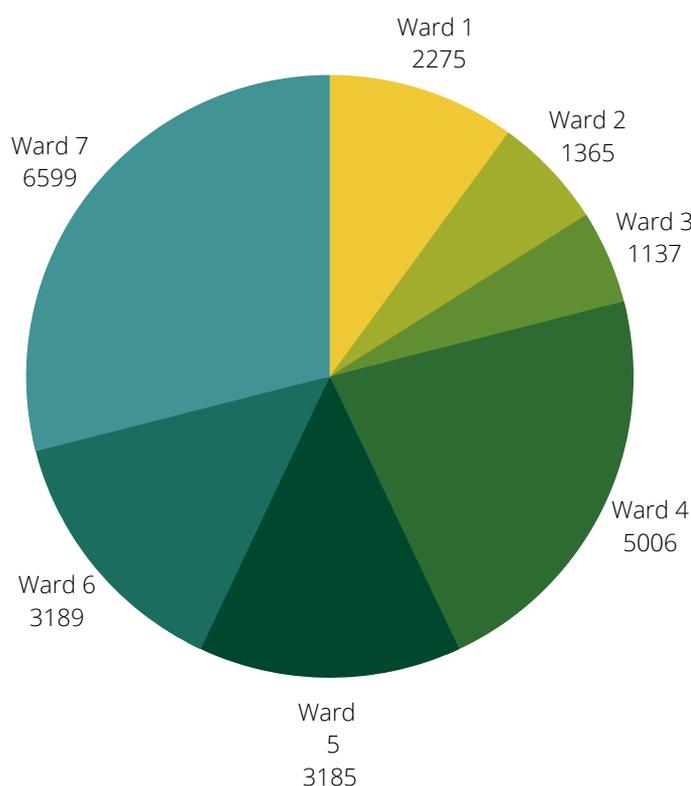


## Money Advice

The level of debt this year has decreased significantly from £3.9m in 2020, to **£1,941,407.44** in 2021. Again, this can be attributed to the pandemic and creditors offering payment holidays for all debts. However, we have concentrated our efforts this year on the relaunch and updating of our website, covering preventative measures and continually raising awareness of the need to look for assistance earlier in the process.

We now have self-help tools on our website and offer spending diaries, blogs, and income and expenditure sheets as a way of assisting residents to be aware of exactly what their expenditure is. Bank/Personal loans are the largest debt category with a combined total of just over 25% (**£490k**). Credit card debt accounts for just under 18% (**£339k**), followed by mortgage arrears at 11.62% (**£225k**). This shows that residents may be struggling to maintain their payments and are making use of credit cards to cover household expenditure.

# Ward Statistics - Total 22,756



The year 2020-21 saw a **33.8%** increase in our enquiries, this comes as no surprise as we moved in and out of lockdowns and residents faced uncertainty around many aspects of their lives.

All wards showed a sharp increase, the top 3 enquiries were replicated across the areas:

1. Benefits
2. Health & Community Care
3. Debt

Once again this year, Wards 4 (Bishopbriggs North & Campsie) and 7 (Kirkintilloch East/North & Twechar) had the highest number of enquiries and also showed the largest percentage increase at **38%** and **25%** respectively.

We continued to receive enquiries from across East Dunbartonshire, this being despite the closure of all of our outreach points, however, we continued to promote the service on all mediums available, letting residents know that we were still open for business.

# Income and Expenditure for year ended 31st March 2022

<b>East Dunbartonshire Council</b>	
BME/Syrian Project	42,800
Core	104,180
Financial Inclusion	65,878
Independent Housing Advice	36,000
Housing Plus	20,508
Money Advice	113,345
Welfare Rights	156,964
Parental Employment Support	10,000
<b>Health &amp; Social Care Partnership</b>	
Home Visit Service	26,079
Healthier Wealthier Children	13,500
Community Wellbeing Service	80,000
Older People Access Line	19,921
Macmillan Cancer Support	33,870
<b>NHS Greater Glasgow &amp; Clyde</b>	
Patient Advice Support Service	64,331
<b>McMillan Cancer Support</b>	
Macmillan Benefits Service	36,337
<b>Citizens Advice Scotland</b>	
EU Support Service	31,641
Welfare Reform Project	16,404
Pensionwise	5,625
Universal Credit Support	32,787
Financial Health Check	14,333
<b>Total Income</b>	<b>924,503</b>
<b>How it was spent</b>	
Staff Costs	753,872
Property Costs	67,807
Operational Costs	53,062
Governance Costs	5,460
<b>Total Expenditure</b>	<b>888,201</b>
Copy of full audited accounts are available from the bureau	

## Supported by



# HOW TO CONTACT US

## **Kirkintilloch Office**

Monday 10:00 - 15:00 & 17:00 - 19:00  
Tuesday 10:00 - 15:00 & 17:00 - 19:00  
Wednesday 10:00 - 15:00 & 17:00 - 19:00  
Thursday 10:00 - 15:00 & 17:00 - 19:00  
Friday 10:00 - 15:00  
Saturday 10:00 - 12:00

11 Alexandra Street  
Tel: 0141 775 3220

## **Bishopbriggs Office**

Monday 10:00 - 15:30  
Tuesday 10:00 - 15:30  
Wednesday 10:00 - 15:30  
Thursday 10:00 - 15:30  
Friday 10:00 - 15:30

5 Springfield House  
Tel: 0141 563 0220

Email: [bureau@eastdunbartoncab.casonline.org.uk](mailto:bureau@eastdunbartoncab.casonline.org.uk)  
[www.edcab.org](http://www.edcab.org)

We also provide outreach surgeries in Lennoxton, Twechar, Auchinairn, Bearsden and Milngavie on a weekly basis. To schedule an appointment please contact the bureau in Kirkintilloch.

