

# Aberdeen Citizens Advice Bureau



## Annual Report 2022-2023



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# INTRODUCTION

Aberdeen Citizens Advice Bureau (ACAB) has continued to deliver an advice and Advocacy service for the people of Aberdeen for a further year. This is a volunteer led service that has provides assistance for anyone who lives and works in Aberdeen irrespective of age, gender, ethnicity or disability and has done so for more than 80 years.

The Bureau aims to

- ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities of the services available to them, or through an inability to express their needs effectively;
- exercise a responsible influence on the development of social policies, both locally and nationally;

The advice service offered is independent and provides free, confidential, effective and impartial advice which is accessible to everybody regardless of age, race, gender, religion, disability or sexual orientation. Our clients are amongst the most deprived and vulnerable people in our society, including people who are financially vulnerable, those on low/unstable incomes, older people, people at risk of domestic violence, people with disabilities. Our service is accessible, effective, accountable, and always promotes the client's right to decide and empowers them to help themselves. We also gather relevant information from clients in order to provide evidence that will promote social change (both locally and nationally) on behalf of our clients. We are one of the fifty nine Bureau within the Association of Scottish Citizens Advice Bureau network.

While in 2021/22 we were recovering from the aftermath of the Covid-19 pandemic, this was unfortunately followed by an energy crisis and a cost of living crisis where prices for energy and everyday living skyrocketed during 2022-23. The Bureau makes its biggest impact by providing a "one-stop shop" so that all the client's issues can be dealt with within the Bureau, and they are not passed from one organisation to another. The other significant impact for our clients is Client Financial Gains (CFGs) where our advisers have been able to achieve a financial benefit for a client. Typically, this is done by getting funds awarded to them through benefit and grant applications; or by saving our clients money by reducing their outgoing costs or getting debt and charges written off. For year 2022/23 this increased by nearly 7% to £5,17,522.99. This amount was achieved for 2,280 clients meaning an average gain of £947.87 per client.

We also saw an increase in the number of clients looking for support with energy costs, especially towards the end of 2022 and into 2023; this occurred even with the energy payments made by the government to all households. During the year a total of 5,475 Clients received advice from the Bureau which was a 15 percent increase on the number advised during 2021-22. Sixty three percent of these clients received advice by telephone and 23 percent by e-mail with a 10 percent increase in the number of clients receiving face to face consultation.

Activities employed to assist clients with the economic and energy crises included a pilot project where we were able to issue shopping vouchers to our clients to assist them with making ends meet during the economic crisis. Clients found this support was invaluable this is the main reason for the increase in advice relating to finance and charitable support and this overtaking debt as our second most common area of advice sought by our clients. Towards the latter end of 2022 we were also able to issue fuel vouchers through a joint project with the Trussell Trust, local foodbanks and the British Gas Energy Trust and are pleased to be able to issue these again during 2023/24.

As always the Staff and Volunteers have played a sterling role in maintaining the service to clients and I would like to thank them all very much indeed for their magnificent contribution. We continue to rely on Volunteers to augment the work of our full time staff and greatly appreciate the contribution that they make to the running of the Bureau. However due to the changes to service delivery required during the Covid restrictions a significant number of our Volunteers decided that they no longer wished to continue. We have found it difficult to replace volunteers in sufficient numbers which has resulted in an increase in the time clients have to wait before receiving advice.

The Bureau has been working hard to recruit and train more volunteers. We are very grateful to our existing volunteers as without the donation of their time, expertise and energy, the Bureau could not function effectively nor be as successful as it is in delivering services to the people of Aberdeen. Following a Volunteer and staff Away Day a range of actions were identified to improve the recruitment and retention of Volunteers and to find different ways of working to reduce the waiting times clients are experiencing while maintaining the quality of the service.

Financially the Bureau continues to struggle against a backdrop of limited resources insecurities over funding. The Bureau is mainly dependent upon grants from other organisations. We are very grateful for the continuing support of our funders especially Aberdeen City Council whose Service Level Agreement gives us financial stability and underpins much of the hard work that we are able to do. We are also grateful to the Scottish and UK Governments, the NHS, Poppy Scotland, Macmillan Cancer Support, Citizens Advice Scotland, Department for Work & Pensions, Pension Wise, Calsayseat Medical Practice and the Bank of Scotland. The Board would also like to thank the Trussell Trust, British Gas Energy Trust, Robert Gordons University, Aberdeen Student Show, Tesco Community Grants and a number of individual donors. Only with our funders' continued support can the Bureau undertake the wide range of functions that it does.

Finally, I wish to thank my colleagues on the Board for their wise counsel, assistance and dedication as well as their continued willingness to find solutions for the challenges that the Bureau continues to experience.

*Valerie Maehle, Chair*



# AIMS AND PRINCIPLES

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Aberdeen Citizens Advice Bureau have four main aims and principles to which we adhere:

To ensure that individuals do not suffer through ignorance of their rights and responsibilities or of the services available, or through an inability to express their needs effectively.

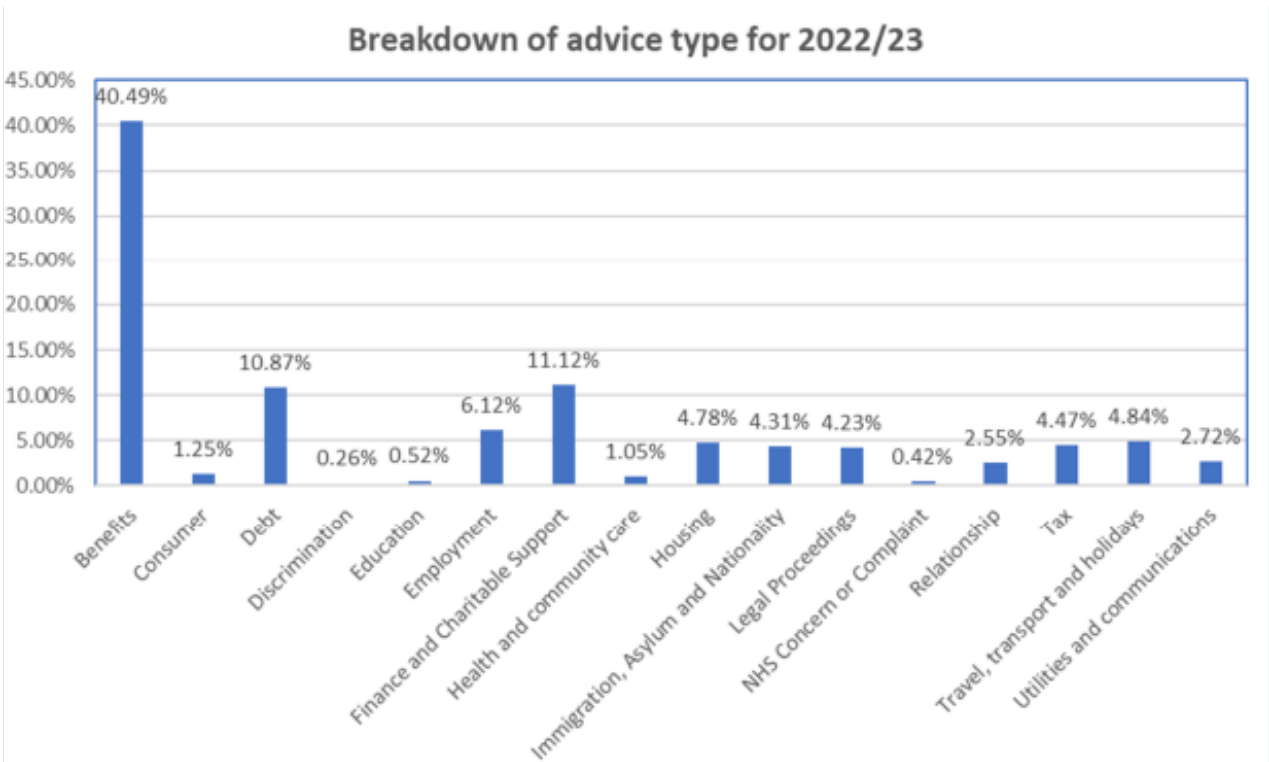
To exercise a responsible influence on the development of social policies and services, both locally and nationally.

To ensure that no job applicant, worker, volunteer, or client should receive less favourable treatment than another on grounds of age, disability, gender, race, religion or belief, sex or sexual orientation.

To provide a volunteer based, independent, free confidential, impartial advice and information service that is readily accessible by and tailored to meet the needs of the local community.

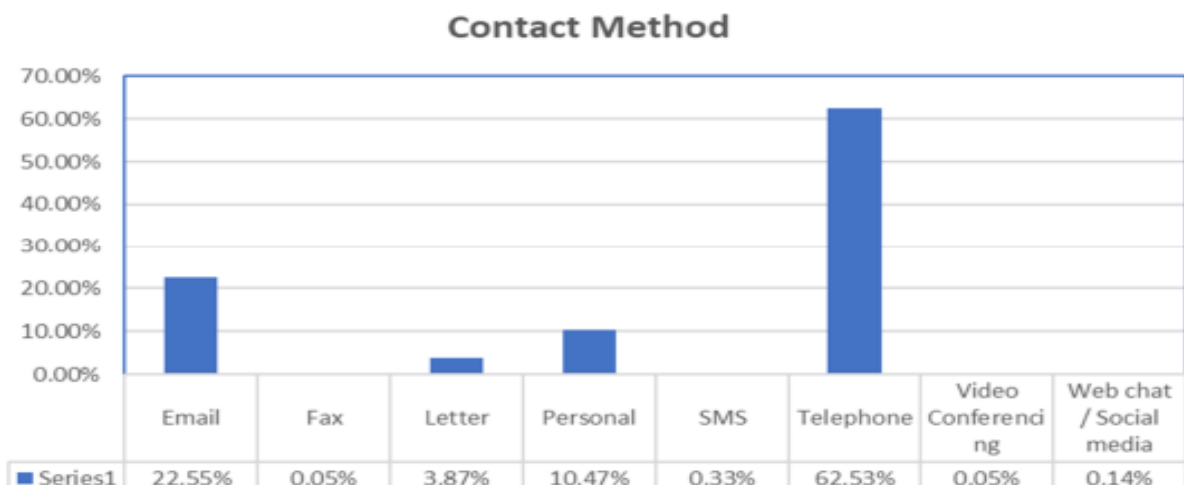
# STATISTICAL REVIEW

Aberdeen Citizens Advice Bureau saw 5,457 clients during the year 2022/23 and provided them with advice and information by our 37 staff and 58 part-time Volunteer Advisers. Despite Aberdeen being regarded as an affluent city, Finance and Charitable support (11% percent of cases) and benefits issues (40.5% percent of cases), were the main reason for clients attending the Bureau.

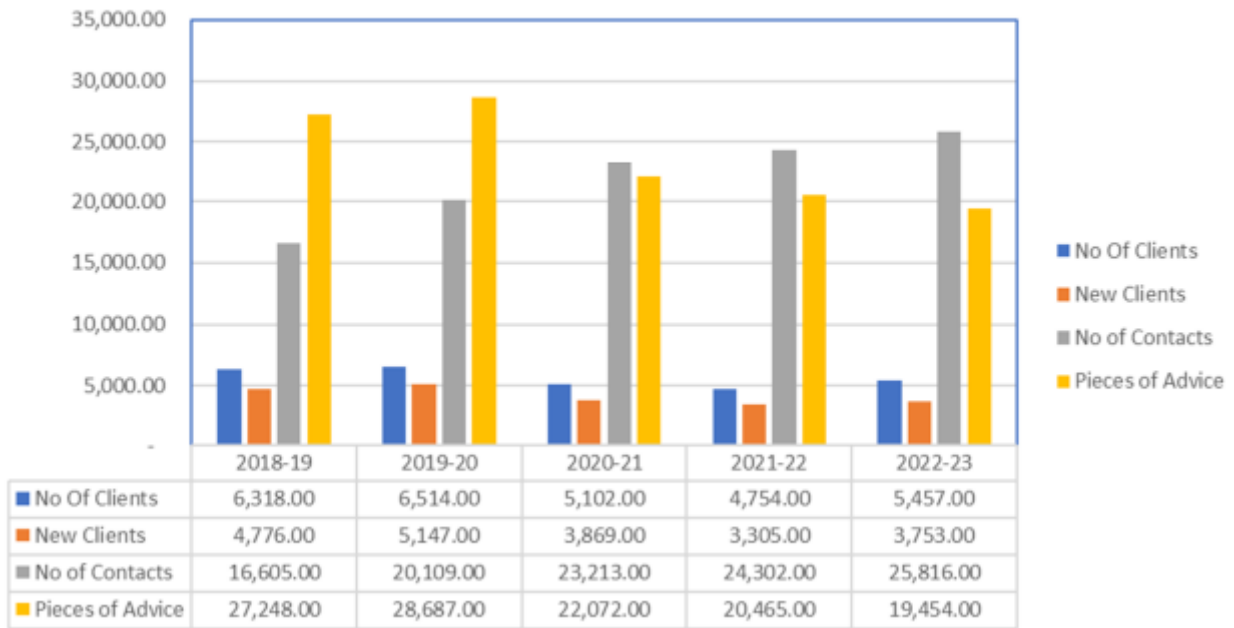


The Bureau makes its biggest impact by providing a “one-stop shop” so that all the client’s issues can be dealt with within the Bureau, and they are not passed from one organisation to another. This is shown by the large number of clients that come to us for assistance, 5,457 in the current year, the significant number of repeat clients, and the multiple pieces of advice that clients receive.

In 2022/23, the majority of our contact with clients remained via telephone (63%) and email (23%), as noted in the table below. While we have had an increase in face-to-face support from last year from 1% to 11% this is reserved for the most vulnerable of our clients.



### ACAB Activity Level



While in 2021/22 we were recovering from the aftermath of the Covid-19 pandemic, this was unfortunately followed by an energy crisis and a cost of living crisis where prices for energy and everyday living skyrocketed. We saw an increase in the number of clients looking for support with energy costs, especially towards the end of 2022 and into 2023; this was even with the energy payments made by the government to all households.

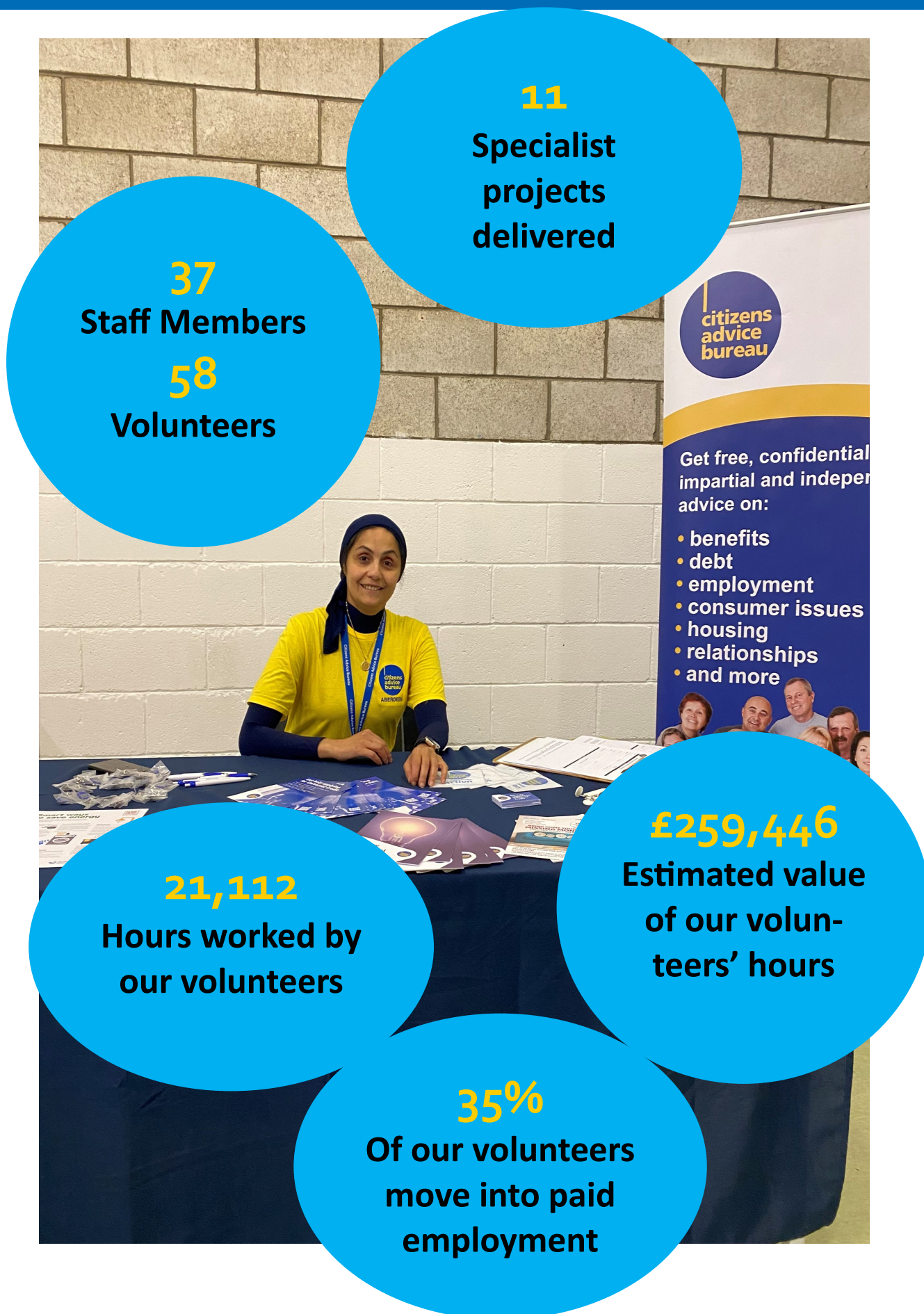
During 2022/23, we had a pilot project where we were able to issue shopping vouchers to our clients to assist them with making ends meet during the economic crisis, and this support was invaluable to many. This is the main reason for the increase in advice relating to finance and charitable support and this overtaking debt as our second most common area of advice sought by our clients. Towards the latter end of 2022 we were also able to issue fuel vouchers through a joint project with the Trussell Trust, local foodbanks and the British Gas Energy Trust and area pleased to be able to issue these again during 2023/24. From the table above, we can see an increase in our client numbers of 15% which shows the scale of the economic crisis and support that residents of Aberdeen are seeking. We continue to see increasing numbers of clients when there are further changes impacting on the economy and cost of living and expect this to continue into 2023/24.

The Chart below highlights the financial gains achieved for clients over the last five years, which shows our most significant impact for our clients. Client Financial Gains (CFGs) are where our advisers have been able to achieve a financial benefit for a client. Typically, this is done by getting funds awarded to them through benefit and grant applications; or by saving our clients money by reducing their outgoing costs or getting debt and charges written off. While we noticed a slight dip in our CFGs for 2021-22, it is good to see that this has increased again for 2022/23 by nearly 7% to £5,17,522.99. This amount was achieved for 2,280 clients meaning an average gain of £947.87 per client.

### Client Financial Gain



# BREAKDOWN OF BUREAU ACTIVITY FOR STAFF AND VOLUNTEERS





**citizens  
advice  
bureau**

**40.5%**  
of our advice  
was on benefits

**22%**  
of our advice was  
related to debt  
and finances

**5,457**  
Clients assisted  
in 2022/23

Get free, confidential,  
impartial and independent  
advice on:

• b  
•  
ment  
issues

**£5,172,523**  
gained for our  
clients

**38%**  
Of our clients are un-  
employed or unable  
to work due to their  
health

# OUR FUNDERS

The Bureau is dependent on funding provided from other organizations for financial viability. Therefore we are very grateful for the support we get year on year from our funders. Without their continued support the Bureau would be unable to undertake the wide range of functions it does.

In addition, the board would also like to thank those who funded us during the funding year 2022/23 such as Aberdeen City Council, Calsayseat Medical Practice and Aberdeen Student Show in addition to a number of individual donors. We are also grateful to members of the Fundraising Standing Committee for their continued work in seeking new sources of funding, both small and large. A total of £849,925 of funding from the organizations identified below has been received in 2021-2022. Next year in order to ensure the ongoing sustainability of the Bureau, the Board's main priority will be fundraising.

Funder	Project
Aberdeen City Council—Common Good Fund	
Aberdeen City Council—Fairer Aberdeen Fund	Money Advice Outreach
Bank of Scotland Foundation	Money Advice Team
Department of Work and Pensions	Help-to-Claim Kickstart
Calsayseat Medical Practice	Calsayseat Outreach
EON, EDF and OVO	Energy Best Deal
Macmillan Cancer Support	Grampian Macmillan Benefits Advice
NHS Scotland	Patient Advice & Support Service
Poppy Scotland	Armed Service Advice Project
Scottish Government	Money Talk Plus Team Welfare Reform Mitigation Welfare Rights Research Specialist Debt & Debt Levy
Trussell Trust (inc TLC and Aberdeen North Foodbanks)	Foodbank Project
British Gas Energy Trust	Foodbank Project
UK Government	EU Support Service

# CASE STUDIES

## **Outreach Client**

Ms A, who lives in Aberdeen attended Outreach, was accompanied by her partner to seek benefits advice. She gave birth to a baby a few days ago. The couple very much want to live together in the partner's accommodation in Peterhead but it would only be financially possible if she retained some of her benefits. A benefits check was completed based on them as a family which showed entitlements of £840pm, in addition to the partner's income. Based on this, the client understood that she could move into her partner's house and they could live as a family together rather than separately. They were both delighted with the adviser's assistance.

## **Outreach Money Talk Plus Client**

Mrs B called the bureau to seek advice on benefits. She is 67 and is on Disability Living Allowance (DLA) due to a health condition which is deteriorating. She also looks after her partner who has a disability. Since the client retired they are on Universal Credit as a mixed age couple with zero award as her partner has not reached retirement age, As the criteria for mixed age couples of retirement age can be complex, the adviser called the Child Poverty Action Group (CPAG) helpline which assists with benefits queries to confirm the requirements. With the information provided by CPAG, the adviser then ran a benefit check based on the client's state pension and savings and partner's income which evidenced what the couple were entitled to. The adviser also set a case review to check on the client's potential DLA/ Adult Disability Payment (ADP) application. Client was grateful with the in-depth advice and the review action which may enhance her entitlement to further support.

## **Money Advice Team Client**

Mr C is a single pensioner, living in a 2 bedroom council property. He is in receipt of State Pension and contacted us seeking advice regarding his rent arrears and assistance with income maximization. A benefits check was carried out and as entitlements to housing benefit and council tax reduction were identified, the adviser assisted the client in applying. The adviser also assisted the client in setting up a payment plan for rent arrears via direct debit. Further debt assistance was provided. As the client also required pension advice, the adviser helped trace his two work place pensions. As he wished to discuss options if he withdrew both, an appointment was arranged for him to speak with a Pension Wise adviser. Client was grateful for the adviser's assistance.

### **Trussell Trust Client**

Mr D is a single male who is, unemployed. He suffers with both physical and mental health conditions (leg pain and depression) which make it difficult for him to go out, for example, to the supermarket. He attended the foodbank to request assistance in obtaining food and an adviser provided this. The client also stated he was having difficulty keeping up with energy costs although he was in receipt of benefits. A benefits check was carried out which showed that he was getting the benefits which he was entitled to but he had not applied for a warm homes discount. He was assisted in applying for the discount and was also helped with income maximisation. Client was grateful for the support given and stated he would not have been able to do this, without our assistance.

### **Money Talk Plus Client**

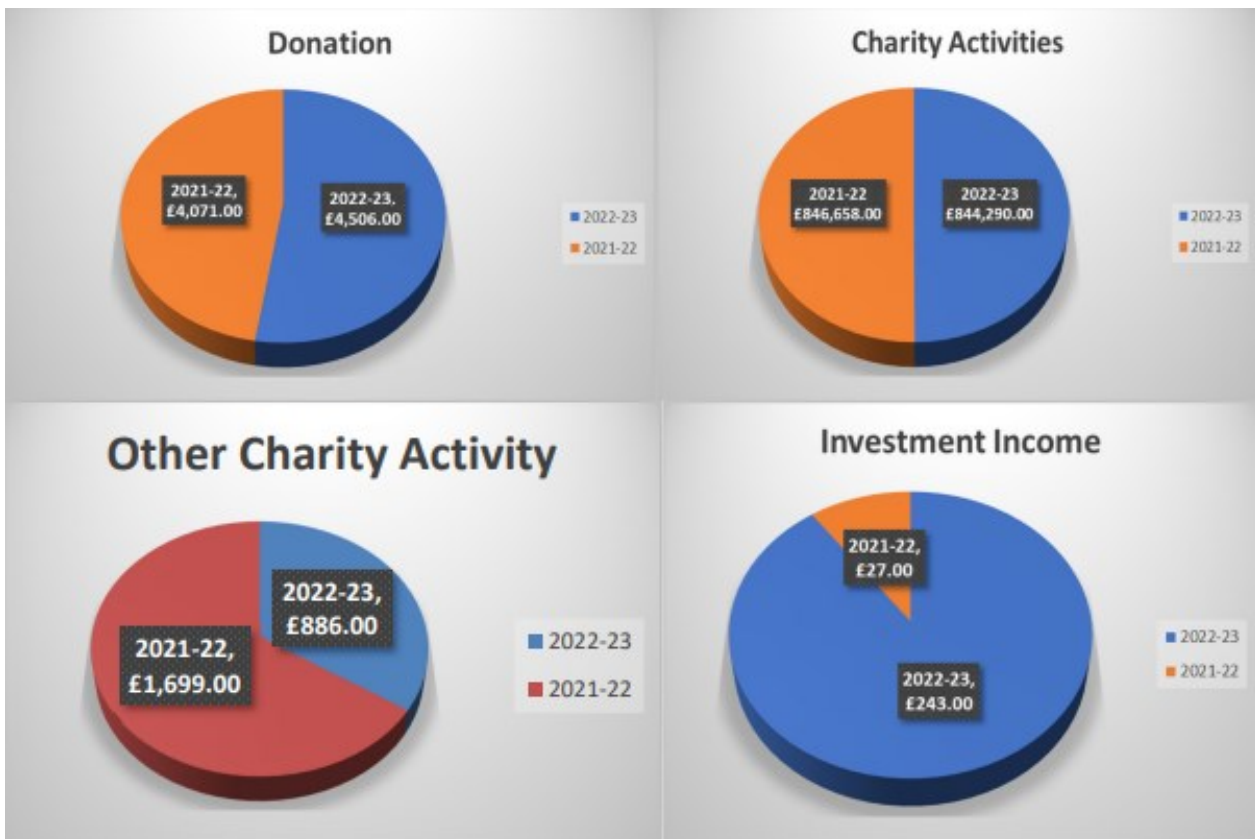
Mr E approached the bureau to seek advice as he had accrued multiple debts, mainly during the pandemic as he had been self-employed. He wished to know his options as the debts were causing him considerable stress and worry. He is a single white male in his 50s and lives alone in a council property with no other income than benefits. The money adviser conducted a review and a financial statement was produced. After the client had been given options for dealing with his debts, he decided that bankruptcy was the most suitable. Together the client and adviser submitted the information for the bankruptcy application which he was then awarded. Client expressed gratitude to the adviser for the help provided to resolve his money worries and stated that he could now look to build a future without debt.

# FINANCE

## Income

The total annual income for the year 2022/23 is £849,925, mainly from charitable activities (grants); other which is less than 1% of the total income includes investment income, donation, and other Charity activity. As analysed below compared to the previous year's record., details are included in the Statement of Financial Activities.

The total fund available to us was reduced by £2,530.00 over the previous year (21/22; less than 1%). This implies that income was relatively stable over the previous year



## 5 Years Income

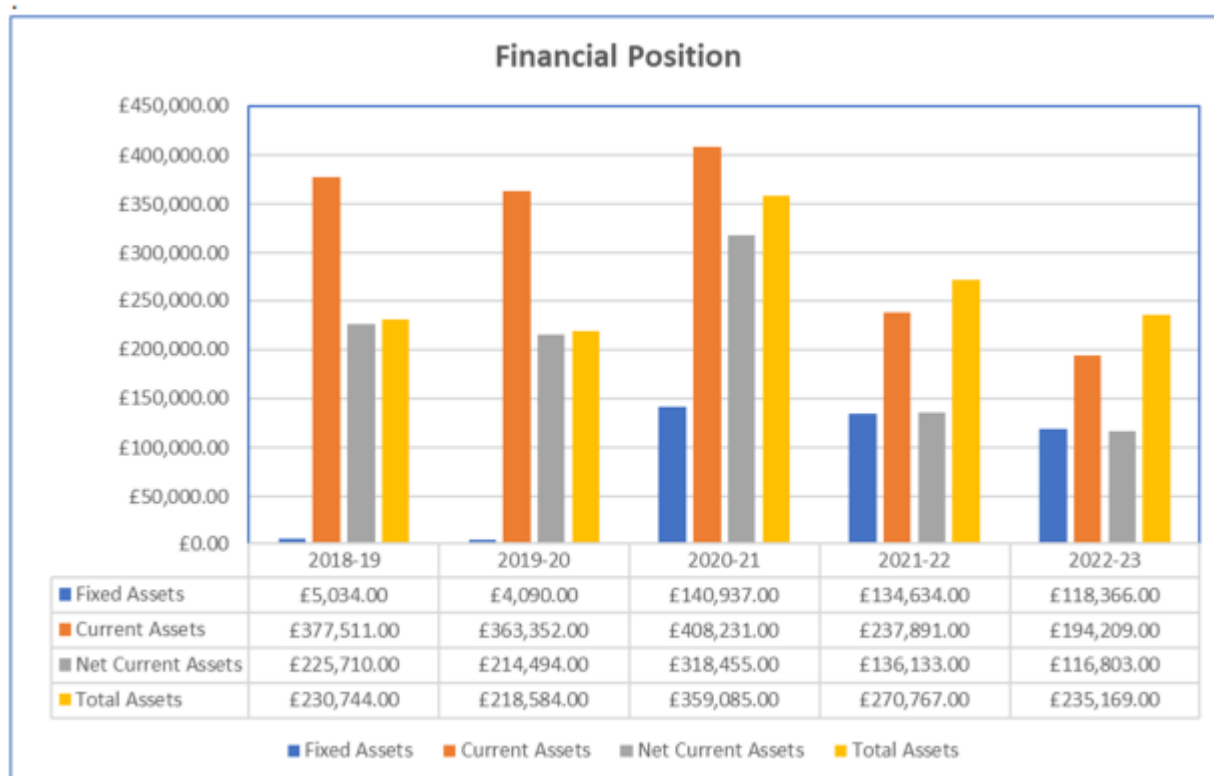
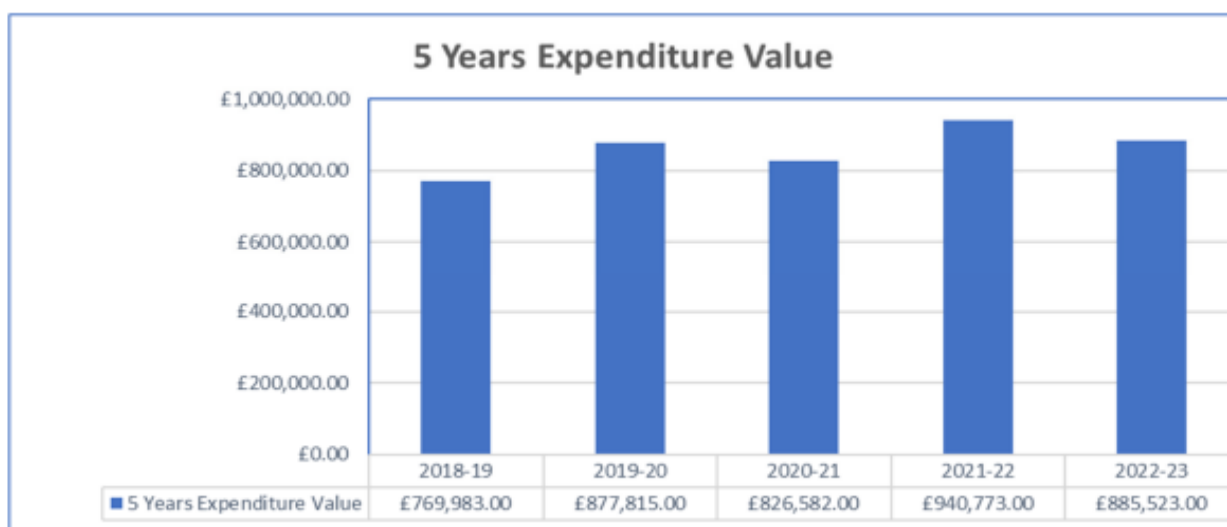


## Expenditure

The total expenditure for the year 2022/23 stands at £885,523. In close monitoring of our expenditure over the year, there was a reduction in our cost by £55,250.00, which is a 6% reduction in comparison with the previous year's expenditure. The expenditure reduction is mainly from wages and salary. There was a £35,742.93 reduction in wages and salaries compared to the previous year's record (21/22; -5%). This is achieved by implementing a hiring freeze on certain vacancies. Other costs we have saved over a '000 include Books and information, Cleaning, Computer Expenses, Heat and light, Legal and professional Fees, Postage, Rent and service Charge, Staff Pension Contributions, and Volunteer Expenses.

Despite the increasing cost of living, the economic crises, and the living cost paid to all staff from December 2022 to March 2023, we have successfully cut down on our running cost while maintaining good practice and standards in our services.

Overall, a deficit of £35,598.00 was recorded for the year 2022/23, compared to a deficit of £88,318.00 recorded in the previous year, leading to a decrease in Total Asset as shown below:



# BOARD OF DIRECTORS

## DIRECTORS

<b>Valerie Anne Maehle</b>	Chairperson
<b>James Garnett</b>	Vice Chair from 22/11/22
<b>Nigel Dower</b>	Treasurer until 28/11/22
<b>Keith Pirie</b>	Vice Chair until 22/11/22
<b>Ewan Sutherland</b>	
<b>Olabisi Osobajo</b>	Appointed 28/11/22 Treasurer 28/11/22
<b>Robert Aitken</b>	
<b>Victoria Fletcher</b>	Volunteer Director Resigned 10/05/22
<b>Alan Finlay</b>	Volunteer Director
<b>Robin Bowden</b>	Volunteer Director Resigned 03/08/22
<b>Keith Fleming</b>	Appointed 28/10/22 Resigned 08/11/22
<b>CLlr Ciarán McCrae</b>	Resigned 03/10/22

<b>John Thain Cormack</b>	Appointed 02/08/22
<b>Joyce Wallace</b>	Appointed 02/08/22

## COUNCILLORS

<b>CLlr Donna Clark</b>
<b>CLlr Lee Fairfull</b>
<b>CLlr Michael Kusznir</b>

## STAFF

<b>Kristi Kelly</b>	Bureau Manager
<b>Kate Dean</b>	Deputy Manager Board Secretary Staff Representative
<b>Kellyann Fraser</b>	
<b>Nikola Will</b>	Staff Representative Resigned 07/07/23
<b>Sharon Annesley</b>	Citizens Advice Scotland Representative

# STANDING COMMITTEES

## People Matters Committee

	Meetings
Ewan Sutherland (Chair)	18 January 2022
Kristi Kelly	14 June 2022
Valerie Maehle (Ex Officio)	11 October 2022
Kellyann Fraser	23 March 2023

## Funding Committee

	Meetings
Robert Aitken (Chair)	30 March 2022
Kate Dean	15 June 2022
James Garnett	21 September 2022
Valerie Maehle (Ex Officio)	25 January 2023

## Communications Committee

	Meetings
Valerie Maehle (Chair)	16 March 2022
Keith Pirie	1 June 2022
Kate Dean	17 August 2022
Sashank Kalidindi	18 January 2023
Joyce Wallace	
Nikola Will	

## Finance Committee

	Meetings
Olabisi Osojabo (Chair)	28 April 2022
Nigel Dower	20 July 2022
James Garnett	31 October 2022
Kate Dean	13 January 2023
Kristi Kelly	14 March 2023
Valerie Maehle (Ex Officio)	

## Policy & Resources Committee

	Meetings
Keith Pirie (Chair)	14 January 2022
John Cormack	21 July 2022
Kristi Kelly	22 September 2022
Alan Finlay	23 March 2023
Valerie Maehle (Ex Officio)	

# CONTACT DETAILS

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**Aberdeen Citizens Advice Bureau may be found at:**

**Main Advice Centre**

41 Union Street  
Aberdeen  
AB11 5BN

Monday—Friday 10am to 3pm

**Telephone:** 01224 569750

**Email:** [bureau@aberdeencab.casonline.org.uk](mailto:bureau@aberdeencab.casonline.org.uk)

**Website:** [www.aberdeencab.org.uk](http://www.aberdeencab.org.uk)

**Debt & Benefits Advice Outreach**

Powis Community Centre, Powis Circle, AB24 3YX  
(Mondays 10.00am—3.00pm)

Torry Medical Centre, Oscar Road, AB11 8EP  
(Tuesdays except 2nd Tuesday of the month 10am—3pm)

Mastrick Community Centre, Greenfern Road, AB24 6TR  
(Tuesday 10.00am—3.00pm)

Woodside Community Centre, Great Northern Road, AB24 2QY  
(Wednesday 10.00am—3.00pm)

Northfield Community Centre, Byron Square, AB16 7LL  
(Thursday 10.00am—3.00pm)

**Macmillan Cancer Project**

Roxburghe House, Ashgrove Road, AB25 3BX  
(Monday to Friday 9.30am—4.30pm)

**Foodbank Project**

Based at various foodbank locations across Aberdeen City.



Registered in Scotland: SC009674

Company Limited by Guarantee: SC123593