

Aberdeen Citizens Advice Bureau



Annual Report 2023-2024



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INTRODUCTION

Aberdeen Citizens Advice Bureau (ACAB) has continued to serve the citizens of Aberdeen for a further year. ACAB is a volunteer supported service that provides assistance for anyone who lives and works in Aberdeen irrespective of age, gender, ethnicity or disability and has done this for nearly 85 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 continue to be from 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 across Scotland, within the Association of Scottish Citizens Advice Bureau network.

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 2023/24 this increased by nearly 8 percent to £5,585,521 with a mean average gain per client of £1,058.87 per client.

Demand for our services continues to be high. During 2023/24 our clients were faced with the continued fall out of the cost-of-living crisis and energy crisis. We have seen a notable rise in people coming to us for support who are struggling to feed their family, heat their homes and to pay their bills due to the increase in the cost of living over the last few years. Enquiries around utilities and energy advice, has almost doubled to 720 for 2023/24 from 368 for last year. We expect it to continue rising as the energy crisis continues and we move into the winter months.

We were pleased to source additional funding for a dedicated energy adviser to support our clients with their energy related challenges. Our project with the Trusell Trust and British Gas Energy Trust is still in place, and we continue to be able to offer our clients energy vouchers to support them with these costs. Clients found this support was invaluable, and this is the main reason for the increase in advice relating to finance and charitable support, this is now overtaking debt as our second most common area of advice sought by our clients.

Undoubtedly this situation will worsen given the removal of the statutory winter heating payment for all pensioners. As always, the Staff and Volunteers have continued to play a key role in maintaining the service to clients and I would like to thank them all very much indeed for the significant contribution that they make. We continue to rely on Volunteers to augment the work of our paid staff and greatly appreciate the contribution that they make to the running of the Bureau. We would not be able to offer the range of service without their support. We had an Event to mark the long services of several Volunteers where they were presented with certificates and a gift to mark their contribution.

Both staff and Volunteers are very focused on reducing the waiting times for Clients and have been involved in trying to find solutions to these issues. Therefore, for the past year we have been focusing recruitment and training more volunteers and streamlining our service to make ACAB more financially secure. A "pinch point" in the Volunteering training process of a lack of mentors that is delaying completion of training.

Funding is being sought to increase our capacity in this area and improve the throughput of trainees. Further, the Manager also secured extra funding to try a pilot offering evening or a week-end opening for clients. This is still a work in process.

Following a Volunteer and staff Away Day this year a range of actions were identified to improve the way in which we record client interactions and other activities, so that we are providing an accurate picture of what the Bureau is providing to funders. This will enhance our future financial security. The bureau continues to look for better ways of working in order to reduce the waiting times.

As part of this ACAB is to engage in a Knowledge Transfer Project with Perth CAB and Edinburgh University to find possible ways of streamlining the client journey in order to reduce waiting times.

Financially the Bureau continues to struggle against a backdrop of limited resources and insecurities over future funding. While ACAB had an increase in income the financial year unfortunately it was insufficient to cover the increase in our overhead. Further the proposed increase in the minimum and wage and the employers NI contribution is a cause of serious concern to our future viability.

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 range of 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 and Calsayseat Medical Practice. 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 very much indeed for their continued support and for their wise counsel, assistance and dedication as well as their as well as their continued willingness to find solutions to challenges. We will certainly need this in the forthcoming year.

Valerie Maehle, Chair



AIMS AND PRINCIPLES

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.

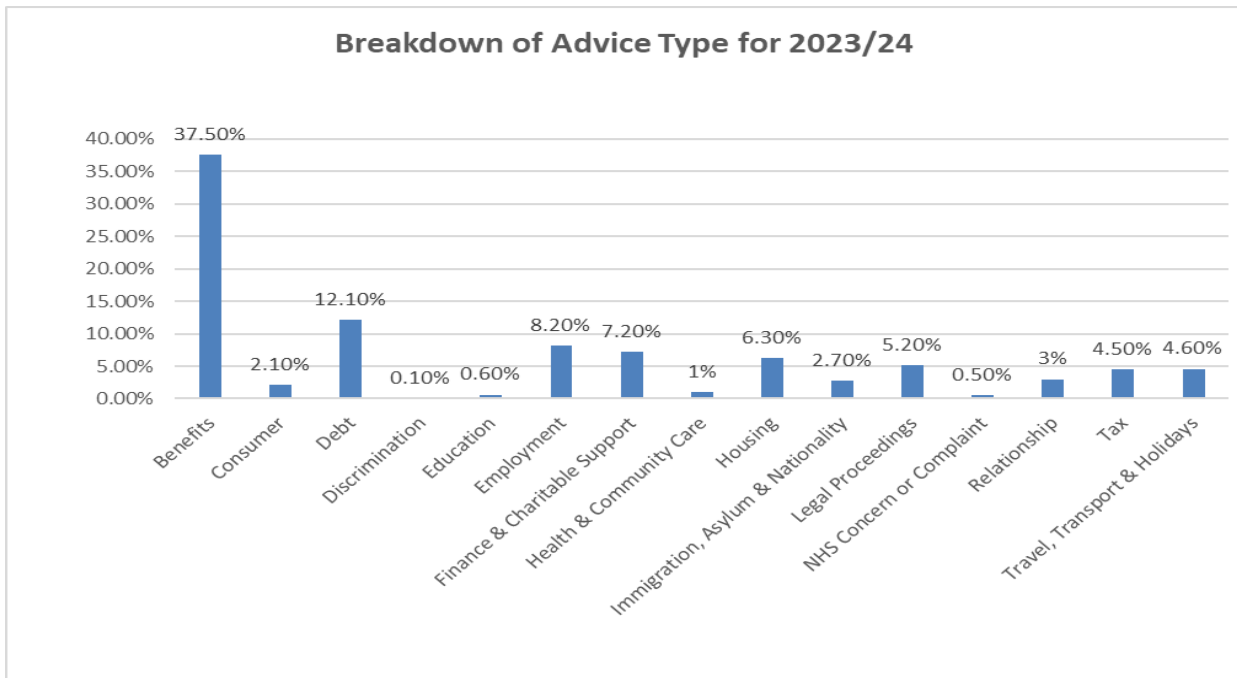
To exercise a responsible influence on the development of social policies and services, both locally and nationally.

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.

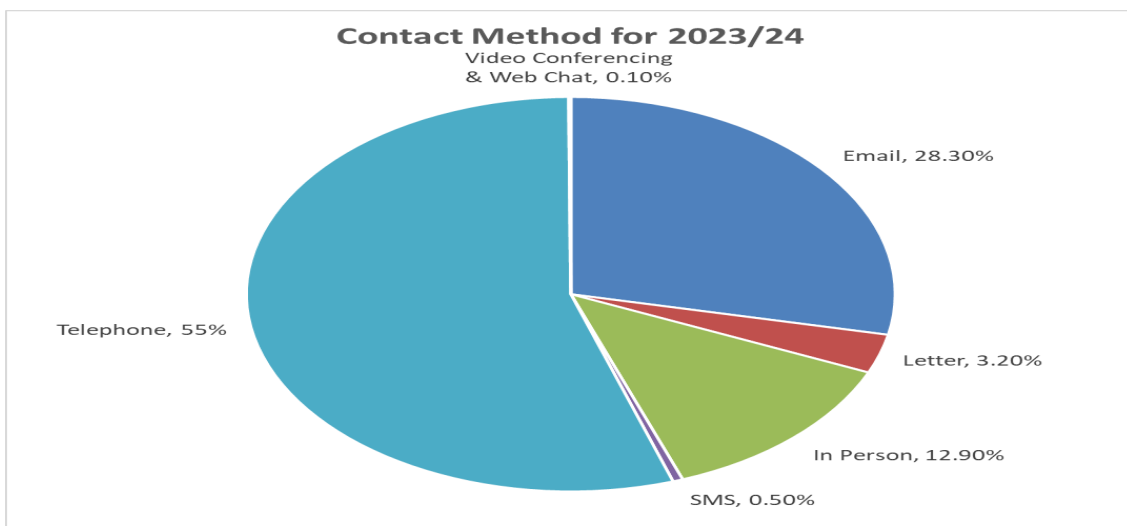
To provide a volunteer based, independent, free confidential, impartial advice and information service that is readily accessible by and tailored to meet the needs of the local community.

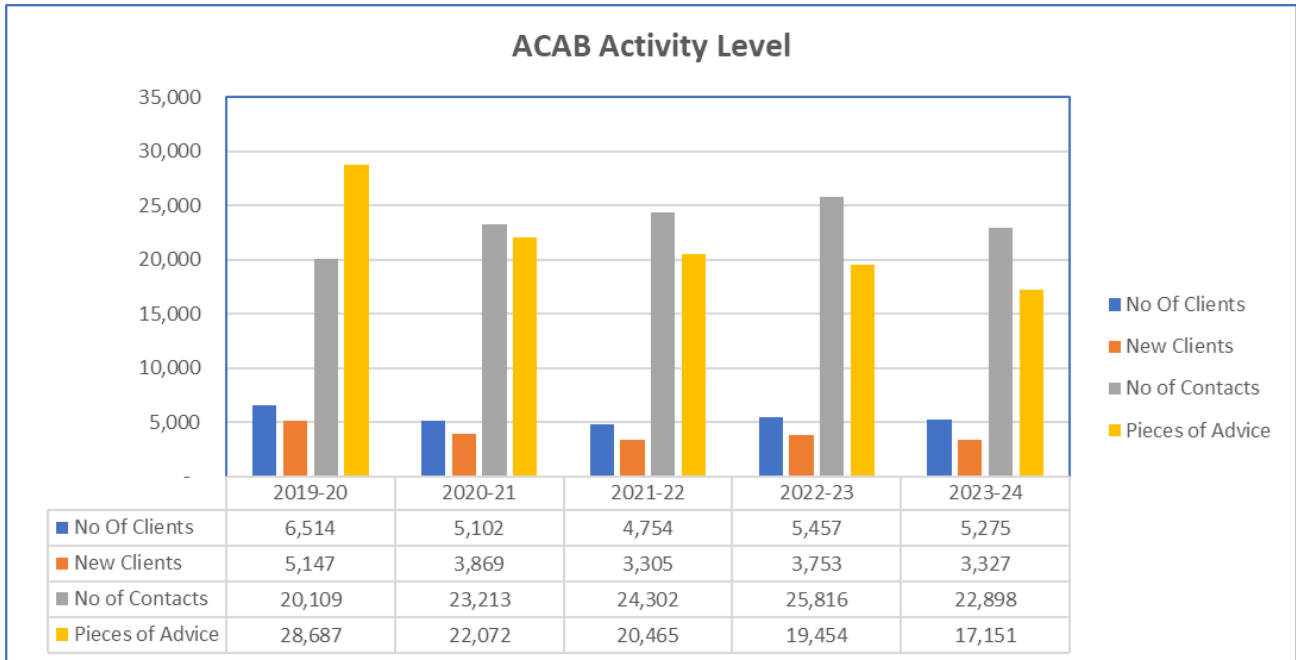
STATISTICAL REVIEW

Aberdeen Citizens Advice Bureau saw 5,275 clients during the year 2023-2024 and provided them with advice and information by our 38 staff and 42 Volunteer Advisers. Despite Aberdeen being regarded as an affluent city, debt issues (9.5% percent of cases) and benefits issues (44% percent of cases), were the main reason for clients attending the Bureau.



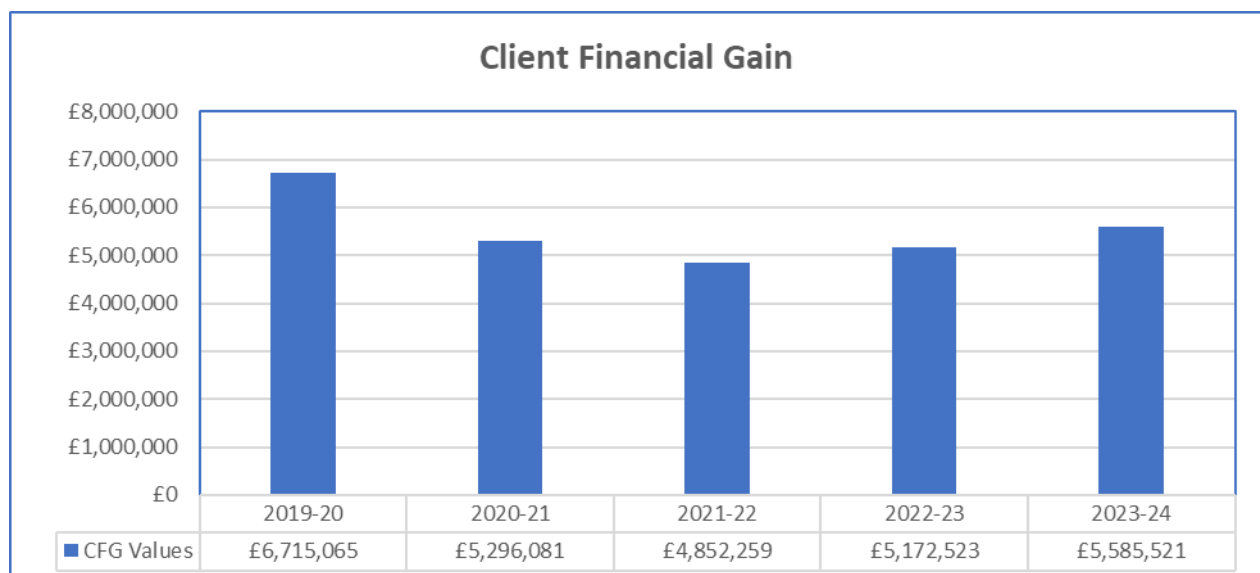
The Bureau makes its biggest impact by providing a “one-stop shop” so that all the client’s issues can be dealt with within the Bureau, and they are not passed from one organisation to another. This is shown by the large number of clients that come to us for assistance, 5,275 during 2023/24, and a significant number of repeat clients for the year of 1,948. In addition, we have given multiple pieces of advice to our clients in the last year, 17,151. See below for an overview of these figures for the last five years.





During 2022/23 and continuing into 2023/24 our clients were faced with the continued fall out of the cost-of-living crisis and energy crisis. We have seen a notable rise in people coming to us for support who are struggling to feed their family, heat their homes and to pay their bills due to the increase in the cost of living over the last few years. In 2022/23 we had 368 enquiries around utilities and energy advice, this has almost doubled to 720 for 2023/24. We expect it to continue rising as the energy crisis continues and we move into the winter months. We were pleased to source additional funding for a dedicated energy adviser to support our clients with their energy related challenges. Our project with the Trusell Trust and British Gas Energy Trust is still in place, and we continue to be able to offer our clients energy vouchers to support them with these costs.

The next chart 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. 2023/24 saw another 7% increase in our CFGs for our clients, an average gain of £1,058.87 per client.



BREAKDOWN OF BUREAU ACTIVITY FOR STAFF AND VOLUNTEERS



38

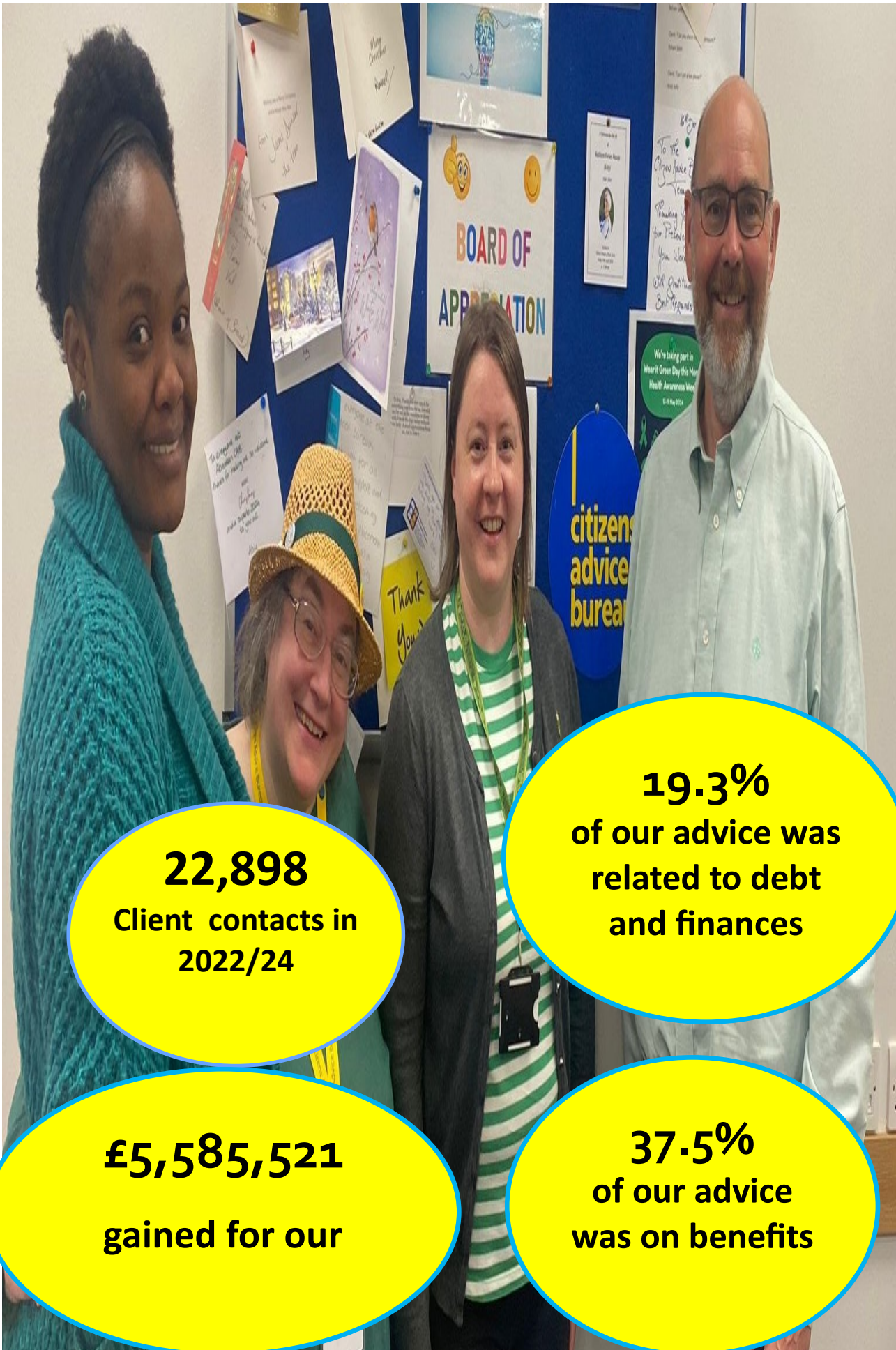
Staff Members

42

Volunteers

14,400
hours worked
by our
volunteers

£176,976
estimated
value of our
volunteers'
hours worked



22,898
Client contacts in
2022/24

19.3%
of our advice was
related to debt
and finances

£5,585,521
gained for our

37.5%
of our advice
was on benefits

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 2023/24 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. 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	Money Advice Team
Department of Work and Pensions	Help to Claim
Calsayseat Medical Practice	Calsayseat Project
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
	Specialist Debt & Debt Levy
Trussel Trust (ins TLC and Aberdeen North Foodbanks)	Foodbank Project
British Gas Energy Trust	Foodbank Project

CASE STUDIES

PASS

Elaine was finding it difficult to register with a GP. Elaine indicated she had difficulties with reading and writing.

The adviser contacted practitioner services on the clients behalf and helped the client to fill out the registration forms.

The medical practice was unwilling to help Elaine complete the registration forms. Without our help Elaine would not have been able to register with the medical practice.

MONEY TALK

Helen is an old age pensioner, and retired.

Helen wanted income maximisation advice and wanted to know more about state pension and if she is eligible to apply. Helen has received invitation letter form pension service with code to apply online. Also wants help checking husband benefit entitlement who is client main carer. Helen advised she came into the UK approx 15 years and only worked for a month and has been on ESA for many years due to health issue. Advised on when the earliest Helen can get her new State Pension is when she reaches State Pension age. Explored on state pension criteria.

State pension awarded 265.28 every 4 weeks. Carers allowance 76.75 per week with backdate claim from 22.5.2023

Helen is very grateful with all help support provided by money talk plus team and follow up contact to be made to check on claim of pension credit and any further advice/assistance required.

Energy Project

Lisa is a single mother to a 12 year old with disabilities, Lisa also has a disability.

Lisa noticed on checking her outdoor gas meter that the reading was blank. Concerned about an inaccurate bill, Lisa contacted her energy supplier.

The energy supplier scheduled and then cancelled three engineer appointments. Lisa was placed on an estimated bill and threatened with debt collectors.

We helped Lisa to reschedule an engineers appointment and her meter was fixed. Lisa received a goodwill gesture of £70 from her energy supplier where they acknowledged their failure to act promptly.

Case was resolved to Lisa's satisfaction and she expressed immense gratitude for the support she received from ourselves and Lisa would not hesitate in recommending us.



Trussell Trust

Richard is a single male living in council housing. Richard contacted us seeking emergency fuel help. Richard was experiencing financial distress due to deductions on his benefits and the increase in living costs. A benefit check was done to establish if Richards was entitled to any further benefits. A fuel voucher was issued. Richard confirmed he had been successfully secured an additional element of Universal Credit, this improved Richard's financial situation by over £400 per month. Richard thanked us for our help.

Help to Claim (HTC)

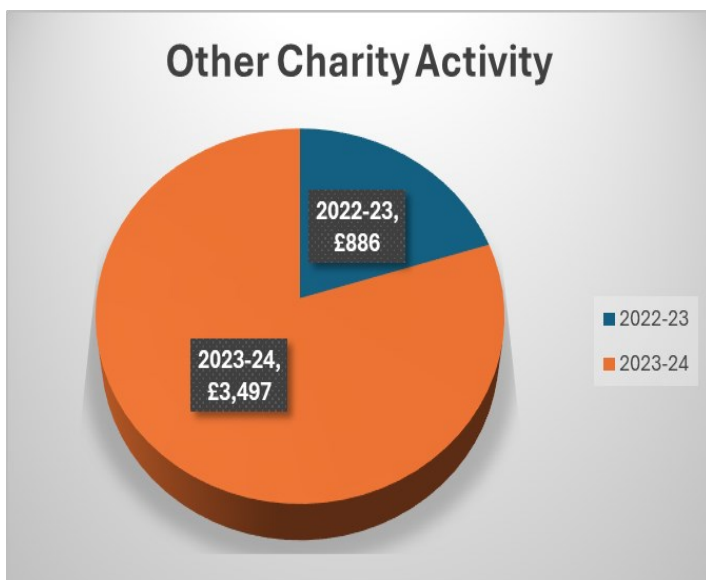
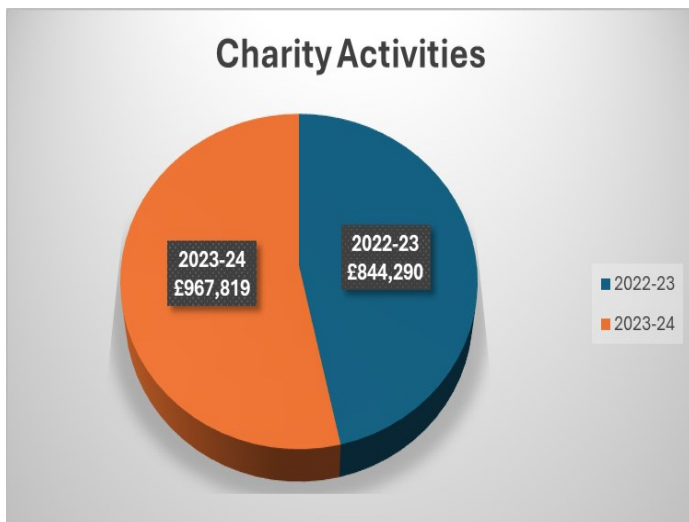
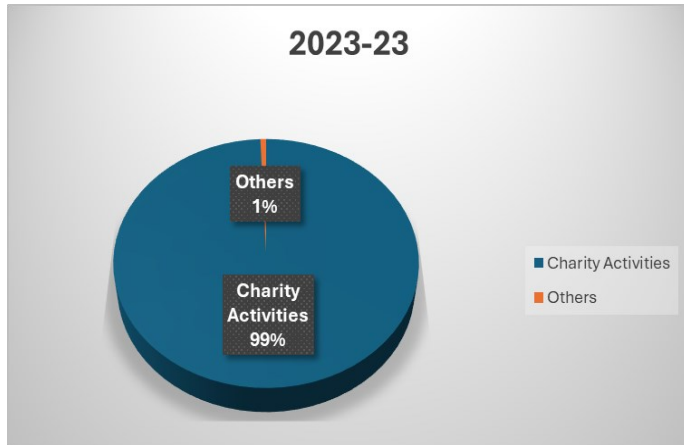
Neil is a married man with three children. All of the family receives disability benefits. Neil also receives Carer Allowance for looking after his wife. Both Neil and his Wife receive Income Related Employment and Support Allowance, Neil contacted HTC after receiving a migration letter to move to Universal Credit.

Neil was advised to change the family caring elements. Neil now cares for one of the children and the wife another child. This meant Neil and his wife were now entitled to the couple's rate Severe Disability Premium. This maximises their legacy benefit and when migrated to Universal Credit they would receive an extra £600 a month.

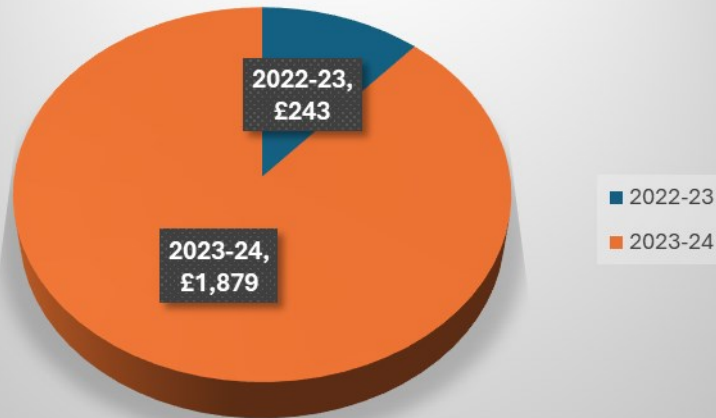
This was more than they would have if Neil had not called HTC.

Neil was extremely satisfied with the outcome and thanked us.

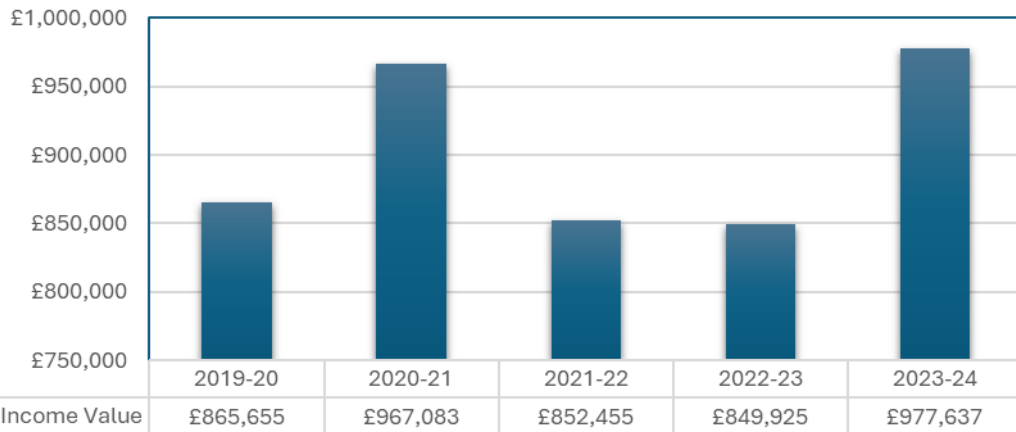
FINANCE



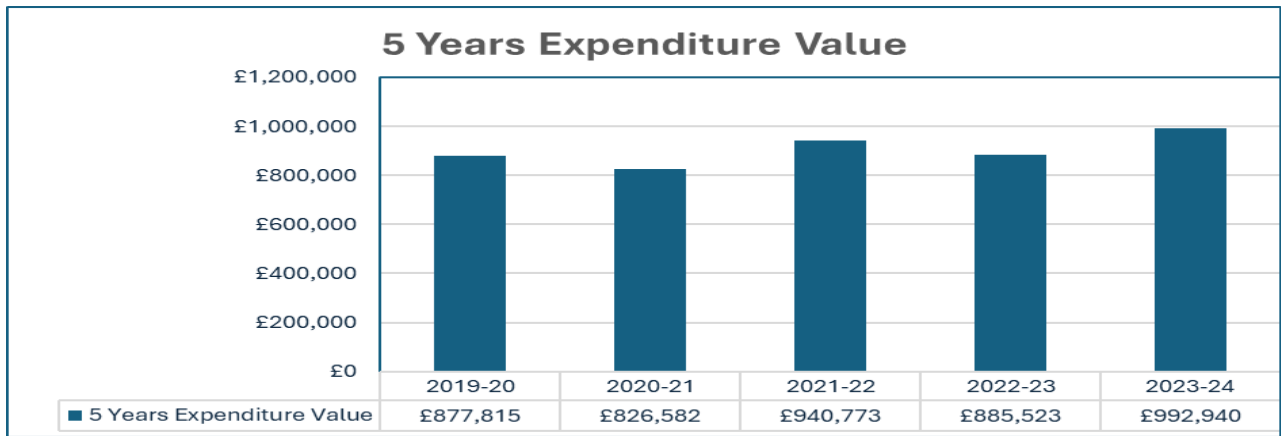
Investment Income



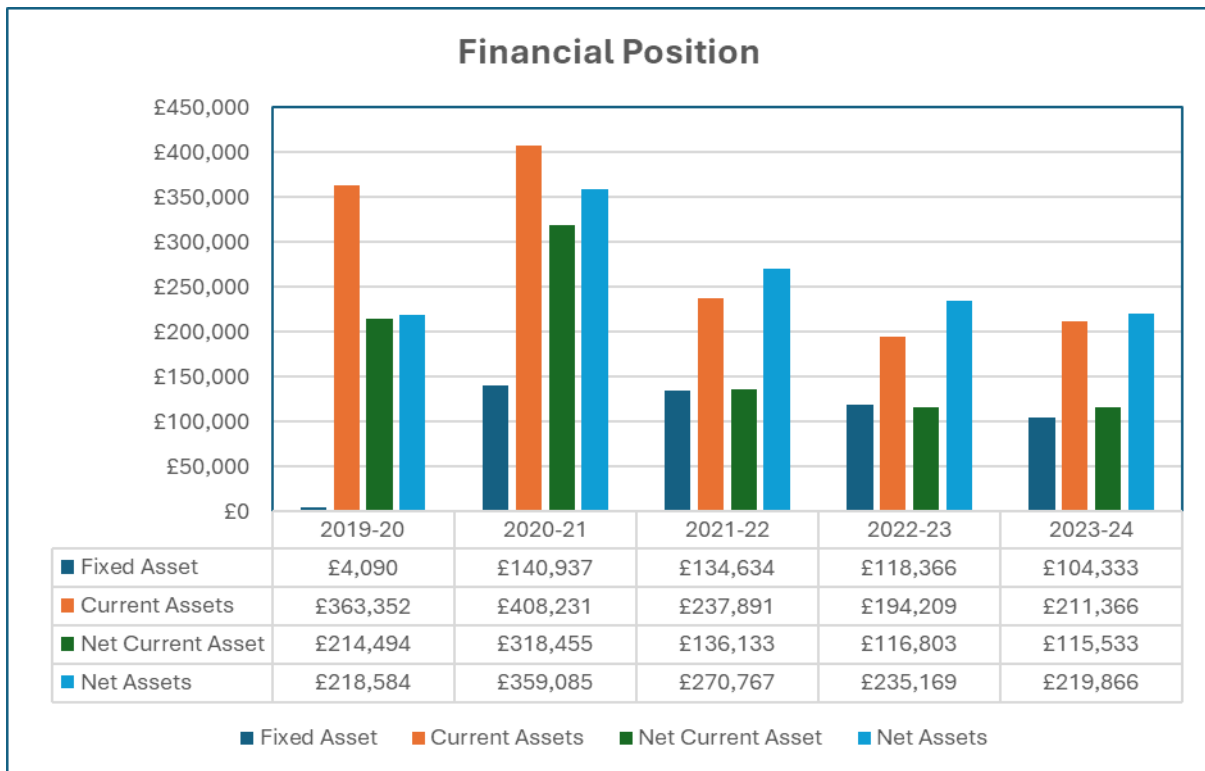
5 Years Income



The total fund available to us increased by £127,712 over the previous year (22/23; increased by 15%). During the year, we had a £69,000 increase in funds from Scottish Association of Citizens Advice Bureaux (2024 - £230,258; 2023 - £161,213), also there is a significant increase in funds from Trussel Trust Outreach of £122,563 (2024 - £159,011; 2023 - £36,448). Contrary to the increase in funds, we have a £46,117 reduction from Aberdeen City Council (2024 - £431,472; 2023 - £477,589). Likewise, a £15,000 reduction in funds from EU Support (2024 - £222; 2023 - £16,202).



In line with the economic (climate condition) situation in Aberdeen, there was a 12% increase in our total expenditure of £107,417 (2024 - £992,940; 2023 - £885,523). The increase is mainly related to Staff salaries, Heat, light and power, Training, books and information, Legal and professional.



Against a backdrop of limited resources and insecurities over funding, we continue to be under a Service Level Agreement with Aberdeen City Council, which gives us greater financial stability.

The various funding sources, with the support of and through the work of the Board, volunteers and staff, have ensured that ACAB is in a healthy position. Further, the Bureau has demonstrated that it could continue to meet the requirements of the various agreements for the continuous provision of services, which should positively affect the funder's willingness to support ACAB in the foreseeable future.

In 2023/24, the staff were paid an economic crisis payment as a welfare substitute to cushion the effect of the economic crises on staff up to Aug 2023 and 2.5% pay rise from September 2023 up to the end of the financial period.

**STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2024**

	Note	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Income and endowments from:					
Donations		4,506	-	4,506	4,071
Charitable activities	2	361,547	482,743	844,290	846,658
Other trading activities	3	886	-	886	1,699
Investment income	4	<u>243</u>	<u>-</u>	<u>243</u>	<u>27</u>
		<u>367,182</u>	<u>482,743</u>	<u>849,925</u>	<u>852,455</u>
Expenditure on:					
Charitable activities	5	<u>380,549</u>	<u>504,974</u>	<u>885,523</u>	<u>940,773</u>
Net expenditure		(13,367)	(22,231)	(35,598)	(88,318)
Transfers between funds		<u>(13,927)</u>	<u>13,927</u>	<u>-</u>	<u>-</u>
Net movement in funds		(27,294)	(8,304)	(35,598)	(88,318)
Reconciliation of funds:					
Total funds brought forward		<u>181,660</u>	<u>89,107</u>	<u>270,767</u>	<u>359,085</u>
Total funds carried forward		154,366 =====	80,803 =====	235,169 =====	270,767 =====

BALANCE SHEET
AS AT 31 MARCH 2024

			<u>2023</u>		<u>2022</u>
	Note	£	£	£	£
Fixed assets					
Tangible fixed assets	9		118,366		134,634
Current assets					
Debtors	10	33,346		55,717	
Cash at bank and in hand		<u>160,863</u>		<u>182,174</u>	
		194,209		237,891	
Creditors: amounts falling due within One year	11	(32,518)		(56,870)	
Net current assets			<u>161,691</u>		<u>181,021</u>
Total assets less current liabilities			280,057		315,655
Provisions for liabilities	12		<u>(44,888)</u>		<u>(44,888)</u>
Net assets			235,169		270,767
			=====		=====
Funds					
Restricted funds	13		80,803		89,107
Unrestricted funds	14		150,042		171,507
Designated funds	14		<u>4,324</u>		<u>10,153</u>
			235,169		270,767
			=====		=====

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

These financial statements were approved by the Board of Trustees on 31 October 2023 and signed on behalf of the board by:

Mrs O Osobajo
Trustee

BOARD OF DIRECTORS

DIRECTORS

Valerie Maehle	Chair
James Garnett Nigel Dower	Resigned 13/11/2023
Keith Pirie	Vice Chair until 22/11/21
Ewan Sutherland	
Olabisi Osobajo	Appointed 28/10/21
Robert Aitken	Vice Chair from 13/11/2023
Olabisi Oluwakemi Osobajo	Treasurer
Alan Finlay	Resigned 13/11/2023

John Cormack	Appointed 02/08/22
Joyce Wallace	Resigned 02/08/2022
Joy Anwulika Debski Nikola Will	Appointed 19/03/2024 Appointed 13/08/2024

COUNCILLORS

Donna Clark
Michael Kuszier

STAFF

Kristi Kelly	Bureau Manager
Kate Dean	Deputy Manager Board Secretary Staff Representative
Kellyann Fraser	
Onyinye Ezechi	Staff Representative
Sharon Annesley	Citizens Advice Scotland Representative



STANDING COMMITTEES

People Matters Committee

Ewan Sutherland (Chair)

Valerie Maehle (Ex Officio)

Communications Committee

Keith Pirie

Nikola Will

Kate Dean

Valerie Maehle (Ex Officio)

Finance Committee

Nigel Dower (Chair)

Kate Dean

Kristi Kelly

Valerie Maehle (Ex Officio)

Funding Committee

Robert Aitken (Chair)

Kristi Kelly

Kate Dean

Valerie Maehle (Ex Officio)

Policy & Resources Committee

Keith Pirie (Chair)

Kristi Kelly

Valerie Maehle (Ex Officio)



CONTACT DETAILS

Aberdeen Citizens Advice Bureau may be found at:

Main Advice Centre

41 Union Street
Aberdeen
AB11 5BN

Monday—Friday 10am to 3pm

Administration 01224 569750

Email bureau@aberdeencab.casonline.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)

Manor Park Community Facility, Danestone Circle, Middlefield, AB16 7YB
(Friday 10.00am—3.00pm)

Macmillan Cancer Centre Project

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

Calsayseat Medical Practice (for clients of the Medical Practice)
(Tuesday 1.00pm—5.00pm)

Scottish Charity No. SC009674



Registered in Scotland: SC009674

Company Limited by Guarantee: SC123593