

**Citizens
Advice
Edinburgh**

**citizens
advice
bureau**

Annual Review 2016 - 2017

Citizens Advice Edinburgh (CAE) is a charity registered in Scotland, No. SC038195. Authorised and regulated by the Financial Conduct Authority; FRN: 617456





“A great service for the community.”

Our Mission

“Our mission to provide free information, advice and advocacy services to the people of Edinburgh and surrounding areas; to support them in achieving their objectives and to increase their ability to participate in the wider community, by accessing their legal and human rights.”



How we do it

Citizens Advice Edinburgh now operates from 5 Bureaux and 23 Outreach sites across the city, including Hospitals, GP Practices, Housing Associations, Courts, Veterans First Point and other third sector providers.

We can only achieve the volume and reach we do because of the 264 local volunteers who offer their knowledge, skills, expertise and time to provide advice and support to others.



What we offer

Key advice areas include welfare entitlement, debt, housing, immigration, employment and consumer advice. CAE assists with around 28,000 enquiries each year.

How we fund it

We rely on charitable donations and fundraising activities for the majority of our funding. Around 78% of our costs need to be funded in this way. The remaining 22% comes via a grant from the City of Edinburgh Council.



Citizens Advice Bureau

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FOR SALE

“Our principal aims are to provide an effective free information, advice and advocacy service to the people of Edinburgh, to increase their ability to participate in the wider community.”

CEO statement

At the time of writing this report, I have been the Chief Executive of Citizens Advice Edinburgh for 18 months and it remains a great privilege and honour to have that role. Every day we make a significant difference to the lives of so many people, but this is enriched by the fact that most of our service is provided by fellow citizens, who volunteer their time to help improve the lives of others.

Citizens Advice Edinburgh helps nearly 14,000 local residents every year, who are in need of independent and impartial advice and support, to help them deal with a whole range of issues that are impacting on their lives.

Since 2010, we have seen over 70,000 different people in Edinburgh, accounting for just under a fifth of the adult population over the age of 30. It's staggering for any service to have that level of demand and reach across a local community, touching the lives of so many local residents.

Whilst Citizens Advice remains a service that is available to everyone who needs it, with no barriers or restrictions to access, it is not surprising that in times of economic and social hardship, our services are in greatest demand from those in our poorest and most deprived communities. In 2016/17 - 80% of our contact was with citizens living in the poorest 20% of communities in Scotland.

Although overall income was down from 2015/16 - as expected given the continued economic and funding pressures the 3rd sector and local authorities are facing - we did successfully bring in new project income in 16/17 and achieved our ambitious

target of £50,000 for income raised through donations and other prospects. In total, £97,457 was raised through fundraising and charitable activities throughout the year.

Nevertheless, like almost every other charity, Citizens Advice Edinburgh will continue to face budget pressures in 2017/18. Reduced income for 2017/18 included the end of some long term project funded activity and a continued reduction in funding from the Local Authority.

Despite all of the financial pressures we have faced, Citizens Advice Edinburgh continues to provide an excellent and substantial service to those who need our support in Edinburgh and its surrounding communities. The continued commitment and dedication of our volunteers and staff is integral to that success and without their support, our reach and impact across Edinburgh would not be possible.

As a charity, Citizens Advice remains hugely grateful to everyone who continues to provide financial support to help us provide and deliver our much needed services to the local community. In 2016/17 our single biggest donor remained the City of Edinburgh Council, followed by the UK and Scottish Governments, The NHS, The Big Lottery, Scottish Legal Aid Board, Citizens Advice Scotland, Edinburgh Partners, and the community and Citizens of Edinburgh - who last year made nearly £20,000 of donations through our fundraising activities.

I cannot stress enough how much CAE relies on charitable donations to deliver these outcomes and we will continue to press that message in order to increase our network of supporters and establish the sustainable funding that will help us continue to deliver this valued service.

Benjamin Napier *CEO*

In the last year our advisers...

- saw 13,856 individual people
- helped resolve 52,644 separate issues
- helped achieve £2,573,847 financial gain for Edinburgh residents.



“In the last year eight volunteers moved on to paid employment - directly assisted by the skills, training and experience provided by Citizens Advice Edinburgh.”



Our services

Citizens Advice Edinburgh delivers a high quality and accessible information, advice, negotiation and representation service which is responsive to the needs of Edinburgh citizens.

We have a network of 5 bureaux across the capital providing independent, impartial, free and confidential advice. These are located in Leith, Pilton, Gorgie/Dalry, Portobello and Dundas Street.

CAE has also developed a range of specialist services including money advice, housing, employment, NHS Patients Advice and immigration. Our frontline advice services reach out significantly into the community with advisers working from a further 24 project funded locations. These include 2 hospitals, 6 GP Surgeries, the Sheriff Court, and Veterans First Point.

Individuals turn to us because they know they can rely on us, they can trust us and they know we have the experience and knowledge to find solutions.

Welfare Reform

Welfare reform continues to impact dramatically on the areas of our work. In 2016/17 enquiries relating to Personal Independence Payments, following the transition from Disability Living Allowance contained in the Welfare Reform Act, continue to be the most common. Over 30% of our clients say that they have a disability, a disproportionate level compared to the overall population. With our help, some of the most vulnerable in society are able to ensure their rights are protected.

Key Areas

We have four major areas of activity which are: welfare entitlement, debt/money, employment, and housing. The number of enquiries in these areas in 2016/17 is as follows:

Area	Enquiries 2016/17
Welfare Entitlement	15,965
Debt & Money	13,905
Employment	6,301
Housing	4,018

Key Achievements 2016/17

- 25,659 new unique enquiries
- 52,644 issues resolved
- Client financial gain of £2.5m
- Five-day opening continued across all our five offices
- Extension and development of our advice in the city at:
 - the Circle Project
 - Edinburgh Young Carers
 - The Toll Cross Community Hub
- Continued partnerships with the City of Edinburgh Council and the Scottish Legal Aid Board

Money Advice

CAE bureaux Money Advice Team is predominantly a volunteer based provision made up of advisers and administrators. The Money Advice Team managed a huge casework for clients across Edinburgh in the past year and supported clients presenting a record level of over £5m of unmanageable debt. Despite this 2016/17 has seen a reduction of funding and availability of advice to support those affected by debt and financial hardship.

Clients continue to seek support with a variety of priority debts such as credit and store cards, and council tax arrears.



Employment Advice

Our Specialist Employment Advice service continues to see a high demand in Edinburgh with a majority of people seeking support in accessing their pay and entitlements. The service assisted 6,301 clients in the last year with the majority of cases relating to unpaid wages, dismissal and discrimination in the workplace. Our advice helps to keep people in work and ensure continuity of employment and productivity by resolving employment disputes and helping to improve employment practice.

In 2017/18 will be launching a new and innovative project in partnership with the Edinburgh Chamber of Commerce and the Edinburgh Business Gateway to work more directly with employers to improve employment practice and address common issues at source. CAE provides specialist employment advice through evening clinics held in Leith.



Outreach Projects

Advice in GP Surgeries

CAE delivers an advice service at six GP surgeries across Edinburgh and works in partnership with three local CABs to support patients at practices in East, West and Midlothian. In a year the project typically manages over 3,000 unique enquiries and records an estimated financial gain for clients of around £500,000.

Patient Advice and Support Service

The Patient Advice and Support Service (PASS) provides free advice and support to anyone who wishes to give feedback, make comments, raise concerns or make a complaint about treatment and care provided by NHS Lothian. Throughout the year the project manages around 700 enquiries, helping to improve NHS services for future users.

Financial Inclusion Project

Citizens Advice Edinburgh continues to work in partnership with Circle and Edinburgh Young Carers to offer free, accessible advice on benefits, utilities and managing money. The project is funded by the Scottish Power Energy People Trust. Our experienced advisers support clients at three locations.

In Court Adviser and Mediation Service

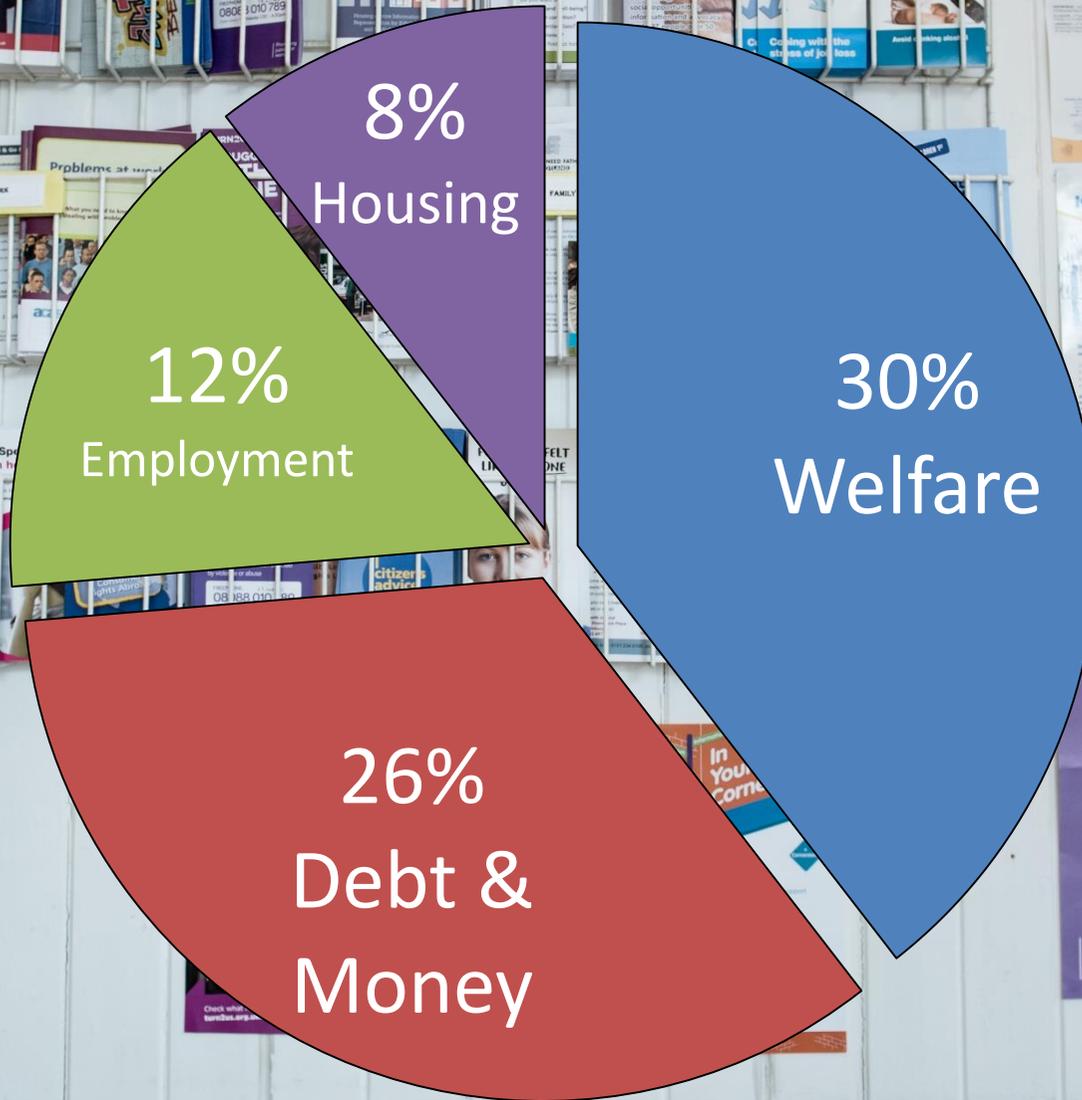
The In Court Advice Service assists people who do not have legal representation and are involved in actions at Edinburgh Sheriff Court. Each year the project sees around 300 new clients, empowering people to assert their legal rights and achieve access to justice.

The Mediation Service, also supported by the Scottish Legal Aid Board, offers free mediation as an alternative to litigation. This is available for civil, non-family or neighbour issues. Within the year the project had a success rate of 75% in settling small claims and summary cause disputes.

Veterans First Point (V1P)

CAE provides a specialist advice surgery to veterans and their families at Veterans 1st Point, a one-stop shop of Veteran's services based at Charlotte House in central Edinburgh.

Top 4 Advice Issues as Percent of Total Enquiries



Hit by a crisis out of the blue?
Or on benefits and need help to set up or stay in your home?
The Scottish Welfare Fund might be able to help you.
To find out more, call us on 0131 520 8290 or find us online at www.scot.nhs.uk/scotnhs/welfarefund

Payday Loans
EASY to get into debt
QUICK to charge penalties PAID IN MINUTES but takes a lot longer to pay back...

Payday Loans: your rights, their responsibilities
From 26th November 2012, payday lenders are committed to a revised Code of Practice. To help us monitor the lenders and make sure they're acting fairly, we need your help!
Did the lender make it clear how much it would cost you in total to repay the loan?
Did the lender make it clear how you would repay your loan?
Did the lender check your personal finances to see if you were able to pay back the loan?
Did the lender tell you that a payday loan should not be used for long term borrowing?
Did the lender tell you what to do if you had a complaint?
your answer is 'no' to any of these questions, the company has not kept its side of the deal.
Help us stop bad practice by filling out our short survey here: www.cas.org.uk/paydayloans
We also advise on dealing with debt and cheaper alternatives to payday loans.

FAMILIES NEED FATHERS
KIMBERLIZOO

Coming to Children and Young People Whose Parents Live Apart
Are you aged between 1-18 years of age and your mum and dad don't live together?
Did you get the chance to tell anyone other than your mum or dad how much time you wanted to spend with the parent you don't live with?

Kinship Care

Have your say on Edinburgh's domestic abuse services
Give us your views and help us shape services for adults, children and young people who have been affected by domestic abuse.
To take part visit edinburgh.gov.uk/domesticabuse

Experienced abuse or violence? Not sure what your rights are?
Phone the Scottish Women's Rights Centre for free and confidential legal information and advice.
FREEPHONE 08088 010 789
(Open every Tuesday 8-5pm & Wednesday 1.30-4.30pm)
Promoting justice for women

SEE EDINBURGH THROUGH SOMEONE ELSE'S EYES

Energy Matters – The Fuel Bills Advice Service

In the summer of 2014 CAE secured funding from CAS for a part-time specialist energy adviser and further funding enabled the project to increase to 21 hours per week. The service delivers vital one-to-one support to clients, including help with income maximisation, switching suppliers, eradicating debts, fixing billing errors and applying for grants and discounts. Our energy specialist also mentors CAE volunteers to manage energy-related enquiries, improving knowledge and skills across the organisation.



Home Visits Service

Citizens Advice Edinburgh offers a home visits service in Edinburgh for people who are unable to visit a bureau or one of our outreach locations (due to ill health or caring responsibilities, for example).

Welfare Rights and Health Project

CAE continues its delivery of outreach advice at the Edinburgh Royal Infirmary and Western General Hospitals. Already the advisers have helped clients achieve significant financial gain. NHS Lothian Health Promotion has pledged ongoing funding allowing the service to continue into the next year.

Pension Wise

The Pension Wise service was introduced in April 2015, following the UK Government's pension reforms. In a year CAE carries out around 250 face-to-face guidance appointments, helping clients to understand their various pension choices. Client feedback continues to be overwhelmingly positive, with 98% of respondents to the exit questionnaire being delighted or very pleased with the service.

Client Satisfaction Survey

Each year CAE commission client satisfaction surveys. In 2016/17 client satisfaction has remained consistently high. 98% of clients said they would recommend the service. These high levels of satisfaction are an indication of the skills, experience and commitment of our volunteers and staff.

"Everyone I have met in reception, in passing or in a meeting has been super helpful + friendly - Thank you."

"I am so glad we have yourselves to come to for help and encouragement."

"It is incredibly helpful and it makes a huge difference to so many people. Thank you so much for the fantastic work that you do."

"Always good service - a credit to Edinburgh."

Finance and Fundraising

In terms of financial stability 2016/17, the organisation faced some unique pressures and we incurred a deficit in addressing those.

Firstly, we faced the necessity of having to relocate our Leith Bureau and at the start of April 2016 we were still incurring the costs of increased rent liability until we were able to move from that property in October 2016. This added to our budget deficit in the first 6 months of the year.

Secondly, certain areas of expenditure became greater than initially predicted when the budget was first set, these included:

- Costs in addressing historical pension liability;
- An increase in water rates, following the end of our discount period;
- Fees and costs associated with our Bureau relocation
- The end, or reduction of some project funding, which reduced their contribution to overheads.

All of these additional expenditure issues were unique to the financial position of 2016/17.

Citizens Advice Edinburgh will continue to face budget pressures and reduced income for 2017/18 included the end of some long term project funded activity and a continued reduction in funding from the Local Authority. As a result, a number of posts and services were lost from the organisation at the end of 2016/17. We are continuing to work hard in applying for further project funding and were recently successful in obtaining funding for a two-year period from Citizens Advice Scotland for our Employment services and 12 months of funding towards a Financial Inclusion Advice in partnership with CIRCLE and Edinburgh Young Carers.

Fundraising continues to be a priority and a range of potential funding options identified at the end of 2016/17 continue to be pursued.

We were very grateful to receive continued funding from Government to mitigate the impact of welfare reform in 2017/18 and are working closely with Scottish Government, CAS and local elected members to monitor the impact of our services and to identify the key areas of need, where continued funding is required.

We continue to promote CAE as a local charity and raise awareness of our reach and impact across the local community. This has included increasing the level of our regular monthly donations and individual targeted fundraising activities, including our recent and successful Crowd-funding and Kiltwalk Campaigns.

We have also secured Funding from the European Social Fund to help us carry out extensive community engagement research in Pilton and its surrounding communities, to explore how we might improve our service in that area to better meet the needs of the local community. This should see us increasing our volunteer population and extending our partnership with local businesses and corporations, to support and sustain our services and the outcomes for people in those communities.

We have taken extensive measures to reduce our costs in 2017/18 and to bring our expenditure in line with our income. We will continue to examine our resources on an ongoing basis and ensure that we are maximising our reach and impact across the community, responding to areas of unmet need and ensuring our services remain available to those who need us.

Financial Review

Core funding

The principal sources of funding in 2016/17 were: a grant of £231,800 from City of Edinburgh Council, corporate funding including £20,000 from Edinburgh Partners Ltd, and welfare reform mitigation funding of £74,000.

In addition, Citizens Advice Edinburgh managed and delivered over £700,000 of additional project income, extending our reach into the city to 25 outreach locations. This is a huge addition to the services that are available to meet rising needs across Edinburgh. The support of all our partners continues to be essential to maintaining our team of volunteer advisers and paid specialists.

Due to increasing pressure on local authority budgets, Edinburgh Council implemented a 5% cut to all third party grants in 2016/17. This reduced our core grant to £231,800 for the year. This is a measure of how challenging access to Trust and Grant income has become for the charity sector. CAE aims to continue our excellent work in bridging that gap and it should be noted that support from local corporations and donations from the community of Edinburgh increased by 156% to £91,176.

Reserves policy

Citizens Advice Edinburgh has total reserves of £204,269 at 31 March 2017 (2016: £300,545) comprising of restricted reserves of £48,006 (2016: £70,918) and unrestricted reserves of £156,264 (2016: £229,627), however all of CAE's unrestricted funds are held as property and other

fixed assets totalling £173,031 which are necessary for the delivery of services in the City Centre and Leith bureaux.

As for many third sector organisations, ongoing financial stability is a key issue for Citizens Advice Edinburgh. The 5% reduction in our core grant next year from City of Edinburgh Council is a major concern, and the shortfall will need to be met with additional fundraising or efficiency savings. Cost reductions have been made in 2017-18 and the Board are hopeful that together with new project funding applications and an increased drive with fundraising, a surplus can be achieved for the forthcoming year and the reserves position improved.

In order to sustain our services and meet increasing demand, we rely on the community of Edinburgh for their support. In addition to our strategy in applying to trusts and grants, we will be seeking to develop partnerships with local businesses. Individuals can also help. Anyone wishing to support the work of CAE should do so by visiting our web site: www.citizensadviceedinburgh.org.uk/donate. The trustees are working closely with the senior management team to meet our objectives and ensure that the charity continues as a going concern.

Funding

We are grateful to all our funders, donors and supporters in 2016/17: The City of Edinburgh Council, The Big Lottery, The NHS, Scottish Legal Aid Board, Edinburgh Partners, Bank of Scotland Foundation, Dunedin Canmore Housing Association, Scottish Power, Edinburgh City Mission, The UK and Scottish Governments, Port of Leith Housing.

Directors, Staff Team and Administrative Details

Directors and Trustees

Alexander Duckett MBE	Chairman
Robert Pattullo	Vice-Chairman
Jim Fish	Treasurer
Howard Wollman	
Michael Crow	
Owen Kelly OBE	
David Hart	
Fred Guy	
Allan Hood	
Malcolm MacLachlan	
Chris Maguire	
Margery Naylor	
Dorothy Kellas	
Calum Lamont	
Niall Campbell	Company Secretary

Staff

Benjamin Napier
Jane Campbell
Cathy Albeson
Mark Carter

Chief Executive
Finance Manager
Finance Manager
Projects Manager

Karen Sutherland
Barbara Swan MBE
Mark Thompson
Hazel Bett
Colin Scott
Trish Sandilands

Dundas St Bureau Manager
Gorgie/Dalry Bureau Manager
Leith Bureau Manager
Portobello Bureau Manager
Pilton Bureau Manager
Session Supervisor

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Charity number
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