

Musselburgh  
and District  
Citizens Advice  
Bureau

Annual Report 2019-20

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## **Foreword from the Chair**

As the (Interim) Chair of the Board of Trustees of the Musselburgh and District Citizens Advice Bureau, I am very pleased to present to you the Annual Report for 2019 / 20. Our Annual Report is intended to offer a summary of the Bureau's performance over the period 2019/20, hi-lighting the areas of work where performance has been strong and the key challenges experienced by the bureau.

This report covers the period just before the impact of the Covid Pandemic fully hit East Lothian. 2019/20 had already been a challenging year with the bureau experiencing the ebb and flow of funding that we have come to expect. The national lockdown in March 2020 brought huge implications to our service delivery, where establishing home working arrangements for staff and volunteers became the priority and where the bureau ceased delivery of face to face assistance and moved to telephone and online delivery of services.

The staff and volunteers of the bureau have worked hard to continue supporting clients during these adverse times and I would like to thank every staff member and volunteer in their outstanding effort as an organization in coming together to ensure service to local people continued, despite these unprecedented circumstances. I am also grateful to our excellent team of Trustees and especially to Olga Melnyk, Chair during this period, who provided the leadership to support the management team with the unexpected impact of the Covid Pandemic. Unfortunately Olga along with Katy Sandford and Deborah Mather, our volunteer Representative are standing down from their roles on the board this year.

In this period we provided assistance to over two thousand clients and secured around £2 million in financial gain, which is a tremendous success. Our customer satisfaction is also at its highest level. Without doubt, this has been largely down to the commitment and sheer determination of the staff and the hard work and commitment of volunteers who gifted over 10,000 of hours to the service.

On behalf of the Board of Trustees, I would like to thank the staff and the volunteers of Musselburgh and District CAB for continuing to deliver an excellent service to the community and to our partners for supporting the change the service brings to local communities.

***Malcolm Currie***

Chair of the Board of Trustees

## **EXECUTIVE SUMMARY**

This section provides a summary update on the activities of Musselburgh Citizens Advice and includes core elements of the service, outcomes for our clients and successes and challenges faced and overcome throughout the year.

### **Advice services are holistic and inclusive and directed to areas of need**

- Over 2,238 active clients
- Over 7,576 contacts with clients
- 204 outreach clinics resulting in 329 client contacts
- 41 home visits to clients unable to attend in person

### **Client Contact Methods**

- 3341 face2face contacts
- 2871 telephone contacts
- 640 clients contacted us by letter
- 724 clients contacted us by email

### **People will increase their disposable income**

- Around £2 million secured for clients by volunteer and specialist project Advisers

### **People will be better equipped to manage financially**

- 320 secondary school students attending Independent Living sessions
- 42 people attending Money Matters group and 1-1 budgeting sessions

### **Volunteers**

- Over 10,920 volunteering hours gifted to the service
- Volunteering value over £98,280

### **Client Satisfaction**

- 100% were very satisfied or satisfied with the service
- 100% would use the service again
- 99% of clients would recommend the service to others

## **INTRODUCTION**

This report provides a general update on activity of Musselburgh Citizen Advice for the period April 2019 – March 2020.

Musselburgh CAB can be traced back to 1973 when we first began delivering advice services to the local community. The Bureau became a Scottish Registered Charity in January 1992.

The Bureau is overseen by a Board of Trustees with responsibility for the strategic and operational direction of the service.

We deliver a range of services to the local community including:-

1. Benefits Representation and Income Maximisation
2. Debt and Housing Advice
3. Financial Capability
4. General Advice
5. Our Pro-bono legal clinic, Pension Wise and Changeworks Advice Clinics.
6. Help to Claim Advice Line

The funding for our core services comes by way of a contract for advice services with the East Lothian Advice Consortium, who are funded by East Lothian Council. Funding to deliver additional project work which allows us to widen the scope of our work comes from a range of independently sourced funds.

Our particular thanks go to:-

- East Lothian Council
- DWP
- The 'Women's Fund' for funding to support women impacted by crime
- The Port Seton Trust for local advice provision
- Horizon's Recovery Café for supporting advice to people in recovery from drug and alcohol addiction
- Scottish Legal Aid Board for benefits representation work
- Citizens Advice Scotland for additional funding to mitigate the impact of welfare reform and for the Financial Health Check Money Talk project.
- Robertson Trust
- Money Saving Expert

## Trends

Social Security Benefits has been the biggest single issue advised on. Overall, the top three issues are:

- Benefits 43% (3,338 enquiries)
- Debt 19% (1,437 enquiries)
- Financial and Charitable Support 10% (800 enquiries of which 414 were foodbank referrals)

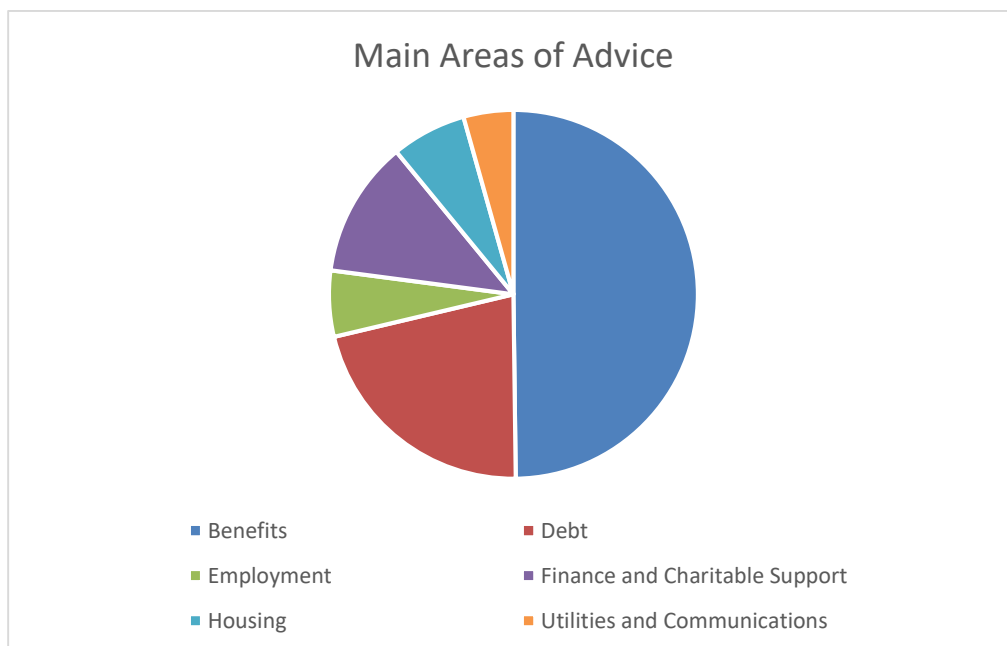
## Measuring Outcomes

### 1. Advice Services are holistic, inclusive and accessible

We worked closely with Local Area Partnerships and the East Lothian Financial Inclusion Network to identify the areas of greatest need in the county and have created services that are responsive to the needs of the people who live here. In addition to our mainstream service from the CAB office we will conduct home visits for those unable to access the service and outreach clinics in the following locations;

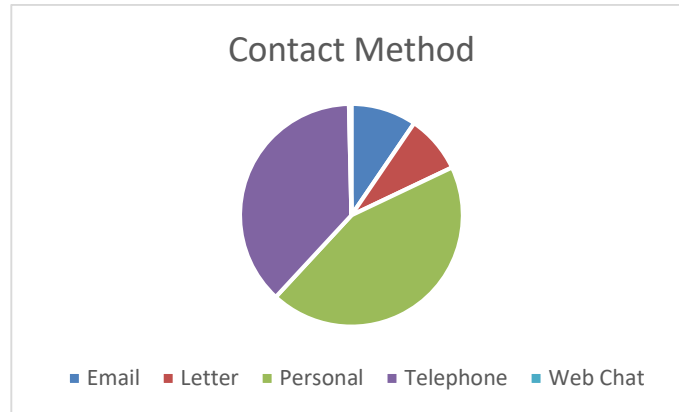
- Musselburgh Job Centre Plus
- Tranent George Johnstone Centre
- Prestonpans Aldhammer House
- Port Seton and Cockenzie Port Seton Community Centre
- Dalkeith Horizon Recovery Café

We aim to advise or signpost on any topic, our main topics advised on this year were:



## 2. How our clients contact the service

When clients come to CAB it is often because they have exhausted all other options and we have evolved into a service of last resort. During the year clients accessing our service chose to do so face to face 3341 times. Over 47% of client contacts was by phone and email.



## 3. People will increase their disposable income

The work of core-funded staff ensures that clients' income is maximized. This core funding provides a basis from which time-limited additional funding can be attracted for specialist projects, thus providing added value for both clients and the community as a whole. This can be through additional benefits received by clients and / or debt managed or written off. Total funds secured for clients through core services

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**£1,998,974**

Funds secured for CAB clients by all projects

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## 4. People will be better equipped to manage financially

Work on financial education focused on three strands:

- Independent Living sessions in secondary schools
- Money Matters group sessions with vulnerable groups
- One to one budgeting sessions

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**320**

Number of secondary school students attending Independent Living sessions

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**42**

Number attending Money Matters group and 1-1 budgeting sessions

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## 5. People accessing generalist advice services are provided with a holistic service and no one is turned away

The Citizens Advice Service offers free, independent and confidential advice to all who need it. On average, clients come to bureau seeking advice on three or more different topic areas so Advisers need to be competent on a range of subjects. The service is provided by highly trained volunteer advisers [GAs], with supervision, support and quality assurance being provided by Volunteer Support Officers.

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**1967**

Clients seen by  
Volunteer Advisers

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**£493,947**

Funds secured for clients

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**3660**

Number of topics  
advised on

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## 6. Lived Experiences

Our case studies highlight the lived experiences of the people who access our services and provide an insight into the challenges people face.

### Background

Client was referred through the Bureau General Advice team, having approached the Bureau in relation to debts. Living alone, in Private Rented flat, having divorced from former husband 2 years earlier. The client had done her own research about dealing with debts – had sizable credit debts along with former utility debts. The client wanted to enter into a Trust Deed and understood she would have to make repayments but capped at 4 years, at which point debts would be written off.

### Advice/Options

Completed Common Financial Statement, leaving a reasonable amount of disposable income, c. £100pcm. We went through Trust Deed with the client and pointed out any property she owned within the last 5 years would be investigated, and any “beneficial interest” she could be entitled to claim would be claimed by a Trustee (as would also be the case in a Sequestration). Client reported she had a “clean break” divorce, and did not take any money out of the property she used to jointly own with her ex-husband, and her name had been taken off the Deeds. However, this could mean a Trustee making claim against the ex-husband to release money in a beneficial interest that should have been due to be paid to client on divorce. Client did not want to involve her ex-husband in any way.

Went through all other options available to client. As part of this we discussed a Debt Payment Programme through the Debt Arrangement Scheme (DAS). This had the force of legislation behind it, and if accepted by creditors, she would be arranging to repay 100% of the debts, at an affordable rate and across a reasonable period of time. Client would only make a single payment each month to a Payment Distributer, and so long as the payments



were maintained, she could not be further pursued by the creditors, and interest would be stopped on all the debts.

## Outcome

The client decided to enter into a DAS, and the proposal was accepted by all of her creditors. She will be paying into the DAS for around 8 years at current level. The option of a Trust Deed would still be available to her at a later stage should she wish. In around 3 years the question of beneficial interest in the former marital home will no longer apply. However, by that time, 4 years into a Trust Deed, with an Insolvency Practitioner's fees factored in, this may end up being uneconomical compared to continuing with the DAS to conclusion, which does not include the debtor paying any fees beyond the cost of 100% of the debt level at the beginning of the DAS.

The client has achieved a formal method of managing repaying her debts at a reasonable and affordable rate, has avoided the prospect of involving her ex-husband and was very pleased to have received the advice and assistance from the Bureau.

## 7. Client Satisfaction

The annual Client Satisfaction Survey provides valuable feedback in relation to the service provided by bureau.

<b>What was the purpose of your visit?</b>	<b>Musselburgh CAB</b>
<b>Benefits advice</b>	61%
<b>Debt advice</b>	12%
<b>Health and Community</b>	5%
<b>Employment</b>	5%
<b>Housing</b>	4%
<b>Other</b>	13%
<b>Did you feel the Adviser understood your problem?</b>	
<b>Yes</b>	99%
<b>No</b>	1 %
<b>Did you feel you were treated fairly and with respect?</b>	
<b>Yes</b>	100%
<b>How did you feel about the time you waited to see an Adviser?</b>	
<b>Exceeded expectations</b>	62%
<b>About right</b>	18%
<b>Slightly too long</b>	19%
<b>Too long</b>	1%
<b>Would you use the service again?</b>	
<b>Yes</b>	100%
<b>Would you recommend the service to anyone else?</b>	
<b>Yes</b>	99%

Some of our clients also fed back to us the value of the service to them:



## 8. Quantifying the Cost of the Service

Each client may have a number of different aspects to the issue they present to us. Aspects are categorised by Citizens Advice Scotland as 'issues' with enquiries from each client as 'contacts'. The average across both ELAC Contract and All Projects was two per client. The number of contacts can vary from client to client dependent on how complicated their case is and what specialist knowledge is required.

The enquiries cover activities directly with the client including

- Advice given
- Meetings with and telephone calls/correspondence to/from clients
- Time spent representing at Court or Tribunal

Enquiries/contacts do not include telephone calls made on the clients' behalf or time spent negotiating with third parties or correspondence to/from the latter

### Musselburgh Citizens Advice Bureau Income 2019-20

	<b>Total Income</b>	<b>Total Clients</b>	<b>Total Enquiries / Contacts</b>	<b>Cost per Client</b>	<b>Cost per Contact</b>	<b>Total CFG £</b>	<b>Average Gain per Client £</b>
<b>2020</b>	£393,000	2238	7576	£176	£52	£1,998,974	<b>£893</b>
<b>2019</b>	£352,157	1858	6953	£190	£51	£2,500,000	<b>£1,346</b>
<b>2018</b>	£351,129	2110	4814	£166	£73	£2,329,819	<b>£1,104</b>
<b>2017</b>	£412,074	1708	3605	£241	£114	£2,855,226	<b>£1,671</b>

\* Client Financial Gain across all services including specialist Projects

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDING 31 MARCH 2020

	Unrestricted Funds 2020	Restricted Funds 2020	Total Funds 2020	Unrestricted Funds 2019	Restricted Funds 2019	Total Funds 2019
	£	£	£	£	£	£
<b>Income and endowments from:</b>						
Donations and legacies	233,567	9,787	243,354	233,595	-	233,595
Charitable activities	45,169	106,470	151,639	25,931	89,364	115,295
Investments	37	-	37	40	-	40
<b>Total Income</b>	<b>278,333</b>	<b>116,257</b>	<b>395,030</b>	<b>259,566</b>	<b>89,364</b>	<b>348,930</b>
<b>Expenditure on:</b>						
Charitable activities	211,924	118,234	330,158	269,972	97,667	367,639
<b>Total Expenditure</b>	<b>211,924</b>	<b>118,234</b>	<b>330,158</b>	<b>269,972</b>	<b>97,667</b>	<b>367,639</b>
<b>Net income (expenditure) for the year</b>	<b>66,849</b>	<b>(1,977)</b>	<b>64,872</b>	<b>(10,406)</b>	<b>(8,303)</b>	<b>(18,709)</b>
Transfers between funds	-	-	-	981	981	-
<b>Net movement in funds</b>	<b>66,849</b>	<b>(1,977)</b>	<b>64,872</b>	<b>(9,425)</b>	<b>(9,284)</b>	<b>(18,709)</b>
<b>Funds reconciliation</b>						
Total Funds brought forward	122,764	2,597	125,361	132,189	11,881	144,070
<b>Total Funds carried forward</b>	<b>189,613</b>	<b>620</b>	<b>190,233</b>	<b>122,764</b>	<b>2,597</b>	<b>125,361</b>

## BALANCE SHEET AS AT 31 MARCH 2020

	2020	2019
	£	£
<b>Fixed assets:</b>		
Tangible assets	2,752	3,669
<b>Current assets:</b>		
Debtors		2,368
Cash at bank and in hand	192,832	130,887
<b>Total Current assets</b>	<b>192,832</b>	<b>133,255</b>
<b>Liabilities:</b>		
Creditors falling due within one year	(5,351)	(11,563)
<b>Net Current assets</b>	<b>187,481</b>	<b>121,692</b>
<b>Net assets</b>	<b>190,233</b>	<b>125,361</b>
<b>The funds of the charity:</b>		
Unrestricted funds	189,613	122,764
Restricted funds	620	2597
<b>Total charity funds</b>	<b>190,233</b>	<b>125,361</b>

## **Wider Economic Benefits to the Local Economy**

It is widely recognised that where financial gains are secured, particularly in relation to Social Security Benefits and debt write off, there is a related benefit to the local economy where individuals spend the additional income in their local area which benefits not only the individual but also public services and local businesses.

Research carried out by Fraser of Allander Institute in 2012 estimated the cost benefit ratios for four different types of advice; (housing, debt advice, benefits advice, and employment) and reported the following results:

- For every £1 of expenditure on housing advice, the state potentially saves £2.34
- Every £1 of expenditure on debt advice, the state potentially saves £2.98.
- Every £1 of expenditure on benefits advice, the state potentially saves £8.80.
- Every £1 of expenditure on employment advice, the state potentially saves £7.13.

## **The Value of Volunteering**

Volunteering with Musselburgh Citizens Advice Bureau has many benefits for individuals but also has wider impact on local economy and communities. Our continual investment in our volunteers' development ensures our clients receive quality advice and support. It also has tangible benefits for volunteers and society, through happier, healthier and more productive citizens.

These benefits are wide-ranging and interlinked, such as skill development and employability; soft skills and resilience; health and wellbeing; and community cohesion and engagement. Our commitment to the individuals who give so much to make our service great will prove essential and as we look to the future to develop our services in order to be able to reach more people, our volunteers will remain an essential part of everything we do.

It is also important to recognise the economic value of the volunteers who deliver the main CAB service without whose contribution the numbers of clients and enquiries would be much reduced. The most recent estimate, based on the numbers of East Lothian CAB volunteers, indicated a total annual worth of this contribution to be £98,280 (based on the Scottish Living Wage equivalent).

*We gratefully acknowledge the outstanding contribution from our volunteers totaling over 13,000 hours of time gifted to the local community this year. Our volunteers are our citizens, they are embedded within the community they serve, they shape the services we deliver and when necessary they hold us to account.*

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Charity No: SC013364  
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