

Musselburgh Citizens Advice Bureau

Annual Report
2020-21

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Foreword from the Chair

As the 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 2020/21. Our Annual Report is intended to offer an effective summary of the Bureau's performance over the past year; looking at the areas where our performance has been strong, the areas which have proven difficult and where we expect to make improvements to the services we offer over the coming year.

2020/21 has been a challenging but successful year with the ebb and flow of funding that we have come to expect and the ongoing implications of the Covid restrictions. The Bureau team has been great at managing uncertainty whilst continuing to deliver an excellent service to our clients.

We offered help to 1474 clients and secured over £1.5 million which is a tremendous success. Our customer satisfaction is at the highest level too. Without doubt, that has been largely down to the commitment and sheer determination of the staff and to the volunteers who gifted over 1532 hours to the service.

I would like to place on record my thanks to my Olga Melnyk, Katy Sandford and Deborah Mather who retired from the Board in 2020.

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 our local community and to our partners for supporting the change the service brings to society.

Bill Douglas

Chair of the Board of Trustees

EXECUTIVE SUMMARY

This section provides a summary update on the activities of Musselburgh Citizens Advice Bureau 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 1,474 active clients

Over 5,432 contacts with clients

Client Contact Methods

75 face2face contacts

3,455 telephone contacts

243 clients contacted us by letter

1,571 clients contacted us by email

58 Scotland's Citizens Advice Helpline

30 Social Media and Web Chat

People will increase their disposable income

Over £1,584,768 secured for clients by volunteer and specialist project Advisers

People will be better equipped to manage financially

166 Clients were helped with Money Advice

76 Clients gained support in budgeting through Money Talk Appointments

Volunteers

Over 1,532 volunteering hours gifted to the service

Volunteering value over £14,554

Client Satisfaction

100% were very satisfied or satisfied with the service

99% would use the service again

98% of clients would recommend the service to others

INTRODUCTION

This report provides a general update on activity of Musselburgh Citizens Advice Bureau (“Musselburgh CAB”) for the period April 2020 – March 2021.

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 offer a range of services to the local community including:-

- Benefits Representation and Income Maximisation
- Debt Advice
- Financial Capability
- General Advice
- Pension Wise Clinics.

The funding for our core services comes by way of a contract for advice services with East Lothian Advice Consortium, who are in turn 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

The Money Saving Expert for funding to support women impacted by crime

The Port Seton Trust for local advice provision

Citizens Advice Scotland for additional funding to mitigate the impact of welfare reform and for the Money Talk project.

Robertson Trust

Scottish Government Covid Grant Funding

Trends

Social Security Benefits is the biggest single issue advised on, particularly since the introduction of Universal Credit in East Lothian. Overall, the top three issues are:

Benefits 44% (2488 enquiries)

Debt 19% (1052 enquiries)

Financial and Charitable Support 11% (572 enquiries)

Measuring Outcomes

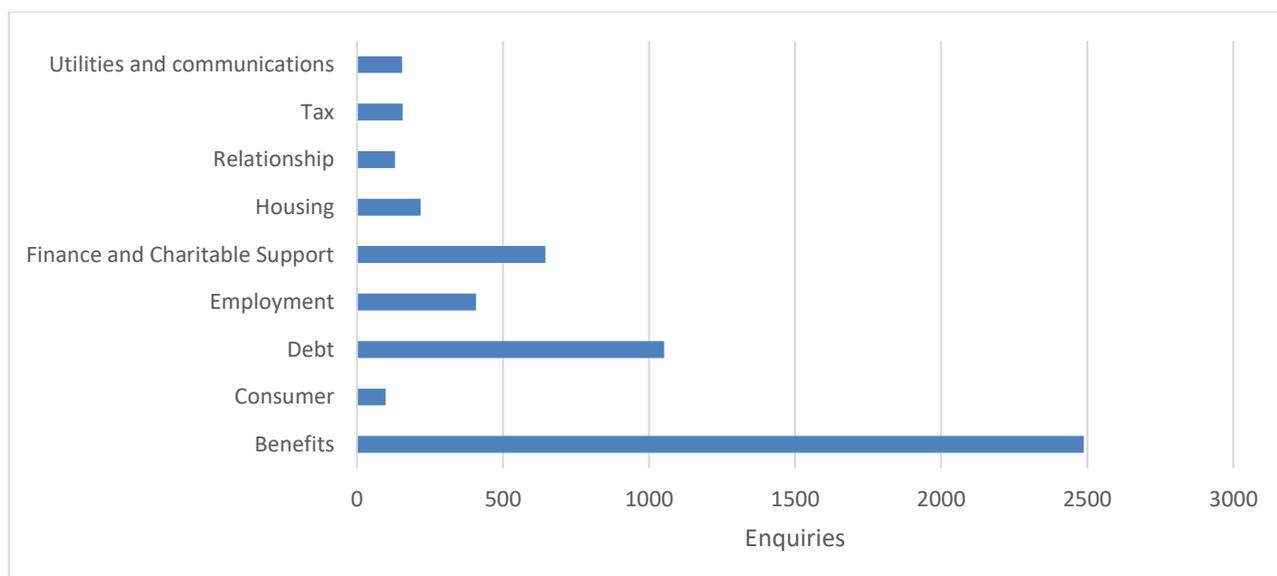
Advice Services are holistic, inclusive and accessible

The Covid restrictions have been challenging and we have endeavored as a bureau to maintain the service by using new methods of engagement to ensure clients are supported as best we can. We have continued with a telephone service as our office is not able to accommodate social distancing in our client facing work. We have arranged with East Lothian Council to use a Covid safe office space at Brunton Hall in Musselburgh to deliver face to face assistance and advice wherever possible.

We have maintained a General Advice service despite losing most of our volunteers who were either unable to enjoy the social aspect of the volunteering experience due to continued restrictions throughout 2020/21 or not able to carry out their role remotely.

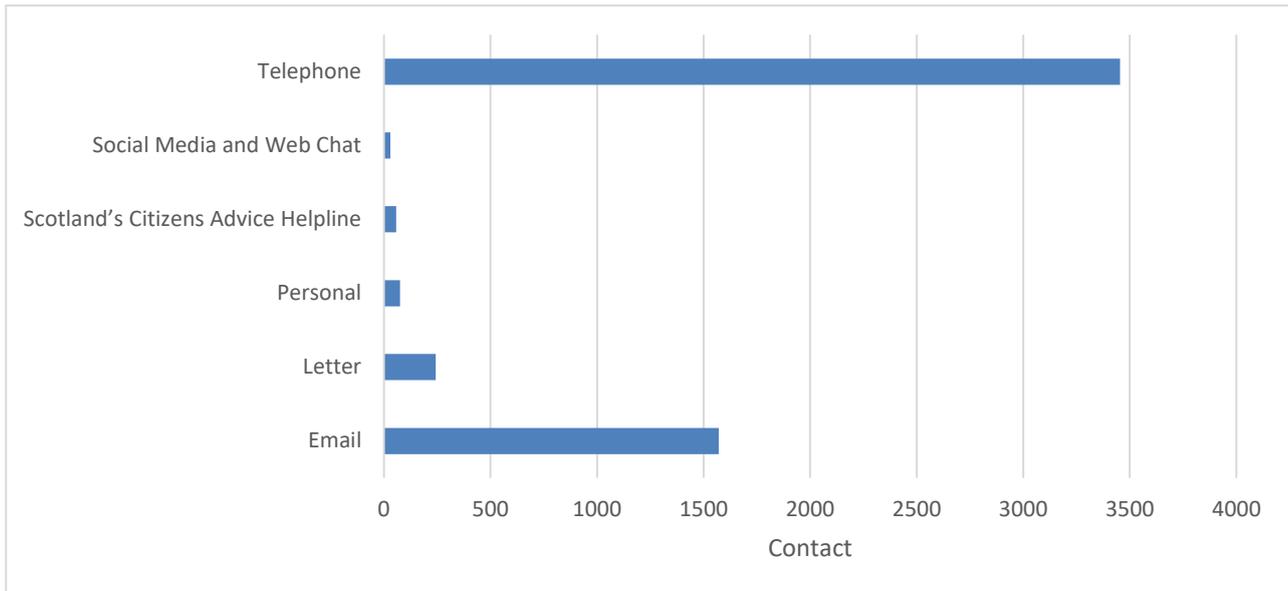
We aim to advise or signpost on any topic presented by clients and our main topics advised on this year were:

Areas of Advice



How our clients contact the service

Due to the pandemic 94% of advice was given by phone, email or Social Media/webchat compared with around 38% during 2019/20.



People will increase their disposable income

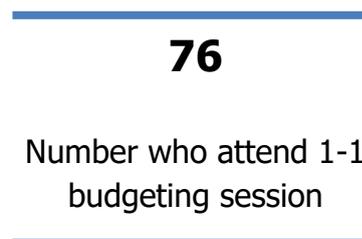
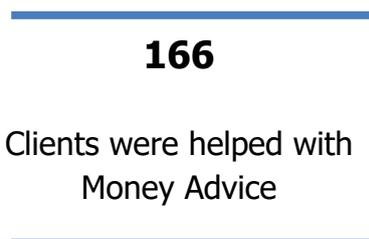
The work of core-funded staff ensures that clients' income is maximised. This core funding provides a basis from which time-limited additional funding can be attracted for specialist projects, thus providing added value for both clients and the community as a whole. This can be through additional benefits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



People will be better equipped to manage financially (Robertson Trust Funding)

Due to the pandemic we were unable to visit schools. Instead we collaborated with East Lothian Housing Team to update our online resources. We also worked with the Through Care and After Care Team at ELC to assist vulnerable young people with their finances

In addition we supported clients with budgeting through 1-2-1 Money Talk sessions



People accessing generalist advice services are provided with a holistic service

The Citizens Advice Service offers free, independent and confidential advice to all who need it. On average, clients come to the 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.

827

Clients seen by
Volunteer Advisers

£172,521

Funds secured for clients
by Volunteers

1204

Number of topics
advised on

Lived Experiences

Our case study highlights the lived experiences of the people who access our services and provide an insight into the challenges people face. Our role is always to provide accurate advice and support while maintaining professional standards of the highest quality.

Lived experience of poverty and the adverse effects upon our clients are a valuable source of information which informs not only the service we deliver but the social policy we aim to influence. It also provides a picture of an individual's circumstances which cannot be captured from statistics.

Client Experience

The client first contacted CAB on in July 2020 via an email enquiry from our Bureau website. They explained that they had lost their job, and their family relationship had broken down, resulting in homelessness, which they attributed to the impact of the COVID19 pandemic.

The client had been rehoused, but had mental illness problems for the first time in their life, as well as claiming welfare benefits, also for the first time in their life. This included a car on Hire Purchase (HP) which was no longer affordable, and two credit cards both of which were on payment holidays which were due to come to an end.

The client was referred to the Money Adviser to help with the debt situation, with the first available appointment being August 2020 by telephone call. The client was asked to forward various documents to the Bureau ahead of the appointment so a financial statement could be drawn up.

At the first appointment a financial statement could be produced thanks to the client having provided the requested documents, and then a discussion about what debt options were available took place. First, the client was advised how to terminate the HP agreement early, rather than wait for the finance company to default, which would increase the amount owed, this meant, on early termination, the liability on the agreement was more than halved.

The client chose Sequestration – Bankruptcy as it is becoming more commonly known – to deal with the debts. Heading towards pension age, even if employment was secured, the

client was not concerned about building up any credit lending score in the immediate future. Work began to present a Bankruptcy application. The client needed to provide more documents and evidence for the application, and was able and motivated to do this quickly. By 1st September 2020 the client was declared Bankrupt.

The client commented that the COVID pandemic had changed their life. They had found unemployment and being single a challenge, but the debt advice process had helped take some big steps forward.

This was the adviser’s first full case without actually ever meeting the client face to face, and it was a great example of how the lack of physical meeting need not stop the process, and that positive outcomes for clients are still possible.

Client Satisfaction

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

What was the purpose of your visit?	Musselburgh CAB
Benefits advice	55%
Debt advice	14%
Housing advice	14%
Did you feel the Adviser understood your problem?	
Well/Very Well	100%
Did you feel you were treated fairly and with respect?	
Yes	100%
How did you feel about the time you waited to see an Adviser?	
Satisfied	23%
Very Satisfied	77%
Would you use the service again?	
Yes	100%
Would you recommend the service to anyone else?	
Yes	100%

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

“ For this work and help, a solicitor would not do this for free ”

“ Advisor was very reassuring. So grateful ”

“ Super! Very grateful for the help especially the food parcel. ”

Quantifying the Cost of the Service

Each client may have a number of different aspects to their problem. Aspects are categorised by Citizens Advice Scotland as 'issues' with enquiries from each client as 'contacts'. 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/contacts 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. These would be classed as non client contacts, **1579** non client contacts were completed during this year

Musselburgh Citizens Advice Bureau Income 2020-21

	Total Income	Total Clients	Total Enquiries / Contacts	Cost per Client	Cost per Contact	Total CFG £	Average Gain per Client £
2021	£327,110	1474	5432	£222	£60	£1,584,768	£1,075
2020	£393,000	2238	7576	£176	£52	£1,998,974	£893
2019	£352,157	1858	6953	£190	£51	£2,500,000	£1,346
2018	£351,129	2110	4814	£166	£73	£2,329,819	£1,104
2017	£412,074	1708	3605	£241	£114	£2,855,226	£1,671

* Client Financial Gain across all services including specialist projects

Wider Benefits to the Local Economy

Musselburgh and District Citizens Advice Bureau provides a service which directly helps hundreds of people each year, each with their different and unique backgrounds, problems and needs. We serve people according to their individual circumstances and are not driven by a one size fits all approach. We meet people in the midst of their problems and tailor our advice to help each person find a way forward. It is not uncommon to hear our clients refer to the help they received as priceless, life changing or invaluable. Alongside debts managed, jobs kept and rights established, we are aware of lives changed, families kept together, worries, stress and depression overcome and a new sense of confidence and purpose ahead. We also hear regularly of how those who volunteer with us have gained confidence, self-esteem, new paid employment and reduced depression.

Furthermore, 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 are likely to spend the additional income in their local area which benefits not only the individual but also public services and local businesses.

Due to the pandemic many of our skilled volunteers retired. Moving forward recruitment of General Advisers is key and we will be working hard to recruit and train new volunteers.

Musselburgh and District Citizens Advice Bureau
141 High Street
Musselburgh
EH21 7DD

Tel: 0131 653 2748 / 2544
Opening Hours: Monday – Friday 9.00 am – 5.00 pm
Website: www.musselburghcab.org.uk

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