

# Annual Review 2012 – 13

Citizens  
Advice  
Edinburgh



citizens  
advice  
bureau

citizens  
advice  
bureau

## A high quality information, advice, negotiation and representation service

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### MISSION

“Our principal aims are to provide an effective free information, advice and advocacy service 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.”

### KEY FACTS

#### What we do

- Citizens Advice Edinburgh (CAE) is a charity helping hundreds of people every day. For over 70 years, we’ve been offering free, confidential and impartial advice. Services are holistic, locally delivered and open to all.

#### What we offer

- Key advice areas include welfare benefits, debt, housing, immigration, employment and consumer advice. CAE assists with around 25,000 enquiries each year.

#### How we fund it

- Around 30% comes from a grant (City of Edinburgh Council). We are a charity and the rest of our core funding has to be raised through fundraising and charitable donations.





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### MESSAGE FROM THE CHAIRMAN

2012/13 has been an exciting year where we have had great success in generating additional funding, as well as numerous other notable achievements.

Securing new sources of sustainable funding is vital to our future, so it's great to be able to inform you of these successes and once again we will end the year with a small surplus. A real achievement in the current economic climate.

The number of volunteers has continued to increase, projected to be over 270 by the end of 2013 – an increase of 40% since 2008. We are working to increase the number of volunteers still further as we anticipate increased demand and complexity in the future.

A key objective is to continue to improve the service we provide to clients in terms of the availability and quality of advice. Some examples of this success include two new evening employment clinics and the extension of our Home Visiting Service for over 65's.

Discussions with the City of Edinburgh Council have been really positive and the Council has backed our plans to help mitigate the impact of the reforms by providing significant additional funding. The funding will support our long term ambition of moving to five day opening at all locations. It's important that this relationship continues to develop and flourish so we can work together to meet the challenges that lie ahead.

We have also been successful in securing further generous funding from Edinburgh Partners Ltd – a fantastic supporter of CAE for many years now. Going forward, our strategy is to secure smaller annual donations from numerous sources with a commitment to provide that funding for 3-5 years. If successful, this will provide CAE with a more solid financial platform for the future.

We continue to receive support - both financial and in-kind - from a host of organisations such as RBS, Standard Life, AEGON and the Big Lottery. All the support we receive is greatly appreciated, particularly during these difficult economic times.

Volunteers are at the heart of what we do at CAE. We were delighted that Leith volunteer adviser, Alison Drever, was awarded the Lord Provost's Volunteer of the Year Award. This builds on our success in 2011/12 when we secured Investors in Volunteers accreditation and also secured third place in Radio Forth's "Best Place to Work in Edinburgh and the Lothians" award.

Finally, I would like to thank the volunteers and staff for their continued support and commitment. I would also like to thank Moira Tasker, the CEO and my colleagues on the Board for all their efforts during what I believe has been a very successful year for CAE.

**Sandy Duckett**  
Chairman





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### Staff & Volunteers

CAE is primarily a voluntary organisation. At the end of March 2013 there were 247 committed volunteers with the organisation. The volunteers are supported by 37 core and project staff who mainly work part-time (25 full-time equivalent).

In 2012/13, 31 volunteers moved on to paid employment - directly assisted by the skills, training and experience provided by CAE. This is a significant increase and reflects the wider benefits of volunteering on employability.

During the year, CAE recruited 44 new volunteer advisers and 38 non-adviser volunteers. Again, these figures show an increase and are reflective of CAE's commitment to extend opening hours, together with strong demand for volunteering positions with us.

A huge thank you to all CAE volunteers for their hard work, commitment and dedication to our clients.

**"I benefitted greatly from the service. I don't know what I would have done without the adviser." CAE Client**

### Reporting, Statistics and Standards

In 2012, CAE passed the Citizens Advice Scotland audit. CAS act as an umbrella organisation for all the Citizens Advice Bureaux in Scotland. As part of the membership conditions, Bureaux are required to be audited every three years.

The audit confirmed the excellence of the quality of advice given by our volunteers and staff. CAE continues to work to improve standards and consistency across the organisation and to reflect best practice in volunteering.

During the year, CAE also commissioned client satisfaction surveys. Overall client satisfaction was 93% and 98% of clients surveyed were happy to use the service again or recommend the service to a friend. Again, the high levels of satisfaction are an indication of the skills, experience and commitment of our volunteers and staff.

### Clients

In 2012/13, Citizens Advice Edinburgh helped with 24,890 new unique enquiries. These were spread across several advice areas such as debt, housing, employment, health, immigration, welfare and consumer issues.

The number of enquiries, however, does not paint the full picture of demand. Increasingly we are seeing a rise in the complexity of cases, reflecting significant legislative change such as welfare reform, multiple debts such as payday loans and problems generated by the economic climate. Over the coming years we anticipate further high demand as UK Welfare Reform is rolled out across the country.

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### Our services

CAE services are available at five Bureaux locations – Pilton, Gorgie, Leith, Portobello and Dundas Street. Outreach projects, in partnership with a range of agencies, are delivered at a further seventeen locations across the city. CAE also runs four pro bono legal clinics with qualified solicitor volunteers.

Services are delivered in person and by telephone. Each Bureau offers a mix of appointments and drop-in services. All Bureaux are open Monday to Friday with additional evening clinics.

Advice activities range from the provision of advice, assistance with forms, letters and phone calls through to representation, advocacy and tribunal work.

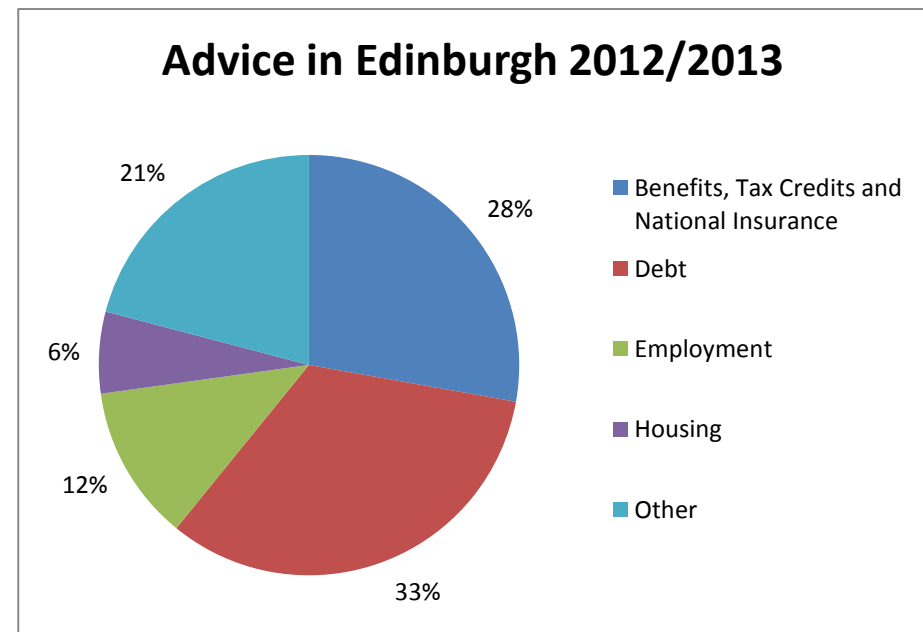
### Key Achievements 2012/13

- 24,890 new unique enquiries
- Relocation of Leith office to larger, more accessible premises
- Creation of reception area and redecoration at Pilton
- Two new evening employment clinics (Leith & Dundas Street), Scottish Government funded
- Extension of over 65s home visiting project, funded by the Innovation Fund
- Expanded In Court Advice Service
- Roll out of new CAE phone system

- Lord Provost's Volunteer of the Year (Alison Drever, Leith adviser)
- Partnerships with the private sector to fund core services - Standard Life, RBS, Edinburgh Partners Ltd

### Enquiry Breakdown

2012/13 continued to see a rise in the number of benefits enquiries, while debt and employment remain key issues for many of our clients.





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### Money Advice

Another challenging year for money advice has seen a continued rise in the complexity of cases we see. Over the year, our money advisers dealt with 881 new type II cases (specialist work) with a total of £10.8m new debt.

Clients experiencing a reduction in income or increase in expenditure, resulting from reduced hours, rising costs and job losses are predominant in our new cases. In the current economic climate sole traders are still finding difficulty in maintaining a level of income which can service their existing debts.

Multiple payday loans are being seen in many cases, particularly relating to clients presenting with lower income.

Our highly motivated team of volunteer money advice specialists have coped tremendously during the year. Longer-term, we aim to increase levels of support with paid money advice staff presence in each Bureau, ensuring stability and continuity of service.

### The Money Advice Service (a financial education project)

CAE offers a holistic service that not only helps clients to tackle their debts, but also gives them the skills needed to remain out of debt in the future. The Money Advice Service has become an integral part of, and complementary to, our debt crisis work. In 2012/13 the Money Advice Service project delivered 545 financial education and budgeting sessions to clients.





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### Outreach Projects

#### Money Matters Project

This project brings together CAE and five Housing Associations to deliver an innovative service to tenants, offering access to money advice and encouraging tenancy sustainability. This service is funded by the Big Lottery and due to the success of the previous project the Big Lottery awarded a 4 year extension commencing January 2013.

The partners in this project are Castle Rock Edinvar, Dunedin Canmore, Hillcrest, Port of Leith and Blackwood Housing Associations.

Within the original funding period for the Money Matters project, 915 Budgeting Plans were set and reviewed, 794 new clients supported with an average debt of £3,778 per customer.

What clients have said about Money Matters this year:

“The money advice service was absolutely fantastic. The adviser was very supportive, understanding and took all the pressure off me. I don’t know what I would have done without her”

“I benefitted greatly from the service. Following the death of my partner the adviser helped sort out all my finances and ensured my benefit was correct”

#### 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. The project supported 580 clients through court with a total value of claims £519,880.

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. In 2012/2013, 107 cases came to mediation with a 77% success rate in resolving them.

#### Advice in GP Surgeries

Citizens Advice Edinburgh provides an outreach advice service to patients in seven GP surgeries in Edinburgh located at South Queensferry, Ladywell East, Ladywell West, Westerhailes, Craigmillar, Inchpark and Bellevue.

In 2012/13 the CAE project advisers managed 787 clients and a total of 2,066 unique enquiries.

The estimated financial gain for their clients for the period was £316,279.

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### Home Visiting Project

Thanks to Innovation Fund funding received in 2012, CAE has been able to consolidate and increase its home visiting service to the over 65s. This year we have recruited more volunteers to the home visiting team and improved efficiency by adding a centralised booking system.

Dedicated and experienced advisers deliver our high quality advice service to housebound people. The average length of a visit is about 1.5 hours. The home visits are a good example of the value of our holistic approach. The most common enquiries are regarding benefits but the home visitors receive enquiries across the range, including consumer, debt, tax and legal.

In addition, CAE have established links with other organisations in the voluntary sector as well as the statutory sector – we are receiving requests from hospital patients and through local social work departments.

### Patient Advice and Support Service

The Patient Advice and Support Service (PASS) provides free, confidential information, 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.

PASS aims to promote an awareness and understanding of the rights and responsibilities of patients. We work with NHS Lothian to use the feedback to actively improve NHS service provision.

### Veterans First Point (V1P)

The V1P service has a specialist CAE adviser providing welfare rights and advice service for veterans and their families. The service is based at Charlotte House in central Edinburgh.



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### Client stories

#### Anna

A nineteen year old client was referred to us with loans totalling over £2,000 from three separate payday loan companies.

The client was in part-time employment and was unable to pay back the loans. She was being charged interest on the loans and received several telephone calls a day from her creditors. The client now intended to go abroad to find seasonal work.

The CAE Money Adviser explained and discussed the consequences of not addressing the outstanding debts, and also helped the client to maximise her income and reduce her expenditure.

During the sessions, the client was able to produce a budget planner that showed a small surplus every week that could be put towards her debts. One of our debt specialist advisers sent holding letters to the client's creditors and negotiated a repayment plan on the client's behalf. The daily telephone calls have now stopped.

The client decided to remain in the UK and seek to increase her working hours, she has also worked hard to reduce her outgoings. The client's wellbeing is much improved now that she is not constantly worried about her creditors. Her family relationships have also improved. The budgeting skills and financial education

provided by CAE will enable her to remain debt free and improve her credit record in the future.

#### Harry

An enquiry was received from a 90 year old client for help to make a grant application relating to a medical condition.

Given the circumstances it was appropriate to offer the client a benefit check. This showed entitlement to savings Pension Credit and Council Tax Benefit which would bring an additional £700/year to the household. An explanation of how to apply for these was given and further help offered.

During the same visit an attendance allowance form was completed. Based on the client's circumstances the adviser expected lower rate attendance allowance to be granted (£2,756pa) and that this would then increase the entitlement to Council tax benefit and Pension Credit.

The situation of other family members was also looked at with a view to considering an application for Carer's Allowance. A benefits check was offered at a future date.

The value of a home visit from an experienced generalist adviser was clear– the original request for the visit related to one particular issue however the holistic approach meant that at least £3,500 per year additional income was identified. The important issue of Power of Attorney was also discussed.

81 - COMMUNICATION  
INTERNET  
4.1.2 - Advice for Single Parents Making the most of the internet

81 - COMMUNICATION  
DIGITAL TV PROJECT

82 - TRAVEL, TRANSPORT & HOLIDAYS  
TRAVEL RIGHTS  
2.1 - Travelling in another country: Your rights abroad

82 - TRAVEL, TRANSPORT & HOLIDAYS  
TRANSPORT (DISABLED)  
2.3 - Transport for the disabled

82 - TRAVEL, TRANSPORT & HOLIDAYS  
TRANSPORT (RAIL)  
2.4 - National Rail: Rail travel made easy

82 - TRAVEL, TRANSPORT & HOLIDAYS  
TRAVEL (PROBLEMS)  
2.7.00 - Consular Services: People in trouble abroad

82 - TRAVEL, TRANSPORT & HOLIDAYS  
TRAVEL (HEALTH)  
2.7.10 - Healthcare abroad

83 - IMMIGRATION & NATIONALITY  
EU Citizens  
3.2.2.6 - EU Citizens: Living & working in the UK  
3.2.2.9 - Bulgarian/Romanian Nationals: Living & working in the UK

83 - IMMIGRATION & NATIONALITY  
COMPLAINTS  
3.12.2.00 - Making complaints to the UK Border Agency

83 - IMMIGRATION & NATIONALITY  
NON-EEA  
3.12.2.40 - Non-EEA Citizens: Becoming a British citizen

84 - ADMINISTRATION OF JUSTICE  
LEGAL COMPLAINTS  
4.2.4 - Scottish Legal Complaints Commission: Making a claim against a legal practitioner in Scotland

Communication

Glucophage powder

Travel

Glucophage powder

Immigration

Glucophage powder

## Events and Fundraising

### Annual General Meeting

The CAE AGM was held at 12 Bernard Street on Friday 29<sup>th</sup> November 2013. This is our yearly opportunity for interested parties to meet the Staff Team, Directors and Volunteers and hear more about the work we do.

We would like to thank our Guest Speaker, Colin Lancaster from the Scottish Legal Aid Board, who gave a talk on how he sees the advice sector developing to tackle changes in society and policy. Niall Campbell was re-elected to the Board and Duncan Murray, who was co-opted in-year to replace Robin Garrett, was also elected.

### CAE Volunteers and Staff Pub Quiz

A CAE Volunteers and Staff Pub Quiz was held at the Phoenix Bar, Broughton Street on Friday 24<sup>th</sup> May. Congratulations to the 'Porty Promenaders' who were the winning team on the night. Well done to all the teams who took part, and a special thank you to Mr Steve Harvey, the quizmaster.

### Bridge lunch

A bridge lunch was held in aid of Citizens Advice Edinburgh at Lymphoy House on 25<sup>th</sup> September. The lunch raised almost £1,100 – a fantastic achievement! A huge thank you to Doreen Mitchell for hosting the event.

### Great Edinburgh Run

CAE had five runners who completed either the 10k or 5k routes around Holyrood Park in Edinburgh. Our sincere thanks go to: Laura Plumb, Peter Henderson, Luke Lewis, Adam Selhunt and Trish O'Brien for their fundraising efforts – over £2,200 was raised, a fantastic amount!

### 30 years' service award – Kathleen Haddow

In March there was a visit from the Rt. Hon. Alistair Darling MP who presented Kathleen Haddow a certificate in celebration of her 30 years' service with the Gorgie Bureau. A small reception was held to celebrate the occasion.

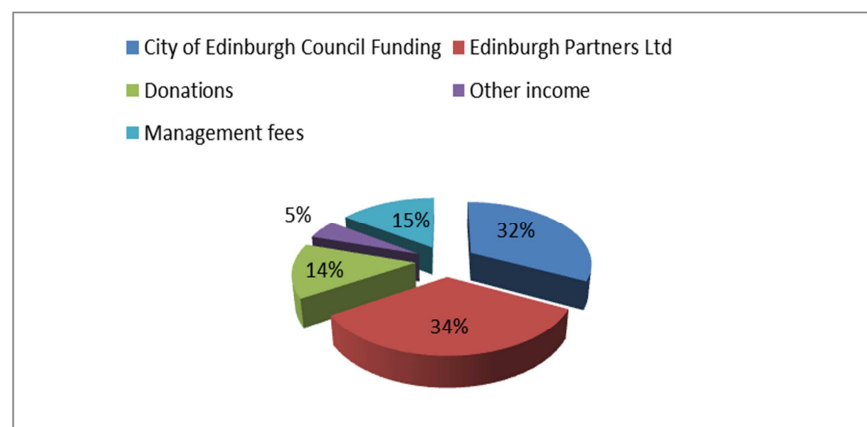


## Financial Review

### Core funding

To provide our core frontline advice services each year, £144,000 comes from a block grant (City of Edinburgh Council). We are a charity and the rest of our core funding has to be generated from fundraising and charitable donations.

City of Edinburgh Council Funding	£144,000
Edinburgh Partners Ltd	£150,000
Donations	£61,382
Other income	£21,707
Management fees	£67,574
<b>Total</b>	<b>£444,663</b>



### Reserves policy

The charity's reserves are adequate to permit continuing operations in the short term. Continued external funding is required in order to allow medium and longer term operations.

### Funding

We are grateful to all our funders, donors and supporters in 2012/13:

- |                                   |                          |
|-----------------------------------|--------------------------|
| City of Edinburgh Council         | Equality Fund            |
| Edinburgh Partners Ltd            | Big Lottery              |
| Standard Life                     | Money Saving Expert      |
| Royal Bank of Scotland            | Waitrose                 |
| AEGON                             | EVOC Innovation Fund     |
| BOS Foundation                    | Money Advice Service     |
| NHS Lothian                       | Scottish Legal Aid Board |
| Port of Leith Housing Association |                          |

### Plans for future periods

Our business plan 2012-15 includes a commitment to fundraise to enable five day opening in all our offices, as well as seeking to establish more sustainable medium to long term funding.



## Summarised Accounts

### INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2013

	2013		2012
	£	£	£
<b>Income</b>			
Project income		491,926	406,425
Grants		144,000	150,000
Donations		211,382	202,701
Management fees*		67,574	70,753
Interest receivable		2,706	3,706
Other operating income		14,361	9,946
		<u>931,949</u>	<u>843,531</u>
<b>Expenditure</b>			
Staff costs - Projects	(354,853)		(286,429)
Staff costs - Core	(305,181)		(317,385)
Other operating charges	(229,266)		(192,989)
External management fees	(37,500)		(46,000)
		<u>(926,800)</u>	<u>(842,803)</u>
<b>Surplus for the year</b>		<u>5,149</u>	<u>728</u>

\* Management fees are the contributions to core operating costs received from projects

### BALANCE SHEET - AS AT 31 MARCH 2013

	2013		2012
	£	£	£
<b>Fixed assets</b>			
Tangible assets		135,547	141,530
<b>Current assets</b>			
Debtors	56,611		54,633
Cash at bank and in hand	251,153		384,822
	<u>307,764</u>		<u>439,455</u>
<b>Creditors:</b>			
Creditors	113,159		255,982
<b>Net current assets</b>		194,605	183,473
		<u>330,152</u>	<u>325,003</u>
<b>Accumulated funds</b>			
General fund	274,935		240,885
Restricted funds	55,217		84,118
		<u>330,152</u>	<u>325,003</u>

These accounts are a summary of information extracted from the full annual accounts. Please refer to the audited annual report and accounts for a full understanding of the financial affairs of the charity.

## Directors, Staff Team and Administrative Details

### Directors

Alexander Duckett	<i>Chairman</i>
Niall Campbell	<i>Company Secretary</i>
Agnes Robson	
Stuart Gibson	<i>Treasurer</i>
Dr Paul Beswick	
Andrew Henderson	
Robin Garrett	
Robert Pattullo	
Howard Wollman	
Dr Michael Cornbleet	
Michael Crow	
Frances Wasoff	
Dr Doreen Mitchell	
Nadine Harrison	

### Staff

Moira Tasker	<i>Chief Executive</i>
Laura Plumb	<i>Advice Services Coordinator</i>
Colin Gray	<i>Finance &amp; HR Manager</i>
Mark Carter	<i>Projects Manager</i>
Anna Hamilton	<i>Money Advice Manager</i>
Karen Sutherland	<i>Dundas St Bureau Manager</i>
Barbara Swan	<i>Gorgie Bureau Manager</i>
Mark Thompson	<i>Leith Bureau Manager</i>
Hazel Bett	<i>Portobello Bureau Manager</i>
Colin Scott	<i>Pilton Bureau Manager</i>
Brenda Gordon	<i>Money Advice Worker (Leith &amp; Portobello)</i>
Sheila Aitken	<i>Administrator</i>
Petra Reid	<i>Session Supervisor</i>
Trish Sandilands	<i>Session Supervisor</i>
Liam Halley	<i>IT Support Technician</i>
Rafael Pellicer	<i>IT Support Assistant</i>
Olive Hunter	<i>Cleaner – Pilton Office</i>

June Pirie MBE	<i>Cleaner – Gorgie Office</i>
Susan Taylor	<i>Cleaner – Portobello Office</i>
Cameron McMitchell	<i>Administrative Assistant</i>
Reem Alomair	<i>Administrative Assistant</i>
Daniel Chalmers	<i>Administrative Assistant</i>
Catherine O'Hea	<i>Admin Assistant/Receptionist Pilton</i>

### Project Staff

Christopher Meaden	<i>In-Court Adviser</i>
Catriona Laird	<i>Project Caseworker (In-Court Advice)</i>
Wilma Bailey	<i>Mediation Coordinator</i>
Heloise Murdoch	<i>Project Caseworker (Mediation)</i>
Dorothy Carmichael	<i>Administrator</i>
Pauline Donne	<i>Surgery Advice Worker &amp; V1P</i>
Margaret Hinstridge	<i>Surgery Advice Worker</i>
Beata Kaczorowska	<i>Money Advice Worker – Castle Rock Edinvar</i>
Craig Henderson	<i>Money Advice Worker - Dunedin Canmore</i>
Fiona Neilson	<i>Money Advice Worker – Port of Leith</i>
Jonathon Murphy	<i>Money Advice Assistant</i>
Rowena Price	<i>Patient Adviser</i>
Angela Monteith	<i>Patient Adviser</i>
Sylvia Stout	<i>Administrative Assistant</i>
Sylvia Robson	<i>Money Adviser - Money Advice Service</i>
Lorraine Adams	<i>Employment Specialist</i>
Ruth Smith	<i>Project Advice Worker</i>
Brian Connelly	<i>Administrative Assistant</i>
Sigita Danileviciute	<i>Money Advice Worker</i>
Casey Quinn	<i>Home Visits Assistant</i>

### Auditors

<b>Company number</b>	Danzig & Co
<b>Charity number</b>	SC322401
<b>Registered Office</b>	SC038195
	58 Dundas Street, Edinburgh EH3 6QZ

Photography by Craig Henderson and Jonathon Murphy.



Beveridge  
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0131 554 6244

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Advice  
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Web: [www.caed.org.uk](http://www.caed.org.uk)  
Email: [info@caed.org.uk](mailto:info@caed.org.uk)  
Tel: 0131 603 7718



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