

# Opening Hours And Contact Details



## ALEXANDRIA OFFICE

77 BANK STREET, ALEXANDRIA G83 0LZ  
T: 01389 752727  
E: mary@wdcab.co.uk

## DROP-IN SERVICE

Monday/Wednesday/Thursday/Friday: 9.30am - 3.00pm  
Tuesday: CLOSED

## CLYDEBANK OFFICE

63 KILBOWIE ROAD, CLYDEBANK G81 1BL  
T: 0141 435 7690  
E: john@wdcab.co.uk

## DROP-IN SERVICE

Tuesday: 9.30am - 3.00pm  
Monday/Wednesday: CLOSED  
Thursday/Friday: 9.30am - 3.00pm

## DUMBARTON OFFICE

179 HIGH STREET, DUMBARTON G82 1NW  
T: 01389 744690  
E: gareth@wdcab.co.uk

## DROP-IN SERVICE

Monday: CLOSED  
Tuesday-Friday: 9.30am - 3.00pm



## Equal opportunities policy statement

West Dunbartonshire Citizens Advice Bureau is committed to the principle of equality of opportunity for all in employment, volunteering, access to advice, service provision and within decision-making structures. This commitment involves bringing equality of opportunity into the mainstream of WDCAB by integrating equal opportunities into all of its operations to take account of and reflect the diverse needs of the Scottish population.

[www.wdcab.co.uk](http://www.wdcab.co.uk)



# West Dunbartonshire Citizens Advice Bureau



## Annual Report 2017/2018



### THE AIMS OF THE CAB SERVICE

To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their needs effectively; and, to exercise a responsible influence on the development of social policies and services, both locally and nationally.

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We are pleased to present you with our Annual Report covering the period April 2017 to March 2018. You will notice in the report the extent to which financial problems and issues continue to dominate the work of the CAB service in West Dunbartonshire. This is because they are a very real concern for many of the people who use our services

The statistics in this report are a simple and straightforward way of measuring much of the work that we in the CAB service carry out in West Dunbartonshire. The main statistics we use are:

- the number of clients we help;
- the financial gains achieved for clients;
- the type of enquiries we deal with.

But behind every set of numbers we must never lose sight of the human beings who are often struggling to make sense of a confusing and complicated world, struggling against systems in which callous indifference appears to be the norm and where the very institutions which should support them in their difficulties are often devoid of any humanity or compassion.

In the current climate, we at the CAB find it takes longer to resolve client enquiries, we spend more time with clients explaining their options and supporting them to secure their entitlements and we spend more time dealing with crisis situations. Sometimes even the financial gains we secure (we saw an increase of over 60% on the previous year's figures) are bittersweet because of the hoops

### Client Quote

"I would like to thank all staff at Dumbarton and Clydebank for the help and support they gave my Dad to get him through the minefield that is personal independence payment. Special thanks to xxxxx who came to the appeal with him. Great work"

our clients must jump through to secure even the most modest entitlement.

It is in this context that we would encourage you to digest our statistics and to understand the human stories behind them. Perhaps then the next time you hear a politician or sections of the print media complain about "benefits scroungers" or read headlines about the cost of sickness and disability benefits, you will pause to consider whether their complaints paint an accurate picture.

Our Advisers work against a backdrop of public sector austerity measures, cuts in social security, the uncertainty of the post-Brexit landscape - all of which have an impact on the people who use our services. For us the challenge remains to assist in a way that affords our clients dignity and respect and to lay out their options clearly. Our staff and volunteers do not seek thanks for what they do but it is to the great credit to everyone involved with the CAB service in West Dunbartonshire that our staff and volunteers continue to rise to the challenge of such a heavy and demanding workload.



Caitlin Daly, Senior Money Advice Worker receives her Paralegal Certificate from CAB Chairperson, Anna Hemphill.

## Case Study

citizens advice bureau

*Client has memory and concentration issues as well as psychological problems as a result of an injury caused to her brain. She had applied unsuccessfully for Personal Independence Payment and came to CAB for assistance.*

*CAB helped her try to have the decision reconsidered, but DWP continued to refuse her eligibility. We represented her through her appeal and she was finally awarded daily living and mobility components of PIP.*

*This case took six months and highlights the points made earlier in the report about the hurdles our clients sometime face in securing benefits to which they're legally entitled.*



Linsey and Lily, Energy Advice Officers, prior to the project launch in January 2018

## Detailed Statement of Financial Activities for the Year Ended 31 March 2018

### INCOME AND ENDOWMENTS

Donations and legacies	
Grants .....	484,990
<b>Total incoming resources .....</b>	<b>484,990</b>

### EXPENDITURE

<b>Charitable activities</b>	
Wages .....	218,545
Social security .....	20,872
Pensions .....	11,066
	<b>250,483</b>

### Support costs Management

Wages .....	84,224
Social security .....	5,543
Pensions .....	3,688
Rent.....	48,562
Rates and water .....	2,084
Insurance .....	2,827
Light and heat.....	7,088
Post, stationery, telephone .....	20,805
Sundries .....	2,280
Training & conferences .....	5,002
Premises expenses .....	73
Travel .....	6,495
Repairs & renewals .....	5,015
Equipment .....	1,994
Subscriptions .....	6,694
Professional fees .....	790
Freehold property .....	2,187
Fixtures and fittings .....	132
Computer equipment .....	365
Bank charges .....	242
	<b>206,090</b>

### Governance costs

Auditors' remuneration .....	2,520
Auditors' remuneration for non-audit work .....	1,302
	<b>3,822</b>

<b>Total resources expended .....</b>	<b>460,395</b>
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<b>Net income .....</b>	<b>24,595</b>
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# Thanks

We are fortunate that we continue to have solid support from West Dunbartonshire Council and West Dunbartonshire Community Planning Partnership.

This is a period of great financial uncertainty for many in the third sector and in the public sector and so the support from WDC and WDCPP is very much appreciated. It has allowed us to continue to develop our services in a way that makes us more effective.

Our thanks also to Scottish Government for their continued funding of the Welfare Reform project.



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# Future Plans

In addition to the developments in the early part of 2018 the Bureau has been working towards a number of key objectives for autumn 2018. Many of the activities commenced earlier in the year and will come to fruition in the coming months:-

a) In October 2018 we will launch a Power of Attorney campaign. This campaign, which we will carry out in conjunction with a number of local partners, will seek to highlight that whilst many people will have planned for what happens with their finances after their death, very few have made arrangements in the event of sudden or long term incapacity. This can often leave families struggling with the consequences of sudden illness and/or disability;

- b) WDCAB is at the forefront of local efforts to minimise the impact of Universal Credit Full Service Rollout which is scheduled for 28th November 2018. Working alongside partners we want to ensure that every effort has been made to have local agencies well placed to support claimants dealing with some very difficult challenges;
- c) The launch of the Local Energy Advice Project (LEAP) has greatly influenced CAB thinking regarding the concept of the "poverty premium", the idea that people who can least afford it are likely pay more for, e.g., gas and electricity, phone bills, shopping, banking services, broadband, etc. The CAB is working towards providing more holistic support for people experiencing difficulties in meeting these costs and accessing the best deals.

## Client Quote

*"To you all, thank you for the paperwork I have just received today. Also thank you for all the work you have done on my behalf.*

*If I could express how much it means to me to have your support I would do so every day.*

*You all do a great job and make such a difference to a lot of people when they are at their lowest due to circumstances out of their control."*

## Client Quote

*"Just a wee note to say thank you so much for your advice and help with my complaint to Enterprise.*

*I sent them the letter you composed and as a result I received a full refund. I am delighted!*

*Thanks again!"*

# Case Study



*In Alexandria, Advisers helped a nurse who had been assaulted by a resident in a care home. She was signed off sick for 10 days after the assault.*

*When she contacted the CAB she was advised about risk assessments, health and safety, grievances, etc. Client was sure a risk assessment hadn't been carried out and that the resident had previously been violent. The client wasn't sure what to do, but said she would think about it and return.*

*Client later called at the Bureau to hand in chocolates, saying she had a meeting with employer and the advice and information provided by CAB had been very useful in helping her put her case.*

# Statistical Report

In the year April 2017 - March 2018 Bureau advisers dealt with:

- 5490 clients;
- who made 11373 enquiries;
- covering 27638 issues
- securing £2.5m in client financial gains

The breakdown of the issues we dealt with is as follows:

BENEFITS	13184	47.7%
DEBT	5385	19.5%
CONSUMER, UTILITIES, HOLIDAYS, TRAVEL, FINANCIAL SERVICES	3103	11.2%
EMPLOYMENT	1378	5.0%
HOUSING	1329	4.8%
LEGAL	1095	4.0%
TAXES	799	2.9%
RELATIONSHIP	644	2.3%
MISCELLANEOUS ISSUES (HEALTH, EDUCATION, IMMIGRATION)	721	2.6%
TOTAL	27638	100%

In the reporting period almost 48% of the issues dealt with by the Bureau related to Benefits – an increase of almost 6% on the previous year. Unfortunately, those who are most in need of the social security promised when the Welfare State was founded, many of whom have paid their National Insurance contributions over many decades, are those who most likely to face continuing uncertainty.

For those in receipt of unemployment, sickness and housing benefits, the full roll-out of Universal Credit in West Dunbartonshire in November 2018 will be of great concern. As well as these major change in benefits, the closure of Alexandria Jobcentre in August 2018, means further difficulties and uncertainty for the recipients of these benefits.

In dealing with over 13,000 benefits issues we secured a total of £2,389,818. This is broken down as follows:-

CLIENT FINANCIAL GAIN BY BENEFIT TYPE	
Personal Independence Payments and Disability Living Allowance (PIP & DLA)	£798,133
Employment and Support Allowance (ESA)	£795,753
Tax Credits - Working and Child (WTC & CTC)	£229,406
Housing Benefit (HB)	£164,885
Attendance Allowance and Carers Allowance (AA & CA)	£114,703
Pension Credit (PC)	£86,027
Jobseekers Allowance and Universal Credit (JSA & UC)	£64,521
Income Support (IS)	£52,572
Council Tax Reduction (CTR)	£21,507
Welfare Fund – Crisis Grants and Community Care Grants (CG & CCG)	£19,117
Miscellaneous Benefits and Grants (maternity, bereavement, children, etc.)	£43,014
	<b>£2,389,818</b>

In total, we secured £2,543,573 in client financial gains (employment cases, consumer issues, refunds, etc.) with a further £529,061 written off for debt clients. But, as stated previously, the one thing the statistics don't show is the uncertainty many clients face during sometimes lengthy processes. This uncertainty and the financial hardship often means that clients with mental health issues, physical problems, learning difficulties, can and will experience a negative impact on their health and wellbeing. It is for this reason that we at West Dunbartonshire CAB, in recognition that good advice and good health go hand in hand, believe more needs to be done to tackle some of the underlying anxieties that can accelerate ill-health and there needs to be more work done towards developing stronger relationships

with GP practices and hospitals in the area.

Although welfare benefits and tax credits are, by some distance, the largest areas of work, the Bureau continues to deliver a generalist advice service and has had a great deal of success in supporting and assisting clients with, for example, debt, housing and employment issues. We also support local people with relationship issues, legal problems, disputes with utility companies, problems with travel and transport, issues around education and health care services, tax problems and immigration advice.

Our volunteers cope admirably with the range of topics brought to the Bureau, very often dealing with complicated and emotive subject matter.

## Case Study

*Advisers in Alexandria helped a client who had signed a finance agreement with Arnold Clark in September 2017 and accepted the car. However, the car was not what she specifically requested with the Salesman. She had contacted them stating this, and was told she drove the car and signed an agreement.*

*She attended CAB in October 2017 when she contacted AC head office to complain.*

*The dealer was trying to charge her an additional £500 to change car. She stated advice given by CAB and Consumer Direct, that there should not be additional charge.*

*She came to the CAB to tell us that when she spoke to the AC salesman again, he said "Oh No! Not Citizens Advice again", and agreed for her to collect correct car on Monday 30 October at no additional charge.*

citizens  
advice  
bureau

The Bureau has always been open to new ideas as to how it ensures we can offer more focussed support to meet the particular needs of clients. We do this because we understand that our traditional operating method of town-centre Bureaux with normal office hours might not suit everyone. But we also recognise the changing needs of members of the community.

In the period covered by this report we took some significant steps to support the communities we serve:-

- In January 2018 we launched the Local Energy Advice Project. This project seeks to assist consumers who have problems with, e.g., their gas and electricity suppliers, problems paying their bills or problems with using their heating facilities. The project, which is part-funded by West Dunbartonshire Council, also seeks to educate the wider community on current issues such as switching suppliers, smart meters, heating systems, government schemes, etc. As well as offering 1:1 advice either in our office, at outreach points or in clients' homes, the project staff have also given many talks to tenants and residents associations and other community groups;
- In anticipation of the Universal Credit Full Service Rollout (initially scheduled for June 2018 but since delayed until November 2018), in January 2018 we appointed a Universal Credit Champion who is responsible for co-ordinating all activities within the CAB in response to the challenges presented by Universal Credit. In recent months this has involved liaising with the Department of Work and Pensions, West Dunbartonshire Council and local voluntary organisations, as well as agencies in other areas which have already experienced Full Rollout. Our aim is to ensure that in West Dunbartonshire we are ready to face the challenges to support local people during some difficult times;
- In response to the proposed closure of Alexandria JobCentre (initially scheduled for January 2018 but postponed until August 2018), the Directors of WDCAB agreed to refurbish the training room in Alexandria to create a claimants' support facility to minimise the number of occasions where claimants would have to travel to Dumbarton for assistance and to ensure that a range of support services are retained within the Alexandria area;
- We sometimes receive requests for outreach work from local elected representatives. Earlier this year we were involved with working alongside Martin Docherty-Hughes, MP, and Jackie Baillie, MSP, for a trial period. We also were in attendance at some of the local surgeries held by Councillor McNair in Clydebank.

