

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: david@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



West Dunbartonshire Citizens Advice Bureau



Annual Report 2016/2017



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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Introduction

We are pleased to present you with our Annual Report covering the period April 2016 to March 2017. You will not fail to notice in the report the extent to which financial problems and worries dominate the work of the CAB service in West Dunbartonshire.

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

- 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 not lose sight of the human beings who are often struggling to make sense of a confusing and complicated world, struggling against systems where 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 CAB service it takes longer to resolve client enquiries, we spend more time with clients explaining their options and supporting them secure their entitlements, sometimes even the financial gains we secure – our so-called “successes” are bitter-sweet because of the hoops 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 – they may make for grim reading but will perhaps make you pause, the next time you hear a politician complain about “benefits scroungers” or read headlines about the cost of sickness and disability benefits, or hear the Chamber of Commerce criticising the scrapping of employment tribunal fees.

Our Advisers work against a backdrop of public sector austerity measures, cuts in social security, the uncertainty of the post-Brexit landscape which all have an impact on the people who use our services. In that context the challenge remains to assist in a way that affords our clients dignity and lays out their options clearly. Our staff and volunteers do not seek thanks for what they do but it is 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.

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!”



Margaret Bonnar
one of the longest serving Bureau volunteers is thanked by Joe McCormack for all her hard work over the years

Case Study

citizens
advice
bureau

Client approached the Bureau because his position was being removed. He had been offered a lesser role at the same salary but many other terms and conditions had been removed. Client rejected the offer as it was a lesser role with loss of terms and conditions accrued over many years and assumed that he would be made redundant. The employers refused to make him redundant. CAB volunteers and staff advised the client on a number of occasions of his rights in relation to redundancy and the processes employers must go through in a genuine redundancy situation. Client approached the Bureau to thank us for the help and support as it had enabled him to finally reach a settlement figure of £40000. Client satisfied and case closed.



Trisha Nixon
Benefits Information Worker, at the Vale Health Centre outreach

Financial Statement

Detailed Statement of Financial Activities for the Year Ended 31 March 2017

INCOME AND ENDOWMENTS

Donations and legacies
Grants 428,836

Total incoming resources 428,836

EXPENDITURE

Charitable activities
Wages 226,070
Social security 18,222
Pensions 8,955
253,247

Support costs

Management
Wages 57,245
Social security 3,566
Pensions 2,985
Rent 42,317
Rates and water 2,077
Insurance 790
Light and heat 9,958
Post, stationery, telephone 17,731
Sundries 1,635
Training & conferences 4,823
Premises expenses 1,423
Travel 6,175
Repairs & renewals 3,119
Equipment 9,777
Subscriptions 170
Professional fees 4,133
Freehold property 2,189
Fixtures and fittings 132

170,245

Governance costs

Auditors' remuneration 1,858
Auditors' remuneration for non-audit work 846
2,704

Total resources expended 426,196

Net income 2,640

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. Some minor staffing re-structures and major changes to our recruitment, training and coaching of volunteers will bear fruit in the coming months and leave us better placed to address some of the challenges outlined in this report.



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"

Client Quote

"Thank you for your effort and advice regarding our parking charges.

We succeeded in the end to have the charge cancelled. Their persistence and harassment cost us a great deal of stress.

We enclose a copy of the final letter as it might be useful for anyone else in the same position.

Kindest regards to you."

In the year April 2016 - March 2017 Bureau advisers dealt with:

- 5205 clients;
- who made 11213 enquiries;
- covering 29917 issues
- securing £1.5m in client financial gains

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

BENEFITS	12564	42.0%
DEBT	6283	21.0%
CONSUMER, UTILITIES, HOLIDAYS, TRAVEL, FINANCIAL SERVICES	3714	12.4%
EMPLOYMENT	1671	5.6%
HOUSING	1671	5.6%
LEGAL	1225	4.1%
TAXES	1081	3.6%
RELATIONSHIP	922	3.1%
MISCELLANEOUS ISSUES (HEALTH, EDUCATION, IMMIGRATION)	786	2.6%
TOTAL	29917	100%

In the reporting period 42% of the issues dealt with by the Bureau related to Benefits. 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 are 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 2018 will be of great concern. As well as these major change in benefits, the closure of Alexandria Jobcentre, allied with some uncertainty around the future accessibility of Jobcentre Plus services in West Dunbartonshire means further uncertainty for the recipients of these benefits.

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Future Plans

CAB services tend to be reactive in nature – we deal with the issues brought to us by our clients and very often how we deliver our services is dictated by client and community needs. In some ways this is reflected in our plans for the future, of which there are two main strands:-

- We will continue to look at different ways to enhance accessibility to the service. Whilst the core service will always revolve around local people coming into the CAB drop-in service at each of our three offices we feel more could be done to support service users, particularly those who may feel vulnerable in the current climate. The use of information and communications technology can make it easier for us to assist clients who, for example, have problems with their sight, problems with their hearing, have problems with mobility or perhaps do not have English as their first language. At the present time we are focussing on all of these issues and we would hope to report back on developments in the next Annual Review;
- Since the demise of the Local Energy Efficiency Project (LEEP) some years ago, there has been little work carried out in West Dunbartonshire in relation to the problems of fuel poverty. We have been working on developing ideas and initiatives which might help us support householders experiencing difficulties in relation to fuel costs. Again we would aim to report in the next Annual Review the development of such a project.

Case Study

citizens advice bureau

An elderly client approached the Bureau. His daughter was his appointee and was receiving the clients' benefit payments but she was not caring for him and the client had no money and no food and was unable to heat his home. Bureau advisers helped the client take control of his financial affairs and terminate the appointeeship. In the short-term the Bureau assisted with the Crisis Grant application and support from Foodshare. The Bureau has also assisted the client have his Employment Support Allowance re-instated and worked with the client to put all of his affairs in order.

In dealing with over 12000 benefits issues we secured a total of £1,416,392. This is broken down as follows:-

CLIENT FINANCIAL GAIN BY BENEFIT TYPE	
Personal Independence Payments and Disability Living Allowance (PIP & DLA)	£473,157
Employment and Support Allowance (ESA)	£471,520
Tax Credits - Working and Child (WTC & CTC)	£136,187
Housing Benefit (HB)	£98,018
Attendance Allowance and Carers Allowance (AA & CA)	£67,795
Pension Credit (PC)	£50,365
Jobseekers Allowance and Universal Credit (JSA & UC)	£38,660
Income Support (IS)	£30,935
Council Tax Reduction (CTR)	£13,506
Welfare Fund – Crisis Grants and Community Care Grants (CG & CCG)	£11,355
Miscellaneous Benefits and Grants (maternity, bereavement, children, etc.)	£24,894
	£1,416,392

As stated previously the one thing the statistics don't show is the uncertainty many claimants face during sometimes lengthy processes. This uncertainty and the financial hardship can often mean that clients with mental health issues, physical problems, learning difficulties, and an experience of negativity impact on their psychological well-being. 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 work towards developing stronger relationships with GP practices and hospitals in the area.

Although welfare benefits and tax credits are, by some distance, the largest area 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.

This past year the Bureau has focused on different ways in which we can make the service more accessible. We realise that three town centre Bureaux opened during normal office hours might not suit everyone. We have experimented with a number of initiatives some successful, some less so:-

- We introduced a home visiting service aimed particularly at clients who are in receipt of disability and sickness benefits;
- We tried in different ways to deliver a service in the Vale Centre for Health. Unfortunately, the uptake of this service was never great and was gradually withdrawn. However, we remain committed to improving the service to their patients;
- We secured some funds to pilot a project at the Golden Jubilee Hospital, the aim of which was to assist long term patients who are being discharged. We are looking at other funding to allow us to continue to develop this service;
- We attempted a joint surgery with the local MP Mr Martin Docherty-Hughes but unfortunately lack of uptake meant we had to withdraw the service;

- We have had a terrific response to our Facebook and re-launched web page. Both these platforms allow clients to contact us direct should they have a query or problem, as well as allowing us to keep the public fully informed.

The CAB is not only about advising and assisting our service users. We also have a role highlighting issues which may be of concern to the general public. In this regard, there were two pivotal pieces of work carried out by Bureau staff:

- Along with West Dunbartonshire Council Trading Standards Officers, we are working to ensure that local people are fully aware of the activities of fraudsters perpetrating scams on unsuspecting individuals. We ran a SCAMS campaign throughout the month of July and National Consumer Week in November;
- The Scottish Government has assumed responsibility for management of a number of benefits. In preparation for this the Scottish Government initiated a number of consultations in which West Dunbartonshire CAB staff fully participated.

Case Study

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Client was six months pregnant when she first approached the Bureau having been dismissed because she was off ill with severe pelvic pain. When client informed her employer that she had attended an appointment with the midwife and that the pain was so severe that she couldn't come to work that day she was instantly dismissed. Bureau advisers helped the client complete an employment tribunal application for unfair dismissal and wrongful dismissal. The Bureau adviser also helped the client secure financial assistance to take the matter to an employment tribunal. The client was offered £250 by the employer with no admission of liability. This was then increased to £1000 – both offers were rejected by the client. The client was awarded just under £12000 by the employment tribunal. The Bureau assisted the client over the 11 month period from the dismissal to the tribunal hearing.

Case Study

citizens
advice
bureau

A client approached the Bureau as she had been injured at work on the previous day. She had suffered an eye injury and her GP had referred her to the hospital. As the injury was caused by scaffolding on a council building site she had contacted the local authority and the scaffolding was removed. The client understood she may be entitled to personal injury compensation. Over the period of six months the client

approached the Bureau for assistance in putting together her case with the appropriate evidence and for help with completing the forms. The Bureau was referred to the local authority's insurer and contacted them direct. The client received an offer of compensation of £3000. The client decided to accept this and thanked the Bureau for their assistance. Case closed.