

CENTRAL BORDERS CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

Annual Financial Statements
For the Period 1 April 2020 to 31 March 2021

Charity No. SC 000983
Company No. 217973

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INDEPENDENT EXAMINER'S REPORT OF THE MEMBERS OF CENTRAL BORDERS CITIZENS ADVICE BUREAU

I report on the accounts of the charity for the year ended 31 March 2021, which are set out on pages 1 to 7.

Respective Responsibilities of Trustees And Examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44 (1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of accounts presented with records. It also includes consideration of any unusual items or disclosures in the accounts, and seek explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In the course of my examination, no matter has come to my attention which gives me reasonable cause to believe, that in any material respect, the requirements

- to keep accounting records in accordance with section 44 (1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
- to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2005 Accounts Regulations

have not been met, or

- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Name: Pamela Redpath

Relevant Professional Qualification/Professional Body: FCCA

Address: 4 Clifton Road, Selkirk, TD7 4EL

Dated: 10th September 2021

CENTRAL BORDERS CITIZENS ADVICE BUREAU
STATEMENT OF FINANCIAL ACTIVITIES (INCOME AND EXPENDITURE ACCOUNT)

For The Year Ended 31 March 2021

		Unrestricted & Designated Funds	Restricted Funds	Capital Reserve	Total Funds	Unrestricted & Designated Funds	Restricted Funds	Capital Reserve	Total Funds
	Notes	2021 £	2021 £	2021 £	2021 £	2020 £	2020 £	2020 £	2020 £
Income from									
Donations	2	71	0	0	71	1,010	0	0	1,010
Charitable activities:									
Scottish Borders Council	3	72,355	15,832	0	88,187	62,257	0	0	62,257
Citizens Advice Scotland	3	43,676	42,443	0	86,119	68,082	9,125	0	77,207
Relationship Scotland	3	342	0	0	342	1,566	0	0	1,566
Energy Savings Trust	3	0	0	0	0	528	0	0	528
Other		2,100	0	0	2,100	0	0	0	0
Total Income		118,544	58,275	0	176,819	133,443	9,125	0	142,568
Expenditure on									
Costs of Core Activity	4a	79,176	0	0	79,176	121,082	0	0	121,082
Project Costs	4b	0	58,219	0	58,219	0	9,270	0	9,270
Governance Costs	4c	4,100	0	0	4,100	3,900	0	0	3,900
Total Expenditure		83,276	58,219	0	141,495	124,982	9,270	0	134,252
Net Income for Year		35,268	56	0	35,324	8,461	(145)	0	8,316
Transfer between Funds		(3,311)	0	3,311	0	738	0	(738)	0
Net movement in Funds		31,957	56	3,311	35,324	9,199	(145)	(738)	8,316
Total Funds Brought Forward		52,397	0	89,725	142,122	43,198	145	90,463	133,806
Total Funds Carried Forward		84,354	56	93,036	177,446	52,397	0	89,725	142,122

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

**CENTRAL BORDERS CITIZENS ADVICE BUREAU
BALANCE SHEET AS AT 31 MARCH 2021**

	Notes	£	2021 £	2020 £
Fixed Assets:				
Tangible Assets	8		93,036	89,725
Total Fixed Assets			93,036	89,725
Current Assets:				
Debtors	9		3,850	175
Cash at Bank and in hand			85,683	56,455
Total Current Assets			89,533	56,630
Liabilities:				
Creditors: amounts falling due within one year	10		(2,891)	(1,629)
Net Current Assets			86,642	55,001
Creditors: amounts falling due after more than one year	11		(2,232)	(2,604)
Net Assets			177,446	142,122
Unrestricted Funds				
Capital Reserve	13	93,036		89,725
Designated funds	13	7,562		7,562
General Reserve	13	76,792		44,835
			177,390	142,122
Restricted Funds	13		56	-
Total Funds			177,446	142,122

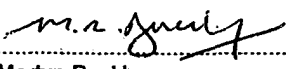
For the year ended 31 March 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

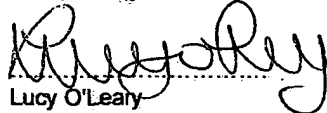
The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476.

The Directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

Approved by the Company Board of Directors on 10th September 2021 and signed on its behalf by:


Martyn Buckley
Company Treasurer


Lucy O'Leary
Company Chair

Notes forming Part of the Annual Financial Statements for the Year Ended 31 March 2021

1 Accounting Policies

The principal accounting policies are summarised below. They have been applied consistently throughout the year and in previous accounting years.

a Basis of Accounting

The financial statements have been prepared in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice' applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) – the Charities SORP (FRS 102) and the Companies Act 2006.

b Fund Accounting

Unrestricted Funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity. Designated Funds are unrestricted funds earmarked for particular purposes. Restricted funds may be subject to restrictions on their use imposed by the provider.

c Incoming Resources

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities. Grants, where entitlement is not conditional on delivery of a specific outcome by the Charity are recognised when the Charity becomes unconditionally entitled to the grant. Grants received in advance are treated as deferred income and recognised in the year in which they are being used. Donated services and facilities are included at the value to the Charity, where this can be quantified. The value of services provided by volunteers has not been included in these statements.

d Resources Expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any appropriate VAT, which cannot be fully recovered and is reported as part of the expenditure to which it relates. Costs of generating funds comprise the costs associated with attracting voluntary income. Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature to support them. Governance costs include those costs associated with meeting the constitutional and statutory requirements of the Charity and includes those costs linked to the Charity's strategic management. All costs are allocated between the expenditure categories in the financial statements on a basis designed to reflect the use of resources. Costs relating to a particular activity are allocated directly; others are apportioned on an appropriate basis.

e Fixed Assets

Tangible fixed assets are stated at the lower of cost or current value. Equipment, furniture and fittings are reviewed annually and are stated at the greater of 10% of cost, or cost less an appropriate deduction for depreciation, calculated as follows: -

Furniture & Fittings	15% per annum on a straight line basis
Office Equipment	20% per annum on a straight line basis
IT Equipment	25% per annum on a straight line basis

The value of the foregoing items is reviewed annually and written down for impairment. Heritable property is stated at cost in view of the Charity's policy to keep the property fully maintained and in good order.

CENTRAL BORDERS CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS (continued)

2 Donations

	Unrestricted 2021	Restricted 2021	Unrestricted 2020	Restricted 2020
	£	£	£	£
General Donations	71	0	1,010	0
	<u>71</u>	<u>0</u>	<u>1,010</u>	<u>0</u>

3 Income from Charitable Activities

	Unrestricted 2021	Restricted 2021	Unrestricted 2020	Restricted 2020
	£	£	£	£
Scottish Borders Council:				
Contract Payment	62,355	0	62,257	0
Covid 19	10,000	0	0	0
Warm & Well	0	15,832	0	0
SBC Sub Total	72,355	15,832	62,257	0
CAS - Help to Claim / F2F	0	15,384	15,384	0
CAS - Welfare Mitigation	0	9,125	0	9,125
CAS - Money Talk Team	0	17,934	0	0
CAS - Energy Best Deal/Advice	7,400	0	900	0
CAS - Big Energy Saving Week	0	0	500	0
CAS - Pensionwise	2,500	0	2,500	0
CAS - Flooding Resilience	0	0	1,000	0
CAS - Do The Right Thing	0	0	250	0
CAS - Scams Awareness	0	0	200	0
CAS - UK Govt Covid	10,080	0	0	0
CAS - Scottish Govt Covid	8,000	0	0	0
CAS - Debt Advice	10,398	0	5,920	0
CAS - Financial Health Checks	0	0	23,984	0
CAS - EU Related	0	0	2,000	0
CAS - IMP Campaign	1,500	0	0	0
CAS - Multi Channel	3,798	0	0	0
CAS -SLAB Replacement	0	0	15,444	0
CAS - Sub Total	43,676	42,443	68,082	9,125
Corra Foundation	2,000	0	0	0
Relationship Scotland - Rental	342	0	1,566	0
Energy Savings Trust	0	0	528	0
Peebles CAB	100	0	0	0
Other Sub Total	2,442	0	2,094	0
Total Income	118,544	58,275	133,443	9,125

CENTRAL BORDERS CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS (continued)

	Unrestricted	Restricted	Unrestricted		
	Core Activity	Project Costs	Governance	Total 2021	Total 2020
4 Analysis of expenditure on charitable ac					
Costs directly allocated to activities					
Staff related costs	66,978	49,262	3,700	119,940	114,161
Operating Costs	11,608	8,957	400	20,965	19,353
Depreciation Charge for the Year	590	0	0	590	738
Total resources expended	79,176	58,219	4,100	141,495	134,252

All costs are charged to core work or specific projects based on estimates from the CAB Manager.
 Restricted project costs in 2019-20 were staff related costs of £7,118 and operating costs of £2,150.

5 Staff Costs and Numbers

Staff costs were as follows:	2021	2020
	£	£
Salaries	113,815	107,100
Social Security costs	2,868	4,094
Pension costs	3,257	2,967
	<u>119,940</u>	<u>114,161</u>

No employee received emoluments in excess of £60,000

Pension contributions towards defined contribution schemes	3,257	2,967
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Pension costs relate to pension costs paid by the Bureau into defined contribution schemes, which are administered independently.
 In 2020-21 these included Standard Life and NEST.

The average number of paid employees during the year, calculated on the basis of full time equivalents was as follows:

	2021	2020
	FTE	FTE
Manager	0.86	0.86
Advice and information	2.66	2.32
Administration and support	0.89	0.99
Total	<u>4.41</u>	<u>4.17</u>

The key management staff comprise, the Bureau Manager, Administrator and Session Supervisor.
 The total benefits of key management personnel were £67,736 (2020 £69,789)

6 Trustees Remuneration & Related Party Transactions

No member of the Board of Directors or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year (2020 - nil).

7 Taxation

As a charity, Central Borders Citizens Advice Bureau is exempt from tax on income and gains falling within Section 505 of the Taxes Act 1988 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the Charity.

CENTRAL BORDERS CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS (continued)

8 Tangible Fixed Assets

	Office Eqpt £	Premises £	Total £
Assets brought forward (book value at 1 April 2020)	2,951	86,774	89,725
Assets disposed of (Scrap)	-	-	-
Assets disposed of (sold)	-	-	-
Depreciation Charge for the year	(590)	-	(590)
	<u>2,361</u>	<u>86,774</u>	<u>89,135</u>
Additions 2020-21	3,901	-	3,901
Asset value 31 March 2021	<u>6,262</u>	<u>86,774</u>	<u>93,036</u>

9 Debtors

	2021 £	2020 £
CAS - Energy Best Deal	3,850	-
Payment in Advance - Copier Lease	-	175
	<u>3,850</u>	<u>175</u>

10 Creditors: Amounts Falling Due within One Year

	2021 £	2020 £
HMRC - PAYE/NIC	1,938	1,239
NEST - Pension contributions	581	-
Energy Savings Trust	372	390
Total	<u>2,891</u>	<u>1,629</u>

11 Creditors: Amounts Falling Due After More Than One Year

	2021	2020
Energy Savings Trust	2,232	2,604
	<u>2,232</u>	<u>2,604</u>

During 2019-20 the Bureau received funding from the Energy Savings Trust in respect of energy efficiency works. Of this £528 was in the form of a grant and was therefore recognised as income in the accounts for 2020-21. The remaining £2,994 was in the form of a loan, of which £390 was repaid in 2020-21 and the remainder over the seven years from 2021-22 to 2027-28 at £372 per year

12 Analysis of Net Assets Between Funds

	General Funds £	Designated Funds £	Restricted Funds £	Capital Reserve £	Total Funds £
Tangible fixed assets	-	-	-	93,036	93,036
Current assets	81,915	7,562	56	-	89,533
Current liabilities	(2,891)	-	-	-	(2,891)
Liabilities over more than a year	(2,232)	-	-	-	(2,232)
Net assets at 31 March 2021	<u>76,792</u>	<u>7,562</u>	<u>56</u>	<u>93,036</u>	<u>177,446</u>

CENTRAL BORDERS CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS (continued)

13 Movements in Funds

	<u>At 1 April</u> <u>2020</u> £	<u>Incoming</u> <u>Resources</u> £	<u>Outgoing</u> <u>Resources</u> £	<u>Transfers</u> £	<u>At 31 March</u> <u>2021</u> £
Restricted funds:					
Welfare Mitigation	0	9,125	9,125	0	0
Warm & Well	0	15,832	15,823	0	9
Help to Claim	0	15,384	15,384	0	0
Money Talk Team	0	17,934	17,887	0	47
Total Restricted Funds	0	58,275	58,219	0	56
Unrestricted Funds:					
Designated Staff Contingency Reserve	7,562	0	0	0	7,562
General Funds	44,835	118,544	83,276	(3,311)	76,792
Total Unrestricted Funds	52,397	118,544	83,276	(3,311)	84,354
Capital Reserve	89,725	0	0	3,311	93,036
Total Funds	142,122	176,819	141,495	0	177,446

Purposes of Restricted Funds

Welfare Mitigation

To research, set up and facilitate outreach services in remote areas, together with encouraging volunteer recruitment and assisting with on-going training and support for volunteer advisers.

Warm & Well

To provide support and advocacy to those in cold, damp houses and in fuel poverty. The scheme aims to improve health outcomes and lower energy bills.

Help to Claim

To provide support to individuals making their initial application for Universal Credit

Money Talk Team

To support income maximisation from all available sources and ensure that clients are not paying more than they need for essential goods and services. Impartial money advice can also be accessed.

Purpose of Designated Funds

Staff Contingency Reserve:

The Board of Directors has determined that this fund be established to contribute to (a) redundancy payments in the event of the bureau having to close and (b) for unplanned staffing requirements.

Capital Reserve:

This is comprised of the written down value of the net tangible assets as at 31 March 2018, together with any capitalised expenditure in the current year.

General Reserve

This reserve is not designated and can be used to fund the Bureau's expenditure and meet any unusual or unexpected expenditure requirements.



CENTRAL BORDERS
CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

ANNUAL REPORT
For the period 1 April 2020- 31st March 2021

Charity Number - SC000983
Company Number – 217973

Annual Report
For the Year Ended 31 March 2021

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Central Borders Citizens Advice Bureau

Report from the Board of Directors for the year ending 31st March 2021

The Board presents its report and financial statements for the year ended 31 March 2021

Reference and Administration Information

Charity Name: Central Borders Citizens Advice Bureau
Charity Registration Number: SC 000983
Company Registration Number: 217973
Registered Office and Operation Address: 111 High Street, Galashiels TD1 1RZ

Board of Directors

L O'Leary	Chairman from 5/10/2017
M. Buckley	Treasurer from 3/10/2011
W. Calder	Vice-Chair from 22/10/2014
H. Crombie-Smith	Company Secretary from 22/10/2014
M. Turner	from 5/10/2017
D. Purves	from 21/9/2009
C. Hamill-Diamond	from 3/10/2018
Karyn O'Connor	from 27/1/2020
Riley Sansom	from 6/10/2020

Independent Examiner

P. Redpath, FCCA, 4 Clifton Road, Selkirk TD7 4EL

Bankers

Bank of Scotland, 3 Channel Street, Galashiels TD1 1BE

Central Borders CAB Financial Review – 2020-21

The Bureau's expenditure and its associated reserves can be split into two broad groups: 'unrestricted' and 'restricted'. The former covers our core advice work, together with our central overheads: the latter covers specific areas of project work funded by particular income streams, namely, in 2020-21, welfare reform mitigation, Help to Claim, Money Talk Team and Warm & Well.

In 2020-21 we recorded a surplus of £35,268 on unrestricted activities and a marginal surplus of £56 on restricted activities. We make an accounting adjustment between unrestricted and capital reserves to cover our depreciation on fixed assets (IT and related equipment) and this amounted to £3,311. Following this our total reserves increased by £35,234 to £177,446.

At 31st March 2021 the capital reserve amounted to £93,036 and represents our total fixed assets, comprising the buildings and IT equipment. Unlike the General Reserve this reserve is not 'useable' and would only become so if we 'sold up'. At the end of the financial year the Bureau had £56 in restricted reserves. Unrestricted reserves amounted to £84,354, of which the general reserve was £76,792.

The Balance Sheet is a summary, as at the end of the financial year, of what we own, what we owe and what is owed to us. The creditors payable within one year consist of the usual sums due to HMRC and pension providers that were deducted in March but not paid over until April, i.e. in the next financial year, together with the annual repayment to the Energy Savings Trust for energy improvement works completed in 2019-20. Creditors falling due after one year represent the remaining balance of the Energy Savings Trust's loan.

The detailed notes to the accounts give further detail to the main financial statements. These show the major funding items, details on the debtors and creditors, any capital expenditure and the analysis of expenditure across the funds. Information is also provided on staff numbers and costs and there is an analysis of the various reserves.

The Bureau staff, volunteers and my fellow Board members have responded magnificently to the challenges that COVID and its knock on economic effects. That commitment and the

welcome flexibility shown by some funders place the Bureau in a relatively stable position going forwards, but the continuing challenges must not be underestimated.

Independent Examiner

Pamela Redpath, FCCA, was re-appointed as the charitable company's independent examiner during the year and has expressed her willingness to continue in that capacity.

This report has been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities (issued in March 2005) and in accordance with section 396 of the Companies Act 2006.

Approved by the Board of Directors on 10th September 2021

Lucy O'Leary - Chair

Dated: 10th September 2021

Martyn Buckley - Treasurer

Central Borders Citizens Advice Bureau

Annual Report 2020-21

Central Borders Citizens Advice Bureau (CBCAB) has been operating since 1970. CBCAB is a member of the Scottish Association of Citizens Advice Bureaux (CAS), a nationwide network of independent advice agencies. The bureau offers free, independent, confidential, impartial information and advice. Help is available to all members of the Borders community.

The Bureau has two aims:-

- *To ensure that people 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 also

- *To exercise a responsible influence on the development of social policy and services both locally and nationally.*

As part of our membership we undergo an Organisation Audit and Quality of Advice Assessment every three years.

We are also authorised and regulated by the Financial Conduct Authority.

Board of Directors:

Members of the Board of Directors are Directors for the purpose of company law and Trustees for the purpose of charity law. The Board is responsible for the sound governance of planning and finances and as an employer to support the manager and staff. Sub-committees for Human Resources and Property and Finance, Funding and Planning ensure that all areas are covered.

Friends of CBCAB:

This is a separate charity, which raises funds to provide or assist in the provision of amenities in the bureau for clients and staff. In addition to the money raised these events give opportunity for Advisers and Friends to get together away from the pressures of an advice session. Thanks to all our friends for your continued support it is greatly appreciated.

Central Borders Citizens Advice Bureau – Chairs Report

This time last year I expressed the hope that we would all be able to get together at our 2021 AGM to celebrate the Bureau's Golden Jubilee and meet each other face to face again. This year, I'll do the same for 2022! It goes without saying that it's been a strange year. The impact of the pandemic on families and individuals, on mental and physical health, and on the life of local communities, has been immense. Everyone has faced their own set of challenges and there's been no "right".

I am proud that the Bureau has been amongst the organisations that has kept going throughout the Covid crisis, continuing to support old and new clients. We have had to change the way we work, of course, and I want to thank every member of the team for being so willing to learn new skills, use new technology, and work flexibly to help keep the show on the road (or, more accurately, to keep the show going from their spare rooms, sheds and home offices).

I would especially like to thank our brilliant volunteers who have given so much of their time freely. Thanks also to the specialist advisors, the management team, the Friends, the Board members, and of course Kathryn for her leadership and positivity throughout the year. Our lengthy discussions with Scottish Borders Council finally led, at the end of 2020/21, to signing a new contract to provide us and our sister Bureaux in Peebles and Roxburgh & Berwickshire with vital core funding. The growth in demand for our services in the past year, and the increasing numbers of new clients needing advice and support, has been the clearest possible demonstration of the value of the Bureau to local people and to the area as a whole. We will continue to work with SBC, and our other sources of project-specific funding, and to be a voice for change that can bring real and sustainable benefits for our clients and for our communities.

Lucy O'Leary
September 2021

Central Borders Citizens Advice Bureau Manager's Report

This report covers the period 1st April 2020 – 31st March 2021.

Funding:

Our core funding comes from the contract between the Borders Citizens Advice Consortium and Scottish Borders Council (SBC) to provide Money, Welfare and Advisory Services in our area. This has been further extended until end of March 2024 with the possibility of a further two years extension

We have also been successful in being awarded project funding from other sources, which enhances our core funds as follows:-

- CAS Welfare Mitigation fund - funding towards training, email and telephone advice and towards the employment of an approved money adviser.
- Various campaign funds through Citizens Advice Scotland: Energy Best Deal, Short term Debt Advice, Covid- Debt Advice
- Money Talk Team National Campaign commissioned by the Scottish Government
- Help to Claim project financed by the DWP (Department of Work & Pensions) towards employment of a specialist adviser to assist with Universal Credit Applications.
- Scottish Government and Local Government funding towards Covid 19 requirements and adjustments
- Warm & Well Borders, income maximisation and energy advice funded by the Warmer Homes Fund

Staffing:

On 31st March 2021 our staffing consisted of:

9 Board members (1 being volunteer adviser rep)

3 Specialist Project Worker

2 Money Advisers

9 Fully trained Volunteer Advisers

1 Volunteer Receptionist

1 Social Policy Co-Coordinator

Manager

Administrator

Session-Supervisor

Cleaner

Many thanks go to all our volunteers and staff for their commitment, dedication and support. A Special thanks for adapting to working remotely and continuing to deliver our service throughout the pandemic.

The past year has been challenging due to the Covid 19 pandemic. From a mainly face to face and open door/drop-in service, our staff and volunteers quickly rose to the challenge of remote working by telephone and e-mail to ensure that our clients enquiries were dealt with. Particular mention to Maureen, who manned the phones from the Bureau throughout to ensure no break in service delivery.

A few of our Volunteers have left us over the past year. We wish Jean, Jean B and Ronnie all the best for the future and hope they keep in touch. A particular mention must be made of Jean Murray, who started volunteering in 1983 and has given the community 38 years of service.

Training:

Group training sessions over this year were severely affected by the pandemic and lock down restrictions. Angela did complete her Tutor Training Programme and delivered sessions on the Money Map Tool and Case checking. We also had a session on Energy Best Deal. Social Security Scotland gave us an up-date on the devolved benefits and Shelter a session on pre-action requirements. Moving to virtual sessions and whole team meetings by teams and zoom was an IT challenge – but perseverance won in the end. Everyone was encouraged to complete CASLEARN e-learning modules. Attending external training sessions, workshops and webinars were also encouraged and much more accessible virtually.

Service Provision 2020-21

Although our doors were closed, we continued to offer a service to clients for a minimum of 24 hours per week. The topics and level of advice requested cannot be compared to former trends of advice and support given.

During the year the Bureau helped 1,339 clients and dealt with 4,395 issues.

The top five enquiry categories were:

- Benefits: 1,809 issues
- Debt issues: 492 issues
- Employment: 470 issues
- Housing: 233 issues
- Referrals to a food bank 102 times

Clients received a reported financial gain of **£705,667** as a result of advice given by the Bureau, over 75% of which was connected to benefit entitlements.

In addition, Bureau clients have access to specialist advice and information:

Pensionwise

PASS (patient advisory support service)

ASAP (armed services advice project)

National helplines: Debt Advice; Help to Claim; Money Talk Team; EU Settlement and a Generalist Service

Social Policy

The second and joint aim of the CAB service is to “**exercise a responsible influence on social policy both locally and nationally**”. This year we submitted 47 social policy reports. Utility issues being the most common theme.

Joint working:

In the interests of efficiency, Borders CAB managers and committee members share responsibilities for representing the Borders CAB locally and nationally to ensure that the needs and experiences of Borders clients and services are properly represented. CBCAB continues to be involved with SBC's Campaign to raise awareness of the Welfare reform changes and the impact to all existing and potential working age benefit claimants.

Successful joint working this year has included:

- SBC/CAB contract interface with Welfare Benefits and Homeless Services teams
- SBC/CAB Welfare Advisory Contract Monitoring Group
- Eildon Community Hub
- Representing CAB on the Financial Help Early Years Project
- Welfare Reform Liaison Group which is made up of representatives from Border CABx; DWP; SBC Financial Inclusion Team; Social Security Scotland Locality Team and Registered Social Landlords.
- Mental Health Providers Forum
- Borders Home Energy Forum
- Social Enterprise Chamber Business Group

Opportunities & Challenges for 2021/2022:

Covid -19, lock-down and the on-going situation has meant a massive change to the way Citizens Advice Bureaux operate. Since March 2020 we have been unable to see clients face to face for appointments but have met the demand for help, support and information by telephone and e-mail. Advisers have, in the main, been working remotely. We are cautiously increasing face to face appointments for people and our Advisers are also choosing to either return to the bureau or part bureau and part remote working. Staff safety, both paid and volunteer, remains our main priority.

Challenges for 2021/22

- Recruitment of Volunteers for both the Generalist Service and Board.
- Increase use of virtual platforms for recruitment, training and client contact
- Increased demand for help with benefit claims and debt remedies due to end of furlough schemes, unemployment and end of £20 per week additional payment for UC.

- Increased demand for referrals to a food bank and other crisis and emergency support.
- Increased pressure on the 3rd Sector to make up for the cut backs in statutory provision
- Securing project funding to employ Money/Debt and Benefit Specialists to help meet the demand with complex case work.

Aims for 2021/22

- Recruit and train Volunteer Generalist Advisers and Board members
- Improve digital/electronic support to clients
- Develop and promote CAB service in partnership with other agencies
- Continue to explore funding opportunities and new projects to meet needs and demands
- Ensure all Advisers are given appropriate training and support to continue helping the residents of the Scottish Borders

Service hours

Monday - Thursday 10-4,

Central Borders Citizens Advice Bureau

111 High Street, Galashiels, TD1 1RZ

Telephone 01896 753889

bureau@centralborderscab.casonline.org.uk

www.galashielscab.org.uk



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