



Aberdeen Citizens Advice Bureau

Annual Report 2016/17



Aims and Principles of the CAB Service

To ensure that individuals do not suffer through ignorance of their rights and responsibilities or of the services available, or through an inability to express their needs effectively.

To exercise a responsible influence on the development of social policies and services, both locally and nationally.

Our objective is to provide a volunteer based, independent, free confidential, impartial advice and information service that is readily accessible by and tailored to meet the needs of the local community.

We believe that no job applicant, worker, volunteer, or client should receive less favourable treatment than another on grounds of age, disability, gender, race, religion or belief or sexual orientation.



Aberdeen Citizens Advice Bureau may be found at:

Main Advice Centre

41 Union Street
Aberdeen
AB11 5BN

(Monday to Friday 9:30am to 5:00pm)
(The main door closes to drop-in clients at 3:00pm)

Debt & Benefits Advice Outreach

Seaton Community Project, Seaton Place East
(Mondays 10am-3pm)

Torry Medical Centre, Oscar Road
(Tuesdays 10am-3pm)

Mastrick Community Centre, Greenfern Road
(Tuesdays 10am-3pm)

Woodside Community Centre, Great Northern Rd
(Wednesdays 10am-3pm)

Northfield Community Centre, Byron Square
(Thursdays 10am-3pm)

Manor Park Community Facility, Danestone Circle
(Fridays 10am-3pm)

Macmillan Cancer Centre Project

Roxburghe House, Ashgrove Road
(Monday to Friday 9:30 to 4:30)

Hospital Outreach

Woodend Hospital (for hospital patients only)
(Tuesday 9:30 to 12:30)

ARI Foresterhill (for hospital patients only)
(Monday and Thursday 9:30 to 12:30)

Calsayseat Medical Practice (for clients of the Medical Practice)
(Tuesday 1:00pm to 5:00pm)

Chairman's Report

The Aberdeen Bureau experienced a fairly traumatic year with the downturn in the oil industry having a substantial impact. We continue to advise the residents of Aberdeen through a wide area of concerns.

We appreciate the generous support of our various funders. Without these bodies behind us Citizens Advice Aberdeen would not be able to fulfil its function.

Our funders are very important to us, however, without both our staff and our volunteers we could achieve nothing. Their work is vital, and whether paid or voluntary they all give generously of their time. Our staff and volunteers are drawn from all across the area, and bring a wide range of skills to the bureau, enabling us to demonstrate a full understanding of the needs of the area as a whole, and giving our advisers the support to address the complex variety of issues that are presented to them on a daily basis.

Last, but not least, we are grateful for the continuing support of our lively Board of Directors, without which the Bureau would be unable to undertake the wide range of functions described in this report.

Jim Henderson
Chairman of the Board.

Manager's Report

2016-17 proved to be a challenging year for the bureau as enquiry levels remained high but also continued to become increasingly complex, especially from clients turning to us when they were served with eviction notices, the majority of which were for the local authority; our Court Worker supported 288 individual clients during this period.

Unfortunately, for the Bureaux, debt funding was withdrawn at the end of the year and transferred to Shelter to be used exclusively for cases where legal eviction proceedings had commenced. Thanks to the hard work of several board members, Aberdeen City Council agreed to part fund Debt Advice for one further year with a reduced grant to allow us time to seek alternative funding. This meant that we lost only two workers from the team, one of whom we managed to transfer across to Shelter.

On a brighter note, we still have a stable and supportive team of volunteers and paid staff, all dedicated to supporting clients from Aberdeen City and in some cases, much further afield; for example our Kinship Care Worker covers most of Scotland from Perth northwards. We also managed to retain all of our other projects, some at a reduced rate owing to grant funding cuts.

We are very grateful to Aberdeen City Council for the continued Core Funding from the Common Good Fund which pays for the volunteers and the generalist advice work that the Bureau has been giving for many years, albeit funding does not keep pace with inflation and the ever increasing cost of training and support that is required with today's more complex enquiries.

Zara Strange
Bureau Manager

Volunteer Support and Development

Volunteers are the most important asset Aberdeen Citizens Advice Bureau has. We have the most valuable team of over 100 volunteers from all different ages, nationalities and background who work together for the betterment of the community and help our client to deal with their problems.

The consequences of the current economic downturn in Aberdeen have made a huge impact on the topics of enquiries that our clients have brought into the bureau. As a result our volunteers are giving advice every day which is increasing in complexity, often requires lengthy and multiple solutions to a range of problems. Each client enquiry involves researching legal and statutory procedure, much of which is constantly changing.

We sincerely respect and appreciate every volunteer's input and commitment contributed to the bureau. We are pleased that there are always new volunteers who are attracted to join our team, which allow us to carry out new adviser training course on a regular basis. Without doubt, this would be impossible without our existing dedicated core of volunteers who are willing to give their time and effort to ensure quality services and high levels of clients satisfaction.

We would like to take this opportunity to express gratitude to our highly motivated volunteer team for all their hard work with the drive and enthusiasm to ensure the provision of a quality advice and information service to our clients.

**Ines Shek, Jonathan MacDonald and Joan Stephen
Volunteer Support and Development**

Money Advice

The debt team have remained busy advising/assisting clients and supporting volunteers with general advice. Client numbers remain similar to the previous year with a decrease of 13% in the total amount of debt. There was no change in the amount of bankruptcies we assisted clients with.

There were discussions to standardize financial statements in the UK with a tool, known as the Standard Financial Statement (SFS), to produce consistent results, regardless of whether an adviser, trustee or creditor has entered the data. In Scotland, the Common Financial Tool (CFT) is used for this purpose. It is unclear as to whether using the SFS would have a detrimental or favourable effect on our clients.

The Client Financial Gain, (CFG), achieved for clients this year was £1,061,572. This averages out to £5,334 per client.

This year we saw double the amount of clients in private tenancies. Council tenants remain our highest housing client category.

Credit Cards and Council Tax still remain the 2 highest debt categories within the overall debt total. Bank loan related debt remains quite static from the previous year and hire purchase debt increased by 62%.

Two members of the debt team left the bureau this year. After a long and valuable service to CAB, Mari Pienaar, Senior Money Advice Worker, left to take up a full time job at the North East Credit Union.

Pamela Ofogba, debt administrative support left due to changes in our money advice funding from April 2017. They will both be greatly missed and we wish them both well in their new posts.

We also welcome Orkhon Ochirpurev to the Outreach Team this year, taking over from Bill Henderson who left to take on a new job closer to home.

Sandra Wallis
Senior Money Advice Worker



The project supports people who are:

- Serving in the Armed Forces, Regular or Reserve and their dependants
- Ex-Service, Regular or Reserve (including Territorial Army) and their dependants
- Members of the Merchant Navy who served in a commercial vessel in support of legally defined UK military operations and their dependants.

As well as providing advice and assistance across the broad spectrum covered by CAB we can also offer casework support and can work with a range of Service charities to provide assistance to those in need.

Clients can be seen in the Aberdeen Bureau, in any of the Bureaux across Aberdeenshire or in any other mutually convenient place which can meet appropriate standards of confidentiality. Many clients are visited in their own homes, by reason of age or infirmity, or because of the difficulty and expense of travel.

ASAP was represented at Aberdeenshire Council's Flag-Raising Day, and Aberdeen City's Armed Forces Day.

The service continues to be well used. In the 12 months to March 2017 176 new and repeat clients have been assisted with a wide variety of issues. In this time we have achieved nearly £90,000 in financial gains for clients.

I have also been able to provide advice to partner organisations, to assist them in dealing with Veterans and their families, and a number of clients have been signposted in to the Project, or onwards to other relevant organisations.

Kate Dean
Regional Support Officer



Grampian Macmillan Cancer Centre Project

The Project is now in its 10th year and continues to provide an holistic advice service to people undergoing treatment for cancer in the NHS Grampian area.

A partnership between Aberdeen, Banff & Buchan and Moray Citizens Advice Bureaux, Macmillan Cancer Support and the Department for Work & Pensions Visiting Service, the project assists clients on a range of matters including claiming relevant benefits, applying for Blue Badges, Grants and signposting clients for further advice on debt and employment issues.

For the year April 2016 to March 2017 the Project advised 657 clients and for those who we were able to assist financially we secured £2,637,919 in partnership financial gains.

During the period, project staff applied for charitable support on behalf of 190 clients, this included Grants from Macmillan Cancer Support in the amount of £75,032 and from other charitable sources the sum of £13,119. These Grants were provided to help mitigate the additional costs incurred following a cancer diagnosis.

A quarter of all new clients involved with the project received a home visit from our partners, DWP Visiting Service.

What our clients have said about us:-

"You will never know the relief we feel, you went above and beyond for us and we will always be grateful to you. I cannot express our thanks enough, Thank you so much".

"Thank you for your help and advice. Already making a difference to my life and peace of mind, keep up the good work".

We are grateful for the continuing support of our project partners Macmillan Cancer Support, Department for Work & Pensions Visiting Service & NHS Grampian.

Donna Lawie
Project Co-ordinator



Volunteering

As a carer I was looking for something where I would be known for myself not as someone's mum / daughter / sister and to have some time for myself and meet new people. I have been a volunteer at the CAB for a year and I have found the experience to be very enjoyable and fulfilling as well as achieving these goals.

Volunteering as a Generalist Adviser can be quite scary at first but the support from fellow volunteers and staff (including the admin team) has been wonderful and it makes me proud when people from outside the organisation do not realise that Generalist Advisers are volunteers.

The training in the class room, on line and practical was excellent and everyone has made me feel very welcome and part of the team. The learning never stops and I am constantly learning new things from everyone that I can to put to good use with future clients.

I enjoy the variety of clients and their problems that they bring to the Bureau and that no two days are the same.

I have also been helping on the reception desk and found that very interesting too.

The main downside is not knowing how things turn out for clients, though I have been fortunate to have some positive feedback from grateful clients. But watching someone who was at their wits end walk out with a plan and hope is one of the best feelings ever.

Working at the Bureau has given back the confidence I had lost over a few difficult years and has also been a great help whilst looking for paid work.

Rachel Officer



KINSHIP CARE

The kinship care project has been very busy this year. The service has continued to provide information and advice to kinship carers, deliver training and workshops to local authorities and relevant stakeholders, on the legal and financial aspects of kinship care, as well as the impact kinship care can have on family relationships and wider family finances.

This year this service has worked closely with the Scottish Government and has made significant contributions to the design of kinship care policies, legislation and guidance by gathering information on any issues in the system.

The Kinship care project is presently contributing towards the work of the Independent Care Review which was launched this year by First Minister Nicola Sturgeon. The Independent Care Review is tasked with looking at legislation, practices, culture and ethos of the care system across Scotland in order to identify and deliver positive transformation in the wellbeing of Children and Young people in Scotland. The project will participate in workshops, face to face meeting, small and open meetings that commenced this June and will run through to October this year.

Christine Oji

Kinship Care Worker

ABERDEEN CITIZENS ADVICE BUREAU
(A COMPANY LIMITED BY GUARANTEE)

INCOME AND EXPENDITURE ACCOUNT
For The Year Ended 31 MARCH 2017

	2017	2016
	£	£
Income		
Aberdeen City Council - Core	298,264	281,112
Aberdeen City Council - Money Advice Outreach	81,393	75,689
Macmillan Cancer Cancer Project	101,250	75,946
Aberdeen City Council - Money Advice	52,501	69,999
Aberdeen City Council - A.R.I.	13,859	13,858
NHS Grampian - IASS	13,306	13,632
Armed Services Advice Project	32,228	15,764
Calsayseat Project	7,621	7,621
Welfare Reform Unit	36,667	35,948
Kinship Care	17,101	17,999
Pension Wise	29,206	33,397
Interest received	609	796
Rental income	935	1,760
Donations	1,842	2,516
	<u>686,782</u>	<u>646,037</u>
Resources Expended		
Salaries	538,374	519,527
Rent, Rates and Insurance	57,703	61,872
Cleaning	15,996	12,438
Repairs and renewals	4,647	5,949
Telephone	8,724	9,025
Leasing Costs	2,133	1,938
Books and information	6,260	3,588
Information technology	2,376	1,989
Training	1,147	3,240
Stationary, printing and postage	14,721	10,081
Miscellaneous	5,593	1,941
Depreciation	5,969	7,036
Volunteers expenses and travel	5,345	5,382
Audit and Accounting Fees	9,320	7,410
Other Interest payable		415
	<u>678,308</u>	<u>651,831</u>
Surplus / (Deficit)	8474	-5794
Reserves brought forward	<u>235,592</u>	<u>241,386</u>
Reserves carried forward	<u>244,066</u>	<u>235,592</u>

ABERDEEN CITIZENS ADVICE BUREAU
(A COMPANY LIMITED BY GUARANTEE)

BALANCE SHEET
At 31 MARCH 2017

	Note	2017	2016
		£	£
Fixed Assets		11,459	14,851
Current Assets			
Debtors		14,757	32,885
Cash At Bank & In Hand		361,722	319,979
		-----	-----
		376,479	352,864
Creditors: Amounts Falling Due within one year		(47,872)	(36,123)
		-----	-----
Net Current Assets		328,607	316,741
Provision for dilapidations	1	<u>(96,000)</u>	<u>(96,000)</u>
Net Assets		<u>244,066</u>	<u>235,592</u>
Capital & Reserves			
Reserves		244,066	235,592
Total funds		<u>244,066</u>	<u>235,592</u>

Dr Nigel Dower
Treasurer

The above represents an extract from the full financial statements which have been audited by SBPAccountants , Aberdeen.

Dilapidations

The dilapidations provision made by the Bureau is in respect of the premises it occupies .
The liability will crystallise when the lease ends or when the Bureau leaves the premises.



The Patient Advice & Support Service

The Patient Advice & Support Service (PASS) operates in Scotland with the aim of promoting an awareness and understanding of the rights and responsibilities of NHS patients. It also advises and supports people who wish to give feedback or raise their concerns about treatment and care, provided by the NHS in Scotland.

Between April 2016 and March 2017, PASS in Aberdeen assisted 72 clients, of whom 48 were new to the project. The majority of clients were referred to PASS by Citizens Advice Bureau advisers; however, referrals were also received from Macmillan Cancer Support and other third sector organisations. Clients can also contact the project through a dedicated Scotland-wide PASS helpline: 0800 9172127, or by using an email and web-based chat service available at: <http://www.cas.org.uk/pass>.

Complaints dealt with by the Aberdeen project are shown by service area: the figures show that 44% related to Family Health Services (which includes GP practices and other community based services), 29% related to Hospital Acute Services, 11% to Psychiatric/Learning Disability Services, 5% to Administration, 2.5% to each Maternity Services, Care of the Elderly and Accident & Emergency, and between 1% and 2% of enquiries related to each NHS24, Community Hospital Services & Continuing Care.

There are three part-time PASS Advisers who support the project within Grampian, covering Aberdeen, Elgin and Peterhead. As of April 2017, the PASS service will be updated, so that members of the public throughout Scotland can seek preliminary information and advice from PASS Advisers, using the PASS helpline, which can be followed up with face-to-face meetings with the PASS Adviser located closest to the individual seeking assistance.

Kristian Rose
Patient Adviser (PASS)

Money & Benefits Advice **Outreach Project**

Funded by the Fairer Aberdeen Fund, the Money Advice Outreach Project provides advice and representation to clients in Aberdeen's regeneration areas. The project is aimed at clients who are experiencing financial difficulty as a result of debt and or Social Security and Local Authority benefit issues. The majority of our clients require advice on both topics. The project also acts as a gateway to other services provided by Aberdeen Citizens Advice Bureau and signposting to other relevant organisations.

2016/17 was another busy year. The number of clients presenting with serious housing debt remains a concern. The accumulation of rent arrears puts clients at risk of eviction, adding to the hardship and vulnerability experienced by them and their families. When clients accrue rent and Council Tax arrears, they can experience a longer period of income deprivation while that debt is collected. It would also appear to be the case that financial issues such as running out of money before 'pay day' and having to go into debt to pay for essentials are having as much impact on those in employment as those out of employment.

There is little sign of any let-up in levels of over-indebtedness and the project plays a pivotal role in ensuring people have somewhere to turn to with debt problems. The project is committed to addressing issues faced by clients in the communities through active representation with creditors, income maximisation with individuals, and educational work with all clients regarding budgeting and finance. The project works closely with other community projects such as Drugs Action, The Advocacy Service, Fersands Community Centre and St Machar Parent Support to name but a few, in order to provide a holistic network for the most disadvantaged people in Aberdeen City.

In the 2016/17 year the project achieved client financial gains of £733,074.10. Challenges for the year ahead include the introduction of Universal Credit, the phasing out of Disability Living Allowance and its replacement with Personal Independence Payment. Different qualifying criteria mean that a significant number of long term disabled clients are losing their entitlement.

We would like to thank the Fairer Aberdeen Fund for its continued financial support. We would also like to thank the volunteers and staff of the Torry Medical Centre, Seaton Community Project, and Mastrick, Woodside, Byron, and Manor Park Community centres for their continuing assistance.

Orkhon Ochirpurev and Elizabeth McKelvie
Debt Advice Outreach Workers

Phil Aiton and Alex Main
Income Maximisation Outreach Workers



Employment

The demand for employment advice continues with almost one third of the bureau's clients attending with employment queries. Despite a general feeling that we were receiving less redundancy queries, the demand has actually continued at the same level as last year (220 clients with redundancy queries this year compared to 223 clients with queries in the last financial year).

Like the last financial year, settlements make up the bulk of the £99,389.10 worth of financial gains achieved by clients with employment issues.

Kellyann Fraser

Employment Tribunal Support Worker

Calsayseat Medical Outreach

This Outreach is based in a large, long established (1898) G.P. Practice with a current patient list of around 13,500. This Practice is dynamic and is constantly striving to offer their patients services in addition to that of the Primary Care offered. The Calsayseat Outreach is one of these initiatives. This Outreach is run on a weekly basis by appointment but clients can also contact the Project Worker by telephone or by mail. As the Practice is in a multi-cultural area of Aberdeen the permission to use the G.P. telephone translation service is much appreciated.

During the past year the known financial gains for CAB clients has been £99,167.28. Most of this being for the award of ill-health benefits such as Employment and Support Allowance, Attendance Allowance and Personal Independence Payment. As full implementation of Universal Credit comes closer, we at CAB prepare for its coming more intensely. Clients are reassured that, in these times of continuing austerity, they can rely on CAB to give them good advice about a rapidly changing benefit system. I often see a client several times to resolve their problems and our clients appreciate this ongoing help which CAB can offer at this Outreach.

Sincere thanks are given to the partners and the staff of the Calsayseat Medical Group for their continued support.

Maureen Belding
Calsayseat Outreach Worker

Hospital Outreach Service

The Hospital Outreach Service provides generalist advice to Hospital in-patients, their relatives, friends, carers and members of Hospital Staff. This is a twice weekly service at Aberdeen Royal Infirmary on Monday and Thursday and once per week at Woodend Hospital on Tuesdays by appointment only. Clients are usually referred by Nursing Staff, Care Managers or Relatives/Friends. Complex problems can be referred to the Bureau's in-house Specialist Advisors if necessary.

2015/2016 was again a very busy year especially with Benefit enquiries. Completing forms for Attendance Allowance, which are lengthy and complex, and assisting with phone calls to make claims for Employment and Support Allowance and Personal Independence Allowance take up most of my time.

Housing enquiries are also high as many clients are unable to return to their current homes due to their incapacities and the project assists them in contacting Aberdeen City Council to begin the process to apply for alternative housing, that is, sheltered housing.

Sometimes simply listening while clients talk about their problems enables them to reach a solution by themselves. Frequently the project helps clients who have no family or who live too far away to help.

The Hospital Outreach Service has assisted £142,218.10 clients but, as most of them are discharged before a claim is complete, it is difficult to give an accurate financial gain figure.

It is a pleasure to help and support clients while in Hospital as this is usually one of the lowest points in their lives when help is most needed and we look forward to continuing this during the coming year.

Margaret Whyte
Hospital Outreach Worker
Aberdeen Royal Infirmary

Welfare Rights Project

Mitigating the impact of Social Security Changes April 2016-March 2017.

The Welfare Rights project has been awarded continued funding for another year to mitigate the impact of the changes to the Welfare Benefits system which are said to be the most fundamental to the social security system for 60 years. The changes professed to aim to be a simpler, fairer benefits system to ensure work pays. We, though, have witnessed the adverse effects that the changes to the Benefits System have had on clients, particularly on their mental health.

Clients have struggled to understand why they are no longer entitled to Employment and Support Allowance or Personal Independence Payment and cannot comprehend not only why their income/payments have stopped but why they are suddenly in rent arrears when they are on full housing benefit.

Since October 2016 I have been providing a dedicated tribunal representation Outreach Service to residents of Woodside. Research and area profiles show that Woodside meets all of the seven indicators (domains) of deprivation: Income, Employment, Health, Education, Access to Services, Crime and Housing. I'm based at the Woodside Fountain Community Centre and have built a good relationship with staff and users. It's a tight knit community drawn together by a community spirit and a history of poverty and deprivation.

Over the past financial year referrals for representation at a First-tier Tribunal has come from a number of sources e.g. Outreach teams: Income Maximisation, Debt Advice, Calsayseat Project and Macmillan Project, Penumbra, Cyrenians and Drugs Action Aberdeen. Nearly all of our clients present with multiple and complex health and benefit issues. They wait months for their case to be heard by HM Courts and Tribunals Service. Representing clients at tribunal is the end product of an activity process over a number of months: it's a time consuming activity of case management usually, but not always, with a successful outcome.

For the year 2016-2017, the Welfare Rights Project provided advice, assistance with representation and actual representation to 48 clients at First-tier tribunal. Although the project remit is to represent clients at First-tier Tribunal it can be difficult to separate the issues and I would find myself advising and assisting on a practical level allowing clients to become more focused on their appeals.

Clients benefitted from financial gains of £218,605.56.

Our service is free and allows clients to appeal an adverse decision which impacts greatly on their quality of life.

Joyce Stewart
Welfare Rights Officer

Pension Wise



The bureau started to deliver the Pension Wise service on 13th April 2015 and 174 appointments were delivered in the first year. During 2016/17 the number of appointments increased by 22.5% to 213. This increase is in marked contrast with the rest of Scotland which had a slight decrease in demand.

The Pension Wise service continues to constantly change with technical and legislative changes having to be incorporated into the appointment content. Pension Wise have created an online 'Academy' which provides tools and support for Guidance Specialists, including a 'Glider Manual'.

The Pension Wise service has a continuous feedback process and the bureau scores in excess of 95% 'delighted' or 'very satisfied'.

Citizens Advice Scotland (CAS) appointed a Pension Wise PW Guidance Officer to conduct checks and quarterly observations on the bureau's delivery of the Pension Wise service: the bureau's performance in 2016/17 passed all of their checks.

In early 2017 CAS was confirmed by the DWP as the Pension Wise Delivery Partner for 2017/18 and 2018/19 for face to face delivery of the Pension Wise service in Scotland.

The government had planned to introduce legislation to allow current annuity holders to cash-in their products, or transfer them to a different payout mechanism. Pension Wise was to deliver guidance to the public on this topic. However, the government scrapped their proposals in October 2017 on the grounds that the market would be too small to be competitive, and that this posed a risk to consumers.

In December 2016 HMT and the DWP issued a review of Public Financial Guidance for consultation a single delivery body. This is currently known as the Single Financial Guidance Body (SFGB). The Bill to create this body will be presented to Parliament during the summer of 2017.

Iain Craig
Pension Wise Guidance Specialist

Client Financial Gains 2016/17

Client financial gains are monies gained on the clients' behalf in respect of refunds, additional benefit income, written off debt, outstanding wages and tribunal settlements etc.

Amounts can vary from a few pounds to several thousand pounds. Only known financial gains are recorded and the money is most likely to be spent in the local area.

Financial Gains 2016-17 By Location

Core	£1,660,276.00
Hospital Outreach	£142,218.10
Money Advice Outreach	£733,074.10
Macmillan Roxburghe House	£2,022,778.10
TOTAL	£4,547,346.30

Financial gains by Enquiry

Benefits, Tax Credits and NI	£2,781,070.54
Consumer Goods and Services	£5,430.60
Debt	£1,351,566.04
Education	Nil
Employment	£92,328.10
Financial Products and Services	£232,931.72
Health and Community Care	£393.20
Housing	£13,284.17
Legal	£1,667.05
Relationship	£1,248.00
Council Tax	£42,833.34
Income Tax	£15,529.14
Travel, Transport and Holidays	£898.00
Utilities and Communications	£8,147.86
TOTAL	£4,547,346.30

Client Contacts 2016/17

Category	Total Queries	Percentage
Benefits	8961	31.7%
Consumer	436	1.5%
Debt	6029	21.4%
Education	96	0.3%
Employment	2999	10.6%
Finance and Charitable Support	1201	4.3%
Health and community care	247	0.9%
Housing	2482	8.8%
Immigration, Asylum and Nationality	614	2.2%
Legal Proceedings	2133	7.6%
NHS Concern or Complaint	329	1.2%
Relationship	817	2.9%
Tax	978	3.5%
Travel, transport and holidays	639	2.3%
Utilities and communications	267	0.9%
Total	28228	100%

These figures represent **6,799** clients and **12,847** contacts

Board of Directors

James Henderson (Chairperson)
Florinda Soldani (Vice Chair)
Dr Nigel Dower (Treasurer)
Philip D'Arcy
James Merson
Mark Murphy (resigned 31 Oct 2016)
Alex Young
Eleanor Morrison
Robin Bowden
Cllr. Graham Dickson
Cllr. Barney Crockett

Council Members (not directors)

Cllr. Alan Donnelly

Aberdeen Citizens Advice Bureau

41 Union Street
Aberdeen
AB11 5BN

Advice Telephone Line	01224 586255
Administration Only	01224 569750
Fax	01224 210510

E-mail bureau@aberdeencab.casonline.org.uk

Opening Hours

Monday	9.30am-3.00pm
Tuesday	9.30am-3.00pm
Wednesday	9.30am-3.00pm
Thursday	9.30am-3.00pm
Friday	9.30am-3.00pm

Telephone Advice

Monday, Tuesday & Wednesday 9.30am-12.30pm

Scottish Charity No. SC009674