



Aberdeen Citizens Advice Bureau

Annual Report 2015-16




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)

Byron 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

Overall numbers of clients have gone up over the previous year, along with the number of problems each client brings to us. Advice giving has also become more complex, particularly so in the fields of immigration and money advice.

The anticipated surge in enquiries owing to the drop in oil price in December 2014, with the associated swathe of redundancies, did not materialise in 2014/15: (they started appearing in the first half of the following year, 2016).

Over the years we have adapted all available space at our Union Street premises into interview rooms we now have eight but we still have drop-in clients sometimes having to wait several hours to be seen. Over the year we have been exploring options for expanding our service. There is no more space in our current premises so we have been looking at opening another venue or bureau elsewhere in the city. At the end of the year we were in consultation with NHS Grampian with a view to opening a full time bureau on the ARI campus: it will be later in 2016 before we know whether our discussions have proved fruitful in this regard.

All of our projects have benefitted from continued funding into next year but Aberdeen City Council have informed us that they intent to stop funding our in-house debt advice service at the end of the next year (March 2017) which will mean that client's with the most complex debts will be restricted to using the Council's own Money Advice Service for free advice, including if they are in debt to the Council for rent or council tax arrears. We will be working hard with the Council to ensure the continuation of our own valuable service.

While it is good to see staff improve themselves, it was with mixed feelings that we said goodbye to Scott Connor former volunteer adviser and for the past three years our Employment Advice Worker who left to take up a post with the Council with a view to getting a legal traineeship. On the other hand, joining us again after she had completed her legal traineeship is Kellyann Fraser. Kellyann is our new Employment Advice Worker: she also brings with her the role of in-house Solicitor, specialising in employment issues. Kellyann was a former volunteer adviser and paid worker. Welcome back.

All of the staff and volunteers have put in a lot of hard work both with clients and towards achieving our quality of advice audit, which we passed in April 2016. Despite all of the pressures, the Bureau is still a great place to work, both for volunteers and paid staff, so much so that people just keep coming back. Thank you to everyone on the Aberdeen CAB team.

Zara Strange
Bureau Manager

Volunteer Support and Development

Volunteers are the first point of contact for most clients coming to their Aberdeen Citizens Advice Bureau they represent a major resource giving of their time and commitment. It is most encouraging to see the great team effort which is essential to continue to help their fellow citizens.

These are difficult and fluid times and it is notable that the advice our volunteers give every day is increasing in complexity and clients are presenting with multiple issues.

A training course was held this year which was very successful. We now have 12 new volunteers who have completed their training. We know that CAB training requires a lot of time and effort from volunteers and we really do appreciate them and are constantly amazed by their dedication and commitment.

Providing this training would not be possible without our existing volunteers who contribute to the training programme by acting as 'minders' and tutors to new trainees. We are very fortunate to have this dedicated core of volunteers who are ensuring that we will be able to continue to provide our services in the future.

We would like to thank all the volunteers for making our jobs so satisfying and for all their hard work and commitment.

Joan Stephen, Ines Shek
Volunteer Support Workers

Money Advice

The debt team have remained busy advising/assisting clients and supporting volunteers with general advice. There has been a 6% increase of clients seeking assistance who have opted for bankruptcy and due to the changes in bankruptcy legislation, this has increased the workload per client for advisers as there is a great deal more information to collate, assess and provide prior to making any application. Many clients cannot afford the bankruptcy fee and additional assistance is given to help them apply to the Aberdeen City Council Homeless Prevention team for this as in many cases, the reason for bankruptcy application, is to clear rent arrears and avoid eviction.

There has been a small (4%) increase in debt cases this year. However, the total amount of client debt dealt with by specialist workers has increased by 12% to over £3.6 million with the effect that clients have an average 10% more indebtedness than last year.

The Client Financial Gain, (CFG), achieved for clients rose from £1,199,890 (2014/15) to £1,205,948 this year. This is a small increase of 0.5% overall, however, the average gained by those individuals has increased from £5911 in 2014/15 to £6314. This amounts to approximately £400 or 6.82% per individual.

19% more owner/occupiers received debt advice from Aberdeen CAB debt specialists in 2015/16 than last year. However, the total mortgage related debt reduced dramatically by 26%. Rent related debt has increased by 14%. The statistics indicate that more people across the board are struggling to sustain payments for essential costs. (See table)

Year	Council Tax	Gas	Electricity	Mobiles & Landline	Overdraft	Store & Credit Cards	Bank loans
Apr 15 – Mar 16	£473,173	£19,784	£20,401	£41,754	£231,438	£685,624	£230,823
April 14 – Mar 15	£434,035	£8,456	£13,029	£35,295	£106,088	£628,323	£231,542
Difference	£39,678	£11,328	£7,372	£6,459	£125,350	£57,301	-£719
%age increase	9%	134%	57%	18%	118%	9%	

While bank loan related debt remains quite static, the debt related to store cards, credit cards and overdrafts has increased substantially. This could give the impression that people believe that their problems are short termed and are therefore using overdraft and store cards to help them in the short term. (Credit card debt has also increased by 5% this year.)

Two members of the debt team left CAB this year. After a long and valuable service to CAB, Audrey Raeburn retired. Stuart Robertson left to travel the world. They will both be greatly missed and we wish them both good health and great enjoyment in their lives. We also welcome two new people to the team this year, Pamela Ofogba, as debt admin support and Bill Henderson taking over from Stuart in Money Advice Outreach.

Mari Pienaar & Sandra Wallis
Senior Money Advice Workers



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.

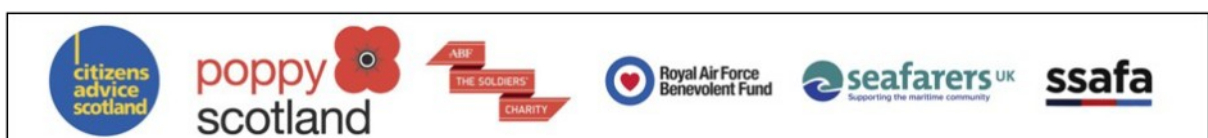
As well as providing advice and assistance across the broad spectrum covered by CAB we can also offer casework support and can work with a range of Service charities to provide assistance to those in need.

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.

Once again, ASAP was represented at Armed Forces Day in Aberdeen, as well as Aberdeenshire Council's Flag-Raising Day.

Client numbers are increasing. In the 12 months to July 2016 over 200 new and repeat clients have been assisted with a wide variety of issues. In this time we have achieved nearly £66,000 in financial gains for clients.

Kate Dean
Regional Support Officer



Grampian Macmillan Cancer Centre Project

The Project is now in its 9th year and continues to provide a holistic advice service to person's undergoing treatment for cancer in the NHS Grampian area.

A partnership between Aberdeen, Banff & Buchan and Moray Citizen's 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, Macmillan Grants and signposting clients for further advice on debt and employment matters.

For the year April 2015 to March 2016 the Project advised 400 clients and for those who we were able to assist financially we secured £1,957,608 in partnership financial gains. Also during this period grants in the amount of £64,002 were awarded to 162 clients of the Project from Macmillan Cancer Support.

The Project continues to offer an outreach service to clients of CLAN, Aberdeen, on a fortnightly basis. Appointments can be made via Clan staff and meetings are held at Clan House.

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

Donna Lawie
Project Coordinator

Heritable Court Project 2016

The Heritable Court Project has continued to provide court representation for tenants' of Aberdeen City Council and Housing Associations' clients facing court action for rent arrears.

Clients are directed to come to the Bureau from a number of sources including their landlords and through word of mouth. The main reason for their first contact with us is that decree for eviction has been granted by the court and the client is looking to avoid this being carried out. If they are eligible to have the decree recalled then a generalist adviser would draft the recall papers which would then be lodged with the court and served, leading to cancellation of the eviction pending the recall hearing.

At this stage we would work with the client to assist them in making an arrangement with their landlord to pay to the arrears. To do this we will encourage them to seek money advice or further assistance in claiming benefits to which they would be entitled.

We are continuing to work with other agencies and have undertaken representation on behalf of some of them, particularly Shelter. We are also involved in setting up a heritable appeals working group with other local advice agencies; Gordon Rural Action, Civil Legal Assistance Office and Shelter. The purpose of this is to try and find a common approach to some issues in court procedure.

Aberdeen Sheriff Court has changed its approach to case management in the last year. In particular, sheriffs are no longer sisting cases and are insisting that the landlords either seek decree or dismiss cases. This has, in a number of cases, led to client's with relatively high arrears balances having new cases raised against them almost immediately with a resultant increase in legal fees. There will also be changes to the court rules in this area. These were expected in November but have now been put off till next year. At this stage it is not clear what affect this will have on our clients.

During the period of the 1st April 2015 to 31st march 2016 the project supported 315 clients. Of these 215 presented following the issue of an eviction decree and were supported through the "recall" process. In total 682 court appearances were made to represent, both, "recall" and other clients. An additional 100 clients were assisted with advice and negotiation to avoid court appearances.

Katherine Anderson
Heritable Court Worker



KINSHIP CARE

There have been some significant developments in Kinship Care. The Scottish Government injected £10.1 million per annum additional funding to Local Authorities to ensure that there is local parity of allowances between kinship and foster carers (foster carers fees are not included).

The Scottish Government and COSLA agreed that all 32 Local Authorities are to use this additional funding to raise the level of kinship care allowance payments made to all formal kinship carers where the child has a "looked after" status; as well as to some informal kinship carers, where the child has "Non looked after" status but is subject to a section 11 Residence Order (Section 11 Order of the Children Scotland Act 1995 – soon to be known as Kinship Care Order). Also, Local Authorities were charged to publish their current foster care rates and allowance in the interest of transparency and to backdate all kinship care payments, to the above groups of kinship carers, to the 1st of October, 2015.

Secondly, Kinship Care Assistance (Scotland) Order 2016 came into force on 1st of April 2016. In the writing the Kinship Care Order, national consultations were held with kinship carers, Local Authorities and other stakeholders such as the Citizens Advice Scotland and Children 1st. Aberdeen Citizens Advice Bureau represented CAS at one of the national consultations engagements held in Inverurie.

Thirdly, the National Guidance on Part 13 of the Children and Young People (Scotland) Act was released by the Scottish Government. This document was developed to serve as a guide for Local Authorities in the implementation of Part 13; in the Children and Young People (Scotland) Act 2014 and the Kinship Care Assistance (Scotland) Order 2016. The Bureau represented Citizens Advice Scotland at one of the engagements for developing the National Guidance, which was hosted by Moray Council.

As a result of all these developments, Local Authorities have had to make changes to their kinship care allowance ,rates and payment policies.

Christine Oji

Kinship Care Project Worker

ABERDEEN CITIZENS ADVICE BUREAU
(A COMPANY LIMITED BY GUARANTEE)

INCOME AND EXPENDITURE ACCOUNT
For The Year Ended 31 MARCH 2016

Income	2016 £	2015 £
Aberdeen City Council - Core	281,112	276,016
Fairer Aberdeen Fund - Money Advice Outreach	75,689	82,290
Grampian Macmillan Cancer Centre Project	75,946	75,000
Aberdeen City Council - Money Advice	69,999	70,000
Aberdeen City Council - Hospital Outreach	13,858	13,859
NHS Grampian - PASS	13,632	13,200
Armed Services Advice Project	15,764	41,075
Calsayseat Project	7,621	7,260
Welfare Reform	35,948	35,245
Kinship Care	17,999	20,000
Pension Wise	33,397	3,953
Interest received	796	651
Rental income	1,760	1,360
Donations	2,516	1,243
	-----	-----
	646,037	641,152
	=====	=====
Resources Expended		
Salaries	519,527	509,262
Rent, Rates and Insurance	61,872	52,736
Cleaning	12,438	16,418
Repairs and renewals	5,949	11,908
Telephone	9,025	10,761
Leasing Costs	1,938	2,255
Books and information	3,588	2,712
Information technology	1,989	3,607
Training	3,240	4,238
Stationary, printing and postage	10,081	10,386
Miscellaneous	1,941	4,315
Depreciation	7,036	7,002
Volunteers expenses and travel	5,382	5,066
Audit and Accounting Fees	7,410	6,240
Other Interest payable	415	780
	-----	-----
	651,831	647,686
	=====	=====
Deficit	-5794	-6,534
Reserves brought forward	241,386	247,920
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Reserves carried forward	235,592	241,386
	=====	=====

ABERDEEN CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

BALANCE SHEET
At 31 MARCH 2016

	Note	£	2016 £	2015 £
Fixed Assets			14,851	18,785
Current Assets				
Debtors		32,885	13,308	
Cash At Bank & In Hand		319,979	359,914	
		-----	-----	
		352,864	373,222	
Creditors: Amounts Falling Due within one year		(36,123)	- 46,648	
		-----	-----	
Net Current Assets			316,741	326,574
Creditors: Amounts Falling Due After One Year		-	- 7,973	
Provision for dilapidations	1	(96,000)	- 96,000	(96,000) - 103,973
		-----	-----	-----
Net Assets			235,592	241,386
			=====	=====
Capital & Reserves				
Reserves			235,592	241,386
			-----	-----
Total funds			235,592	241,386
			=====	=====

Dr Nigel Dower
Treasurer

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

This year, in Aberdeen, PASS assisted 88 clients, of whom 61 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 PASS telephone line.

Complaints dealt with by the Aberdeen project are shown by service area: the figures show that 42% related to Family Health Services (which includes GP practices and other community based services), 29% related to Hospital Acute Services, 6% to both Accident & Emergency and Psychiatric/Learning Disability Services, 5% to both Care of the Elderly and Administration and between 1% and 2% of enquiries related to NHS24, Community Hospital Services and Continuing Care.

Grampian has 3 part-time PASS advisers spread across Aberdeen, Elgin and Peterhead. Citizens Advice Scotland (CAS) have submitted a tender for the contract relating to the PASS service and we are currently waiting to find out if they have been successful. If successful, CAS would retain the contract until 2020.

Shona Leith
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 debt problems, or need advice on state benefits. Many of our clients require advice on both issues. The project also acts as a gateway to other services provided by Aberdeen Citizens Advice Bureau.

2015/16 was a busy year. The number of clients presenting with serious housing debt, and consequent risk of eviction, remains a concern. The project is committed to addressing this issue 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 to provide a holistic network for the most disadvantaged people in Aberdeen City

In the 2015/16 year the project achieved client financial gains of £766,760. 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 the use of their Motability vehicles.

Changes to the rules around bankruptcy have also increased the workload of the Money Advice Workers.

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.

**Elizabeth McKelvie and Bill Henderson
Debt Advice Outreach Workers**

**Phil Aiton and Alex Main
Income Maximisation Outreach Workers**

Employment

With the downturn in the oil and gas industry there has been an increased demand for employment advice in respect of redundancies by more than 100%. The number of clients attending the bureau with employment queries has also increased although only marginally.

From my limited experience in the role of Employment Advice Worker (having been appointed in February of this year, replacing the formidable Scott Connor who departed in November 2015), employers appear reluctant to settle redundancy cases owing to the financial difficulties they already face despite clear evidence of a lack of proper process being followed. Unfortunately, redundancy is a complex area of law and there is much conflicting case law making the position for both sides unclear as to the prospects of success.

From the statistics, it appears that tribunal fees continue to impact employees' decisions as to whether to go to tribunal. In the last AGM report it was reported that nationally, between April and December 2014, there were a total of 60,814 ACAS Early Conciliation (EC) cases of which 15% settled, 22% progressed to Tribunal and 63% did not progress further. Nationally, between the period of 1 April 2015 and 31 March 2016, out of 91,600 notifications made to ACAS, 17% were formally settled by EC, 18% progressed to an employment tribunal claim and the remaining 65% were not formally settled or progressed to the Employment Tribunal. The statistics show that taking an average over a quarterly period, more cases are formally settled through ACAS, less go to tribunal and more cases neither settle nor go to tribunal in comparison to the quarterly average in 2014.

Unison's case against tribunal fees has been appealed to the Supreme Court and is expected to be heard in December of this year. The equivalent case for Scotland is sisted pending the outcome of Unison's case. Having said that the management of tribunals is expected to be devolved to Scottish Government who have indicated that they are committed to abolishing the tribunal fees.

In the last financial year, 90 of the 1010 clients with employment issues were seen by the Employment Advice Worker. Settlements make up the bulk of the £76,289 worth of financial gains achieved by clients with employment issues.

Kellyann Fraser
Employment Tribunal Support Worker

Calsayseat Medical Outreach

It has been another busy year at Calsayseat Outreach. This Outreach, which is run at a large GP Practice, helps clients with the full range of CAB advice but clients tend to present with queries related to disability and ill-health benefits. Clients are usually seen by appointment but can also contact this Outreach by telephone or letter.

It is still a time of extreme benefit change, which along with the local downturn in the Oil Industry, means that the advice and support which Citizens Advice can offer to clients is very much welcomed.

Migration from Disability Living Allowance (DLA) to Personal Independence Payments (PIP) continues as does the Universal Credit roll out. April 2016 saw the introduction of the new state pension, which is a pension earned on each person's individual National Insurance contribution record. Reports have shown that most poor people in the UK are part of working families, in particular those families where there is only one wage earner. This results in CAB help being sought for advice about Working and Child Tax Credits.

This GP practice is located in an ethnically mixed area of the city so the permission to use the GP telephone translation service is much appreciated. Sincere thanks are given to the partners and staff of the Calsayseat Medical Group for their continued support of this Outreach.

The Financial Gains for this Project (1/4/15 -31/3/16) were £117,701.

Maureen Belding
Project Worker

Hospital Outreach Service

The Hospital Outreach Service provides generalist advice to in-patients, their relatives, friends, carers and to members of hospital staff twice a week at Aberdeen Royal Infirmary (ARI) and once a week at Woodend Hospital. Clients can be referred on to the in-house specialist advisers where necessary.

The Service is by appointment only and arranged by the Social Work Department (SWD) at ARI. Nearly all of the referrals come from SWD and medical staff, despite our partnership with Cash In Your Pocket, a referral service. SWD has declined referrals received from the Royal Aberdeen Children's Hospital, as although it is located on the same Foresterhill site, it is not part of ARI.

2014/15 year was another busy year and the number of clients has remained in line with last year. We have seen an increase in immigration enquiries, necessitating workers consulting the Child Poverty and Action Group for specialist advice to ascertain EU co-ordination rules. The arrival in the UK of the elderly dependents of EU qualified persons to receive care seems to be becoming more common. Demand for assistance with housing applications, disability and earning replacement benefits, financial and legal issues remained high. The majority of disability benefits claimants and their families appear to be unaware of the need to notify DWP of changes in their circumstances, especially hospital stays, resulting in benefits overpayments.

We assisted 188 clients helping them gain a total of £48,836. We have assisted many more clients in gaining money but have no record of the outcome in those cases because they were discharged before their claim came through.

We look forward to continuing our support of clients over the coming year during what can be an uncertain and challenging period in their lives.

Orkhon Ochirpurev and Margaret Whyte
Hospital Outreach Workers

Welfare Rights Project

Mitigating the impact of Social Security Changes April 2015-March 2016.

The Welfare Rights project has successfully been awarded 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. It professed to aim to be a simpler, fairer benefits system to ensure work pays. We quickly saw the effects of the changes and the impact for on those in receipt of welfare benefits.

The impact for clients who have been in receipt of disability benefits for many years has been profound. Clients have expressed their confusion with the changes from Disability Living Allowance (DLA) to Personal Independence Payment. The Welfare Rights Officer (WRO) has spent a great deal of time explaining the new criteria (standard and enhanced rate) and points system of the Daily Living and Mobility components of Personal Independence Payment as opposed to the DLA Care component – lowest middle and highest rate, and, Mobility component – lower and higher rate. For those with serious physical and mental health issues this has had a detrimental effect on their well-being. If one factors in the financial impact then we have clients who have been coping for years, now facing housing benefit, council tax, debt and eviction problems.

Over the financial year, the project received 51 referrals from the Outreach teams: Income Maximisation, Debt Advice, Calsayseat Project and Macmillan Project, Penumbra and Drugs Action Aberdeen. Many clients who presented with multiple and complex benefit issues such as Employment and Support Allowance, Personal Independence Payment, Disability Living Allowance including Child DLA, Pension Credit, Child Tax Credit and Working Tax Credit waited months for their case to be heard by HM Government Courts and Tribunals Service.

For the year 2015-2016, the Welfare Rights Project provided advice and representation to 21 clients at First-tier tribunal and assisted 15 others. The project also successfully appealed housing benefit and tax decisions. Clients benefitted from financial gains of £145, 77.

Going through the appeal process can be daunting for many clients as not only do they require representation, they may also need advice and assistance to prepare them to appear before a Tribunal Judge. Dedicated time is spent in gaining information from clients and medical professionals in order to support their appeal to a First-tier Tribunal. 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

Volunteering

Throughout my time at the CAB I have been very well supported by members of staff and by fellow volunteers. I began as a generalist adviser. After gaining a sense of what the role of an adviser entails, by attending training sessions with other new starters, I accompanied experienced advisers to client interviews. During these interviews, I observed and shadowed, also helping with research and typing short reports recording what the client and adviser had discussed. By doing so, I learned how to conduct myself as an interviewer, so that when the time came for me to conduct my own, I was adequately prepared. I began by shadowing, then led client interviews with the support of an experienced adviser and then conducted my own interviews unaccompanied.

As a generalist adviser, I have never stopped learning and have honed as wide a variety of useful skills as the dozens of topics for which I have provided advice and assistance to clients. The CAB is very flexible concerning the times when you can volunteer: whether because of impending exams or an unexpected emergency, you are expected to attend only inasmuch as you are able to commit sufficient time.

I consider volunteering at the CAB to be extremely rewarding. Not only will you have the opportunity to learn a great deal more about your local community, you will engage skills that can be useful in other career paths. Most importantly, you have the opportunity to help people to meaningfully improve their lives and equip them with knowledge and mindset to tackle difficult situations without relying on others' assistance in the future.

Kristian Rose
Volunteer Adviser

Pension Wise



The bureau started to deliver the Pension Wise service on 13th April 2015 and the first customer was seen on 17th April. The demand for the service has been well below Her Majesty's Treasury (HMT) expectations and 174 customers attended for appointments in the first year.

The Pension Wise service has changed constantly throughout the year. The original restrictions of age over 55, and one appointment in a lifetime were changed to age about 50 or over and second appointments were allowed. The original concept of a two level service with Volunteer Generalist Advisers conducting initial assessments to book appointments has not been successful. The low demand for appointments, coupled with the above mentioned changes have resulted in both stages of the Pension Wise process being conducted by the pension Wise Guidance Specialist himself. Other changes involved a new Summary Letter procedure which generated letters via the HMT, now DWP, server prior to sending to customers. The content of appointments has also been updated several times to reflect technical and other changes.

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 observations on the bureau's delivery of the Pension Wise service: the bureau's performance in 2015/16 passed all of their checks.

In March 2016 CAS was confirmed as a Pension Wise Delivery Partner for 2016/17 and the DWP took over from HMT as the government department responsible for Pension Wise from April 2016.

In the 2016 budget statement the Chancellor of the Exchequer announced a consultation on proposals that would mean Pension Wise would merge with The Pension Advisory Service (who currently deliver PW Guidance via telephone), with the Money Advice Service ceasing to exist and being replaced by a new 'money guidance body'. The government will publish its final proposals for these changes in the autumn of 2016. The changes are unlikely to come in to effect until April 2018 due to the envisaged requirement for changes to primary legislation.

Iain Craig
Pension Wise Guidance Specialist

Client Financial Gains 2015/16

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 2015-16 By Location

Core	£1,546,757.68
Hospital & NHS Outreachs	£166,538.17
Money Advice Outreach	£766,760.01
Macmillan Roxburghe House	£1,076,716.17
TOTAL	£3,556,775.03

Financial gains by Enquiry

Benefits, Tax Credits and NI	£1,895,817.14
Consumer Goods and Services	£3,003.83
Debt	£1,366,519.84
Education	£303.40
Employment	£76,445.16
Financial Products and Services	£85,203.12
Health and Community Care	£6,145.32
Housing	£15,899.60
Legal	£50,350.00
Relationship	£0.00
Council Tax	£41,274.77
Income Tax	£9,294.83
Travel, Transport and Holidays	£6,000.00
Utilities and Communications	£518.02
TOTAL	£3,556,775.03

Board of Directors

James Henderson (Chairperson)

Dr Nigel Dower (Treasurer)

Philip D'Arcy

James Merson

Mark Murphy

Florinda Soldani

Alex Young

Eleanor Morrison

Robin Bowden

Cllr. Graham Dickson

Cllr. Barney Crockett (appointed 22 January 2016)

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