



24 / 25

Annual Report

Angus Citizens Advice Bureau (SCIO)



Chair's Report

Michael Calder



The past year has been a challenging one financially for Angus CAB. Income from grant funders is increasingly competitive, and the continued high cost of living has stretched our expenditures. While we began the year with healthy reserves, it became clear that the recent pattern of running deficit budgets could not continue. Change was needed to futureproof the invaluable work of Angus CAB.

Over the past year, we have explored options to innovate our service delivery model, making it more efficient and ensuring we can live within our means. This has been an incredibly generative process, transforming challenges into opportunities.

Difficult decisions have had to be made, most notably the closure of our Forfar and Montrose offices. However, we have been actively pursuing exciting opportunities for partnership working and co-location, enabling us to deliver a more inclusive and accessible advice service in a more efficient manner. This positions us to explore having an in-person presence in other parts of Angus, such as Brechin, while maintaining a continued presence in Montrose and Forfar.

We are still navigating this change curve and deeply appreciate the dedication and resilience of our staff and volunteers throughout this process. I am immensely proud of the Angus CAB team and excited to build on this work as we embed it into our new strategy for 2026–2029.

I would like to take this opportunity to express my sincere gratitude to our former Chief Officer, Laura Stewart, who left to take up an exciting new role. Laura's wisdom, experience, and insight were instrumental in supporting the Board as we considered the changes needed to sustain the service long-term.

I also want to thank the trustees who stepped down during the past year: Georgina McDonald, Cllr Lynne Devine, Cllr Kenny Braes, and James Franco. This year also marks the end of the term for our previous Chairperson, Alison Myles, who has completed her six-year tenure. We are incredibly grateful for the passion, dedication, and commitment each of you has shown to Angus CAB.

I am delighted to welcome Fiona Till, Rachel Lyons, Anna Yule, and Lori Hughes to the Board. Each brings a wealth of experience and expertise that is truly valued. Last, and certainly not least, I want to extend a huge thank you to our newly appointed Chief Officer, Zoe Watson. Initially taking on the role on an interim basis, Zoe secured the position permanently in September and has spearheaded the change process within the CAB. We are very fortunate to have her in post, and I look forward to sharing what we have achieved in a year's time.



Chief Officer's Report



Zoe Watson

There is lots to reflect on over this year, my first as Chief Officer. Although I have been involved with CAB for over 15 years, this last year has been my biggest challenge and I've no doubt it will continue to do so.

This year the Board decided to undertake a full service review which I was involved in as Interim Chief Officer. We brought in an external consultant to look at all aspects of our service. The ultimate decision to close offices in Forfar and Montrose was not one which was taken lightly but would allow us to move forward with a service delivery plan which is more accessible and community based.

I'm constantly in awe of the work done by the Angus CAB team across our generalist and specialist service. Some of the enquiries coming in are so complex that they require multiple contacts with our advisers as well as engagement with several external organisations. In some cases, it is clear that the clients come to us because they don't know where else to go, or have exhausted options open to them.

It is clear that the third sector is facing many challenges over the short-term and this is no different for Angus CAB. Funding is becoming more difficult to source but the changes to our funding framework will hopefully open up more avenues of opportunity for us to sustain our future.

Lastly, I would like to thank everyone involved in Angus CAB for their continued hard work and dedication - to the staff and volunteers for going above and beyond every day and to the trustees for giving me the opportunity to lead this fantastic organisation. For me, this quote from one of our staff members sums up why what we do is so special:

"Working at Angus CAB is fulfilling for me. Staff, volunteers, and students all add joy to the mix. Just to chip in, funding for the service saves lives. AI can't do what we do."



Who We Are



Angus CAB was formed in 1984 and has been providing advice to Angus residents since 1985.

Importantly, that advice is free, confidential, impartial and independent. We are a charity and rely on income from grants and trusts to provide our service.

We are a member of Citizens Advice Scotland, and we work towards achieving the following twin aims:

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

We provide face to face, telephone and email advice to the residents of Angus on a wide range of subjects. At the core is our volunteer-led generalist service supported by specialist project workers.

We give advice that enables people to understand their rights and make sense of legislation. We support people to maximise their income and address their debt concerns. We help people who need to make a complaint about goods or services. We provide the information that allows people to make informed decisions and provide support to empower them to take action.

We also provide training opportunities to enable people from our community to train as volunteer advisers, so that “community supports community”.

The Facts of 24/25



2,598 CLIENTS SUPPORTED

6,273 PIECES OF ADVICE



8,003 VOLUNTEER HOURS

**OVER £1.08 MILLION OF
CLIENT FINANCIAL GAINS**





Our Clients



Most Common Age Range **45 - 59**

Had a Health Condition **37%**

Were in a Form of Employment **25%**

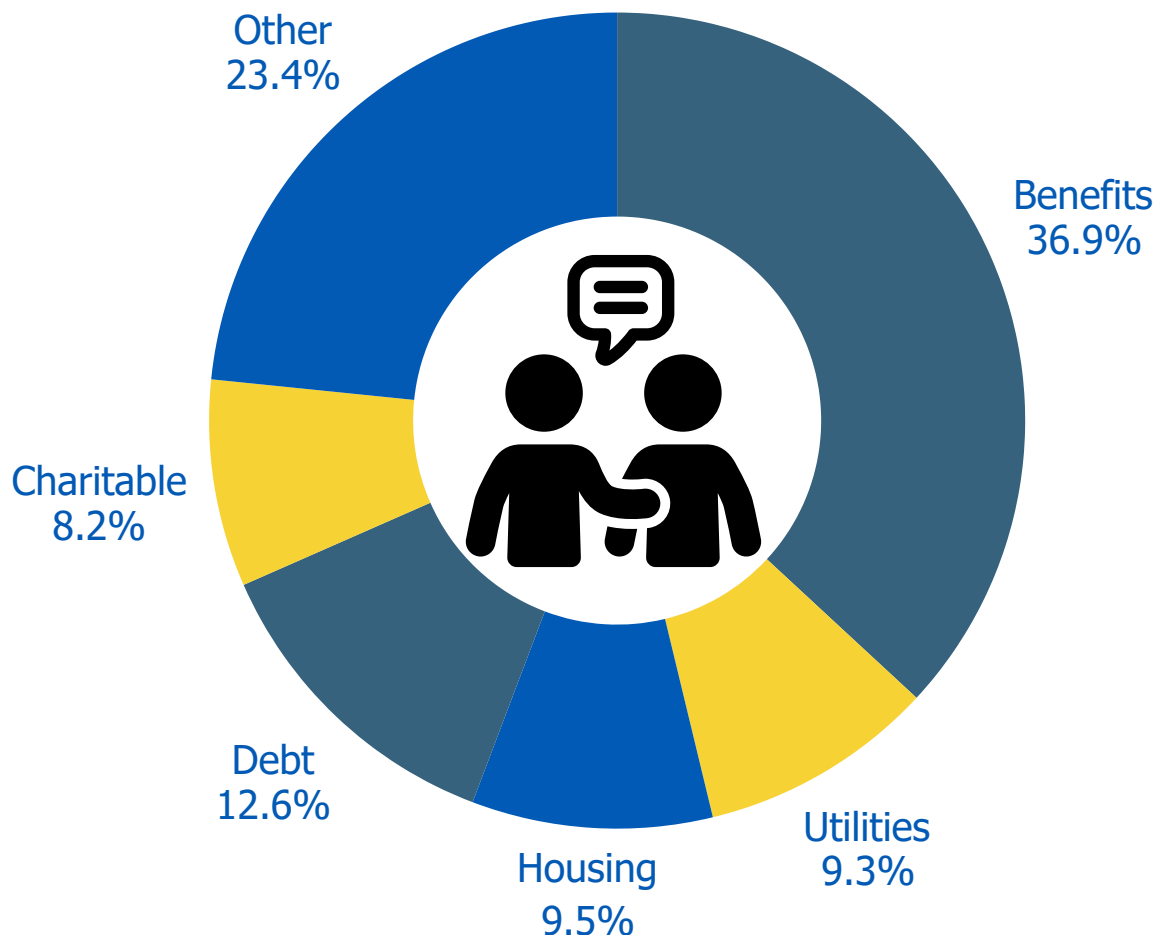
Were Retired **21%**

Unable to Work due to Health Condition **14%**

Were Family Groups with Dependent Children **21%**

Single Adults **22%**

Advice Areas



Our top 5 advice areas remain the same as the previous year with Benefits taking the top spot. Across the service, Benefits enquiries accounted for more than a third of all advice provided across the year. This is unsurprising given the continued squeeze on household income due to increasing cost of living. As expected, advice on Utilities remains high with 90% of these enquiries relating to issues with gas and electricity. Our Finance and Charitable Support advice area continues to occupy our top 5 advice areas with almost 70% of all enquiries under this area requiring a referral to a local foodbank. This is a significant increase upon last year. This year has seen continued demand for housing advice from tenants, although this year almost a quarter of enquiries were from Local Authority tenants with issues around repairs and complaints. Our Debt Service continues to see clients with a variety of issues but we are seeing council tax and housing arrears as well as credit card debts being the largest concerns.

Our Volunteers

Our volunteers carry out a variety of roles throughout the bureau and it is no exaggeration to say that the bureau would not run without them. Our generalist advice service is volunteer led and could not provide the breadth and depth of advice to Angus clients if it were not for the continued dedication of our volunteers. Our generalist service is funded via Local Authority funding and provides a tremendous return to the residents of Angus. The lengths our volunteers go to provide clients with advice and assistance is unrivalled and every day brings a new challenge. Our volunteers are being continually tested with the levels of complexity our clients bring to us. Being an adviser is not an easy volunteering role and I thank you all for your continued efforts throughout the year and your commitment to our clients.

This year we celebrated some long service milestones which only goes to emphasise the dedication by our volunteers.

Yvonne Baxter 20 years
Derek Nisbet 15 years
Andy Robb 15 years
Julie Christie 10 years
Sheena Archer 10 years
Alan Webster 10 years
Geoff McMillan 5 years



"I retired after 20 plus years working in a caring profession, and volunteering with CAB gives me fulfilment and purpose as I can continue to support people in the community. It's such a worthwhile role and really enjoyable"

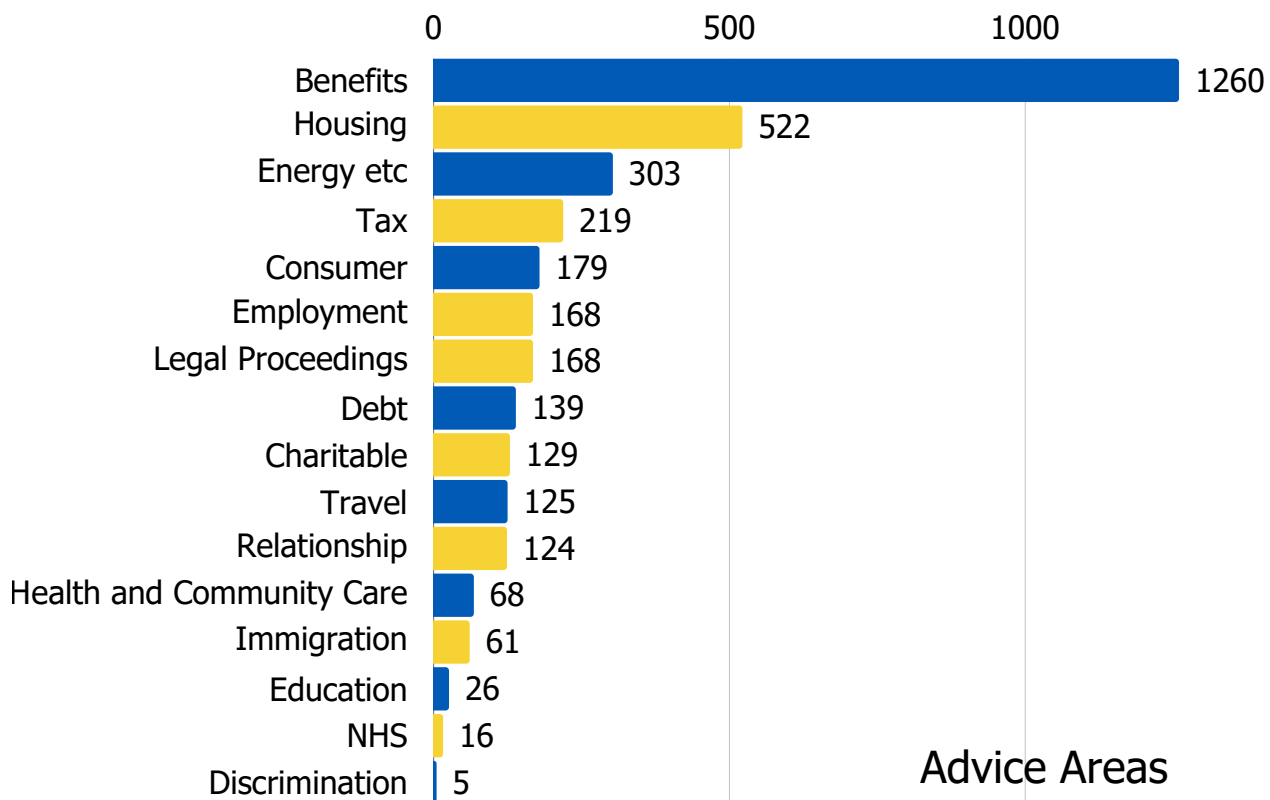
Our Generalist Service

**£627,179.38
CFG**

**1,617
CLIENTS**

**8,003
VOLUNTEER
HOURS**

**VOLUNTEER
VALUE OVER
£145K**



Advice Areas

"I first volunteered at CAB when I was doing a distance learning counselling course back in the 90s. After three years here I was able to get a job with Money Advice Support Team in Dundee for the last 14 years of my working life. I then volunteered again once I retired and have been here these past 11 years".

"I started volunteering when I stopped employment, back in 2014. I was in need of something interesting to adjust to the next stage in my life on retirement from fulltime employment"



Placements



Our various volunteering roles provide a wide range of learning for people in terms of experience and skills. To build upon this, we offer a number of placements for different groups. We regularly host social work students from Dundee and Robert Gordon Universities on a variety of required placements at degree and Masters level. Although we do not operate as a standard statutory placement, the opportunity to work within our service and our clients gives the students fantastic experience to take with them throughout their future learning and career.

We also provide opportunities for law and business students to come to us on placement, these are usually more short-term but provides an excellent insight in to how we run as a charity and gives us much needed assistance with social policy work and client engagement.

We also work closely with Angus Council's Employability Team to provide a number of paid placements through their various work programmes. These placements provide a valuable additional resource to our service with those involved gaining experience in customer service skills, administration and also advising. It's always rewarding to see the growth in experience and confidence of those on placement with us.

"I decided to pursue a career in social work because I wanted to help people and being placed with Angus Citizens Advice Bureau has provided me with a huge amount of opportunities to be involved with people in the community to do so. Working with CAB has allowed me to gain invaluable knowledge that I will carry with me, while working with an amazing team. During my time here, I have met so many wonderful people and have gained incredible experience and confidence in the work that I do. I have had a fantastic time and am sad to see my placement coming to an end but will be forever grateful to have been placed with such an accommodating and welcoming team. The support that CAB provides for the community is invaluable and I am very happy to have been given this opportunity, and have built friendships along the way"



Our Triage Service



Our Triage Service is at the forefront of our service and deals with all initial contacts to the bureau. Adopting a triage procedure means clients will receive the same level of service no matter how they contact us. Our Triage Workers, supported by volunteers and students, gather all details about a client's enquiry as well as ensuring we have any relevant paperwork. The client can decide how they wish to receive advice – by way of a face to face appointment, telephone call or email. The use of the triage model ensures that when the adviser speaks with the client they are in a position to give the right advice based upon the initial information provided.

Our Triage Service is also best placed to work with clients who find themselves in an emergency or crisis situation, such as requiring a referral to a foodbank, assistance with money or credit for prepayment gas or electricity meters. It also allows anything that needs urgent attention to be identified, such as eviction dates or other important deadlines.

£170,000
CFG

88% of all clients
engaged with
triage service

Most common:
Foodbank referrals
Benefit checks



Projects



31 New Clients

PASS is the Patient Advice & Information Service, a national contract between NHS Scotland and Citizens Advice Scotland. PASS provides us with a part-time adviser who works both on the national helpline and locally to support clients with concerns or complaints about any aspect of NHS services. It is a vital service that supports people who are often distressed about treatment they or their loved ones have received and need guidance to understand the process they can follow.

Our Armed Services Advice Project provides dedicated information, advice and support to members of the Armed Forces community in Scotland. This is a national service, funded through PoppyScotland which provides us with an adviser one day per week for the Angus area. Unfortunately, the funding ended in October 2024 with no option for renewal.



Money Talk Plus



Our Money Talk Plus service is a national contract between Scottish Government and Citizens Advice Scotland. The service aim is to tackle poverty, especially child poverty, by supporting clients to better manage and improve their financial circumstances, ensure clients are empowered with awareness of their rights and responsibilities and improve client wellbeing. The main advice areas covered under this service are benefits, money advice, income maximisation and outgoings re-negotiation.

**£411,718.26
CFG**

**392
clients
53% benefits
37% debt**

**Approx.
£6.50 gained
for every £1
of funding
received**

“Giving clients advice that enables them to deal with any problems they are facing or being able to assist them with applications that lead to a financial gain that in turn lessens the financial pressure they are under in this current climate makes the role very rewarding”

Gareth - MTP Adi



Energy Funding



**£42K
CFG**

**£43,739
FUNDING**

Energy funding has, once again, been crucial this year to allow us to have a dedicated energy adviser to deal with complex queries as well as supporting the advisers of our generalist service to deal with energy issues. We have been fortunate to receive funding from:

- National Lottery – the award of 3 years funding in July for a 30 hour per week energy adviser has been fundamental in keeping this service going
- Energy Best Deal – funding from multiple utility companies, overseen by Citizens Advice Scotland, to provide face to face appointments and group advice/training session for both clients and frontline support workers in partner agencies.

Energy cases can be complex and time-consuming with the need for ongoing communication with suppliers and clients. We are seeing more clients who are overwhelmed with high energy debt due to increased energy prices.

Supporting people to feel more confident in managing their energy issues and easing the pressures many are facing sums up why I do what I do. I'm proud to work alongside a great team of staff and volunteers who genuinely care about the people in our community

Shona - Energy Adviser

Our Debt Service



“When you begin a client journey that starts off with seeing them in tears from distress and ends with seeing them shedding tears of relief, you know your job is too crucial to be taken lightly”

Our Debt Service is partially funded from our core funding from Angus Council and is supplemented by other project income to allow us to operate a full service across Angus. We have one Senior Debt Adviser and as well as providing advice to clients he is mentoring our new Debt Adviser. Our Debt Service assists clients with a wide range of remedies from sequestration and debts being written off to a re-distribution of payments under the Debt Arrangement Scheme or agreements with creditors.

£950,000 debts re-distributed

TRENDS

- Variations to agreed payment plans due to continuing increases in cost of living
- Increased applications under MAP route of sequestration
- Increased court action due to expired Charge for Payments

£88K CFG

“I enjoy connecting with clients and supporting them with their debts as this impacts every facet of their life with the financial stress and burden. After an appointment, clients usually feel there is hope and have the practical advice so they feel empowered”



Our Clients



"Thank you, you are wonderful"

"what a great weekend it has been for us after this fantastic news. I honestly cannot tell you how happy and relieved I am. I thank you from the bottom of my heart for all your help and support"

"Many thanks for all your help ... just can't thank you enough. Many thanks again"

"5 stars out of 5 stars. You've been a superstar. Perfect! Can't thank you enough."

Client had ongoing issues with energy bills due to estimated readings, which led to underpayments and a balance of over £1,000 with OVO. Despite making regular payments, the bills didn't reflect actual usage. We raised a complaint with the Energy Ombudsman, the balance was reduced by around £700. The client was satisfied with the outcome and agreed to pay the remaining amount, and now receives regular, accurate bills and has had a smart meter installed following discussions. Client is now happy with her billing and feels much less stressed.



Our Clients



A long and uphill struggle with OVO regarding client debt and support fund applications eventually led to a complaint to the Energy Ombudsman. The ruling in the client's favour resulted in a total credit of £2981.05 being applied to their account.

"Thanks again for your help with my adult disability application, after it was first rejected I couldn't see me getting anything"

"I couldn't have done all this without you guys. I can't believe I didn't have to pay for this"
(our service)

Support to complete an Adult Disability Payment form for a client who has significant health conditions resulted in a full award with a backdated payment of more than
£7,000

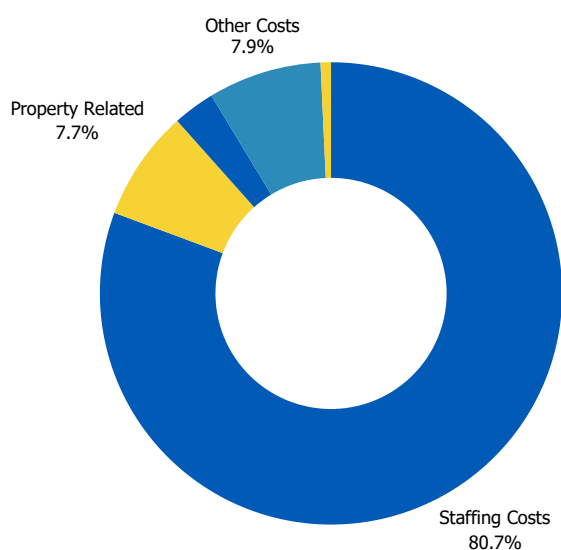
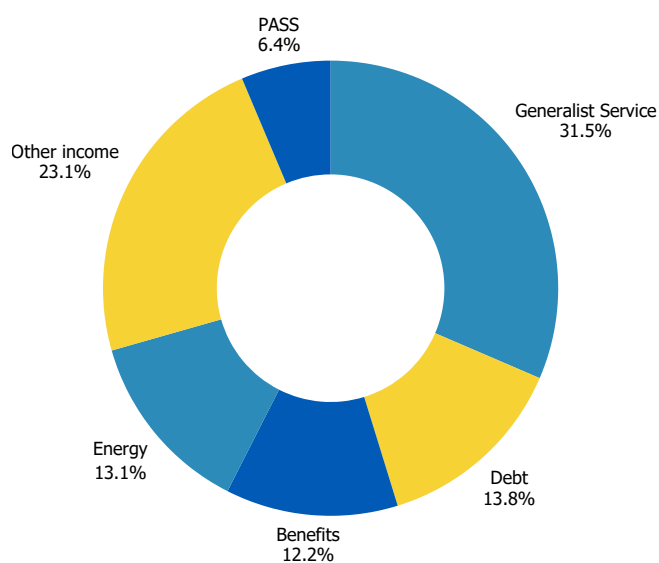
"You wrote it beautifully, so I hope they understand and start working on it. Thank you...Thank you so much."



Finances



This year saw income of £333,718 which is an 18% decrease on last year, which highlights the difficult funding landscape the third sector finds itself in. Our core funding from Angus Council enables us to provide a generalist service with further external funding coming from other sources to allow us to provide a specialist support service to our clients and volunteers.



Our expenditure totalled £438,384 which was a 7% decrease on last year, although as noted above we had less income which ended in a deficit of £104,666 for the year which was an improvement, although still significant, on the original forecasted deficit of £173,000 . As expected, the majority of our expenditure is on staffing costs for our team. Although our generalist service is staffed by volunteers, several staff support the volunteers in a variety of means.

Thanks to our funders, partner organisations and our team of volunteers, staff and trustees.

If you require advice, would like to volunteer with us or work with us then please get in touch.

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