

**Citizens  
Advice &  
Rights  
Fife**



Independent advice for our community

# **Citizens Advice and Rights Fife**

Annual Report 2016-17

# A word from our Chairman



It is often said that as you get older the years go by faster. Well, this must be true as I cannot believe it has been a year since I wrote my last annual report.

2016-17 has been an interesting and difficult year, both for the organisation and indeed the advice sector as a whole. Following a Governance Review of Citizens Advice Scotland, a new Board is in place, a new Chair and a new Chief Executive Officer. It is apparent the new Board are keen to engage with Bureaux and listen to our concerns. An unintended consequence of these changes was that some funding was slower to come through but again matters are now resolving themselves.

On the subject of funding, we, along with other organisations within the Third Sector, had a worrying time regarding our main funders, namely Fife Council, amid public sector cuts. After some excellent discussions with them, our funding was set at an appropriate level to continue our great service to the people of Fife.

On a personal note, I had resolved to visit all the bureaux in the CARF organisation. I have now achieved this and the main point coming from these visits was the amazing dedication of our staff, both paid and voluntary. All are driven by the desire to give as good a service as we can, Monday to Friday of every week. I salute you all and give you thanks from all the members of the Board.

Talking of the Board, I would like to convey my thanks to them for all their help and guidance over the past year. We are in the process of trying to recruit new Directors who can bring fresh impetus and ideas to the Board.

I have mentioned in previous reports that I have been involved with the CAB service for over 20 years. These last few years as Chair of CARF have brought me more enjoyment and pride than at any other time.

Thank you all for all that you do and I look forward to another great year in 2017-18

Bill Henderson  
Chairman of the Board

# CEO Report



Much of 2016/17 passed in a flurry of organisational activity including our Citizens Advice Scotland Membership Audit. I am delighted to report we were again compliant in terms of quality of advice and organisational audit. In addition, a start was also made on the peer assessment element of National Standards with a view to being re-accredited during 2017/18.

A major contingency planning exercise commenced in September 2016, running through to March 2017 as we tried to establish our funding for the following year. A number of difficult decisions had to be taken and a number of significant funder negotiations took place as well as discussions with our two recognised unions. Our hard work resulted in obtaining a fairly solid funding base and retention of most of our paid staff members. Two staff took voluntary redundancy to help make savings.

We have tried hard to be as sustainable as we can be as an organisation but this continues to be hard work in the current environment.

During the year we also worked with existing, and new, partners to develop a new project, "Making it Work for Families". This takes us into a new arena, namely working with members of the whole family. As always, I am heartened by new developments and work undertaken by the organisation. I feel we are increasingly able to tap into the talents and skills of our paid and voluntary staff.

As always, there are challenges - client demand puts significant pressure on our service. Expectations of partners and funders need to be managed on a daily basis and there also seems to be growing legislative pressure and bureaucracy around advice giving which is necessary but does impact on delivery.

As for the future, we are preparing for Universal Credit and, as expected, there are a myriad of issues and practical problems for both clients and ourselves to contend with. A new case management system, changes in the audit process and the need to put all paid and voluntary staff through "Giving Good Debt Advice" modules, will put further strain on us.

Yet, as we mark 20 years of CARF, there is a sense of real achievement collectively across the service and a recognition of the difference we have made to many individuals across Fife.

Thank you to all in CARF and those funders, friends, colleagues and partners who support us in so many different ways.

Norma Philpott  
Chief Executive Officer

# CARF 2016-17 At a glance



Over **26,000** active clients accessed our services throughout the year.



**63,500** issues dealt with on behalf of our clients



The financial gain to our clients was almost **£11.5m**



**45%** of our work related to benefits



Volunteers contributed over **22,000** hours of their time



Almost **2,000** electronic referrals received from partner agencies



Almost **50,000** visits to our website



**1,300** multiple debt cases dealt with and over **£10.5m** of debt



**67** presentations delivered across Fife to **1830** participants



Almost **4,000** forms completed on behalf of our clients

# Internal Achievements

CARF earned the Volunteer Friendly Award.

CARF is now a recognised Carer Positive Employer.

Our fully refurbished Kirkcaldy office forms part of a new Third Sector hub.

Our new Leven office was officially opened on 8th April 2016 by Cllr. Kay Morrison.

Webchat was launched and now forms part of our ongoing service delivery.

CARF fully met the requirements for the Gold Award in Healthy Working Lives.

# Projects and CARF

Citizens Advice and Rights Fife is home to a number of partnerships with local and national organisations. Complementing our core services, our projects support and assist the most vulnerable individuals and families within our communities, bringing expert advice and help to those who need it most. A list of our funders can be found on the back page.

Over 600 referrals were received by our Fuel Poverty projects. Clients were an average of £675 better off for accessing the project!

174 patients were supported to raise issues and complaints relating to NHS services.

Our Pop-up clinics saw over 3,000 clients and added an additional 3,400 hours of advice to the organisation.

310 clients contacted our specialist Pension Wise Adviser for advice on accessing pension pots.

600 clients affected by a cancer diagnosis accessed advice from our dedicated Macmillan Advisers resulting in financial gain of over £2m

Our Armed Services Advice Project supported almost 200 clients with a wide range of issues

Our ENABLE project, designed to help children with diagnosed and undiagnosed learning difficulties, supported 175 families across Fife

The Wise 2 Welfare project helped 297 individuals who have been affected by the recent changes to the Social Security system

Our Making it Work Project helped 48 families achieve greater financial stability through our early intervention and financial education approach.

Our Making Justice Work project held 244 sessions with households threatened by homelessness



# Training Report

Training continues to play a key part in maintaining the competence of our staff, volunteers and Board members and equipping those new to the organisation with the appropriate knowledge and skills to be successful in their role. Providing a comprehensive package of training opportunities goes a long way towards CARF's strategic priority of "being a great organisation to volunteer and work in".

2016-17 saw 4 programmes of General Adviser training take place across Fife in Glenrothes and Dunfermline attended by 30 participants. In addition, following the introduction of new volunteer roles in 2015-16, 2 shorter programmes of training for Advice Assistant took place as well as training for Client Assessment volunteers. CARF now has 128 volunteers representing an increase of 28% on the previous year. It is likely that the wider range of volunteer roles is making CARF a more attractive place to volunteer.

Over 300 face-to-face training sessions or conferences have been attended by volunteers and staff with training accessed from 30 different providers including Child Poverty Action Group, Fife Police and Money Advice Scotland. 595 courses were completed on CASLearn, the online Learning Management System of Citizens Advice Scotland. Online training is becoming increasingly important given its scope and ease of access and, with Fife becoming "full service" for Universal Credit in December 2017, online learning will form a large part of refresher training within CARF.

Looking ahead 2017-18 will demand a significant amount of training for staff and volunteers alike. As above, the full roll-out of Universal Credit in December 2017 will necessitate full refresher training for all advice giving staff and volunteers. Furthermore, Citizens Advice Scotland will launch a new case recording system in October 2017. Whilst this is a cleaner and easier system to navigate, a number of practical sessions will be held in the run up to its launch.

New competency requirements for all advisers involved in any form of money advice work mean that staff and volunteers must now demonstrate individual competence by undertaking an online "Giving Good Debt Advice" module. Customer service training is planned across the service, although roll-out may be delayed due to the above priority demands placed on the training function.

*Data extracted from CARF Annual Training Report 2016/17 written by Catriona Skinner, Training and Volunteer Development Officer.*

# CARF Financial Report 2016-17

Citizens Advice and Rights Fife Limited  
 Combined statement of financial activities and income and expenditure  
 for the year ended 31 March 2017

	Unrestricted funds £	Restricted funds £	2017 Total funds £	2016 Total funds £
<b>Income and Endowments</b>				
Donations and Legacies	329	-	329	555
Charitable activities	1,413,082	1,000,796	2,413,878	2,525,942
Investment Income	12,410	-	12,410	4,258
<b>Total income</b>	<u>1,425,821</u>	<u>1,000,796</u>	<u>2,426,617</u>	<u>2,530,755</u>
<b>Expenditure</b>				
Charitable activities	1,551,104	1,003,768	2,554,872	2,543,636
<b>Total expenditure</b>	<u>1,551,104</u>	<u>1,003,768</u>	<u>2,554,872</u>	<u>2,543,636</u>
<b>Net income/(expenditure) for the year</b>	<u>(125,283)</u>	<u>(2,972)</u>	<u>(128,255)</u>	<u>(12,881)</u>
<b>Other recognised gains and losses</b>				
Gains from revaluation of fixed assets	-	-	-	39,350
Actuarial (losses)/gains on defined benefit pension scheme	(1,191,000)	-	(1,191,000)	526,000
Depreciation on revaluation of fixed assets	-	-	-	26,028
<b>Net movement in funds</b>	<u>(1,316,283)</u>	<u>(2,972)</u>	<u>(1,319,255)</u>	<u>578,497</u>
<b>Reconciliation of funds</b>				
Total funds brought forward	178,159	10,523	188,682	(389,815)
<b>Total funds carried forward</b>	<u>(1,138,124)</u>	<u>7,551</u>	<u>(1,130,573)</u>	<u>188,682</u>

**Statement of Financial Position as at 31 March 2017**

	2017		2016	
	£	£	£	£
<b>Fixed assets</b>				
Tangible assets		142,100		145,000
<b>Current Assets</b>				
Debtors	43,560		42,696	
Cash at bank and in hand	892,276		919,360	
	935,836		962,056	
<b>Creditors: amounts falling due within 1 year</b>	<u>(93,509)</u>		<u>(113,374)</u>	
<b>Net current assets</b>		<u>842,327</u>		<u>848,682</u>
<b>Total assets less current liabilities</b>		<u>984,427</u>		<u>993,682</u>
<b>Net assets excl defined benefit pension liability</b>		984,427		993,682
Defined benefit pension liability		(2,115,000)		(805,000)
<b>Net liabilities incl defined benefit pension liability</b>		<u>(1,130,573)</u>		<u>188,682</u>
<b>Funds of the Charity:</b>				
Restricted funds		7,551		10,523
Unrestricted funds:				
Revaluation Reserve		39,350		39,350
Defined Benefit pension reserve		(2,115,000)		(683,000)
Other restricted income funds		937,526		821,809
<b>Total Unrestricted Funds</b>		<u>(1,138,124)</u>		<u>178,159</u>
<b>Total Charity Funds</b>		<u>(1,130,573)</u>		<u>188,682</u>





## **Social Policy in Action**

Social Policy can be defined as "challenging unfairness and working for change". At CARF we view Social Policy as an integral part of our service delivery and we exercise a responsible influence on the development of social policies and services in a local and national context.

In 2016-17 CARF continued to play a major part in gathering evidence on unfair practices and campaigning for change alongside our partners.

During the year CARF raised 904 issues to Citizens Advice Scotland, representing an 82% increase on the previous year.

CARF were heavily involved in the gathering and collation of data used in the "Bairns come First - Fairness for Their Future" report alongside our friends and colleagues at Fife Gingerbread. Both organisations continue to participate in the campaign to raise awareness of claiming and paying child maintenance as a route to reducing child poverty across Fife.

In addition CARF actively participated and presented at an event held by the Institute of Revenues, Ratings and Valuations, on Water Direct deductions.

Ongoing changes to the social security system have meant that we continue to raise issues relating to Universal Credit, the Benefit Cap and changes to Child Tax Credit. The organisation was also well represented at consultations relating to the new Scottish Social Security System.

As part of our work relating to the changes in the social security system, we contributed to the national publication of Citizens Advice Scotland's report "Burden of Proof". This report explored the role that medical evidence plays in the social security system.

Furthermore, we contributed to a collaborative research project entitled "Round the Bend, a review of local bus provision", by Scottish Citizens Advice Bureaux. The report looked at the journey times and cost of bus travel to certain key services, including GP surgeries and supermarkets, helping to identify barriers to services for those in "remote" areas.

The internal Social Policy Group will continue to raise awareness of the social policy agenda within CARF and initiate further training to new and existing staff and volunteers. The group will also continue local campaigning, working alongside partners to raise policy focus and contribute to further national campaigns.

# CARF's Board of Directors



CARF is a voluntary organisation with our Board made up of a variety of volunteers from the community and Local Authority elected members. Our thanks go to the Board of Directors for the work carried out on behalf of the organisation through 2016-17.

The Board of Directors for 2016-17 were:

Bill Henderson (Chairman)  
Mhairi Lochhead (Vice-Chair)  
Norma Philpott (Company Secretary)  
Hugh Reid  
Cllr Susan Leslie  
Sandra Wilson  
Tom Vrolijk  
Beverley Harrow  
Peter McTiernan  
Cllr David Graham  
Evelyn Whyte (Resigned 5/10/16)

The following were also involved in attending meetings and supporting the Board:

Laura Mackean (Link Officer, Fife Council)  
Development Officer (Citizens Advice Scotland) - No permanent officer in 2016-17  
Angela Angel (Finance and Resources Manager, CARF)  
Kerry Hogg (Staff Representative, CARF)  
Maureen Cooper (PA/Office Manager, CARF)

# Beyond 2017

Year on year the challenges to the Third Sector grow. Challenging funding environments and increasing complexity of client issues requires CARF to adapt and be ever more flexible in its service delivery. 2017 and beyond present more challenges for the organisation including the much anticipated full roll-out of Universal Credit.

CARF is well placed to meet these challenges and future plans include:

Comprehensive training on Universal Credit for all advice giving staff and volunteers.

To roll-out a triage system to all Frontline offices.

To explore self-help options.

To undertake external research to inform future service delivery.

To undertake customer service training across the organisation.

To continue to widen volunteer opportunities by creating and developing new roles.

To upgrade our internal IT systems and further embed IT within the organisation.

To promote CARF's services widely and improve the use of impact data.

To refresh our "Pop-up" approach to information and advice giving.

To enter discussions on our future Service Level Agreement.

HORIZON

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# Our aims and modes of delivery

## SERVICE AIMS

The service provided by Citizens Advice and Rights Fife is free, independent and impartial. We are your local CAB (Citizens Advice Bureau) and adhere fully to the twin aims of the CAB service: -

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

and equally

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

## SERVICE DELIVERY

Our current service is delivered through all of our bureaux , located in Cupar, Cowdenbeath, Dunfermline, Glenrothes, Kirkcaldy and Levenmouth. St Andrews is served by an extended outreach operation. This is supplemented by our centralised telephone unit for initial contact and advice, outreach clinics in various locations across the Kingdom, webchat and home visits.

For those able to self-help our website hosts a database providing practical information and guidance on all areas of advice. The website can be accessed at [www.CABFife.org.uk](http://www.CABFife.org.uk)

Details of all offices and opening hours can also be found at [www.CABFife.org.uk](http://www.CABFife.org.uk)

## TELEPHONE

General Advice	0345 1400 095
Money Advice	0345 1400 094
Welfare Reform Advice	0345 1400 092
Macmillan Fife Welfare Benefits Partnership	0345 1400 091
CARF TextPhone for Deaf Community	0787 2677 904

## FUNDED AND RESOURCED BY

Fife Council  
Fife Gingerbread  
Greener Kirkcaldy  
Frontline Fife  
Kingdom Housing Association  
Macmillan Cancer Support  
ENABLE Scotland  
Chest Heart and Stroke Scotland  
Citizens Advice Scotland  
Poppy Scotland and others



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