

Citizens Advice & Rights Fife

ANNUAL REPORT

2022-23

Citizens
Advice &
Rights
Fife



Independent advice for our community



Contents Page

▶▶▶	Contents Page	→	Page 1
▶▶▶	Chairman's Foreword	→	Page 2
▶▶▶	Chief Executive Report	→	Page 3
▶▶▶	The Year at a Glance	→	Page 4
▶▶▶	Social Policy	→	Page 5
▶▶▶	The Impacts of Our Projects	→	Page 6 - 7
▶▶▶	New Projects 2022-23	→	Page 8 - 9
▶▶▶	Future Plans	→	Page 10
▶▶▶	IT Services Report	→	Page 11
▶▶▶	Case Study	→	Page 12
▶▶▶	Training Report	→	Page 13 - 14
▶▶▶	Volunteering in CARF	→	Page 15
▶▶▶	Financial Position	→	Page 16



Chairman's Foreword

Many thanks for taking the time to read the 26th Annual Report of Citizens Advice and Rights Fife. This Report covers the period from April 2022 to March 2023, a period of recalibration for CARF, its volunteers and staff as much as for our clients and everyone else in the wider community. Last year we saw the beginnings of an economic shock to rival the banking crisis of 2008. This has led to a major cost of living crisis that bared its teeth early in the year and is subsequently biting all of our friends and neighbours hard.



Cost of living crises are not new to the advisers at CARF, and the vast majority of our clients over a number of years have benefitted from high quality income maximisation advice. However, now we are experiencing heavy demand from clients who have never needed to seek such advice and our limited resources hinder our ability to meet this demand to the extent we would like. Work has already begun on our 2023-2028 business plan to harness the latest technological advances, recruit more volunteers and share our expertise with our wider partner network to enable us to help as many of Fife's citizens as possible. We exist to advise and guide our neighbours and seek to improve their lives, especially in the face of adversity, and will work tirelessly to transform and improve further the efficiency and professionalism of our service to achieve that outcome. As Chairman I have, as always, been exposed to the highs and lows of the organisation throughout the year and have seen nothing but creativity, commitment and determination everywhere I look. The pride I feel working alongside such a group of people is profound and I am grateful to them on behalf of our clients, among whom I can also be counted.

I am grateful, too, for the continuing support of our financial sponsors, who have shown such trust and belief in the work that we do and share the values that underpin our vision of a better life for the people of Fife. Our main funder, Fife Council, and Citizens Advice Scotland have also enabled us to submit evidence to central and local Government to improve policies and practices that affect people's lives, creating a fairer Scotland where people are empowered and their rights are respected. We are also grateful for the ongoing support of specialist partners. It is the willingness of our staff and volunteers to work so successfully in concert with such a wide range of outstanding partners that enables CARF to continue to operate above and beyond the sum of our parts.

Peter McTiernan, **Chairman**



Chief Executive Report



I always find it somewhat unsettling when I come to write this piece for the annual report in that I am made to recognise a further year has passed...

I wrote last year of CARF standing up to the challenges that lay ahead and it is with enormous pride that, when looking back, I can say we have done so. It is testament to the individual staff and volunteers that we continue to deliver such impactful work in such trying times.

The year could so easily have been about consolidating but the organisation has continued to attract increased investment with new projects complementing our traditional work. The confidence our funders have is a nod in our ability to deliver positive outcomes and it is this that we must concentrate on as we move forward.

Through the year there were two introductions I must mention. Firstly, alongside a number of partners, there is an increased focus on benefit take-up rates and CARF is now in a position to have a dedicated resource in this area. This is something of a pioneering role in Fife, specifically aimed at preventing crises from arising by increasing incomes. The early successes show this to be a worthwhile investment.

Secondly, our 5-year Business Plan 2023-28 embeds upskilling and enablement in our future plans. Clients should be able to access basic income maximisation advice through various places and services, many of whom they are already engaging with. Our ambitious programme of upskilling has already proven successful and aligns neatly with emerging plans being developed by local partners.

We always strive to do our best for those who need us, regardless of status or circumstance. This is why I always speak of my pride in CARF and why my pride has not diminished from the day I took on this role.

David Redpath, **Chief Executive Officer**

David Redpath



A little update for you

This morning **£4,230** was paid into my account for the back dated Severe Disability Payment. So with this added to the **£3,690** back dated Personal Independence Payment, I am better off by nearly **£8,000**.

A phenomenal amount of money.

This lump sum and receiving the PIP and SDP now has saved me from losing my home and has eased my stress levels . I can now see light at the end of a very long tunnel.

To put it plainly lifesaving.

And this is all thanks to yourself (Jonathan), Karen and Steph. I was about to give up on the process of trying to claim PIP until I spoke to you. From the moment your team got involved I was supported at every step and everything was explained to me clearly . You have all been so very kind and I cannot thank you enough for your time and the work that has been done on my behalf.

Feedback from CARF client

Thank you!

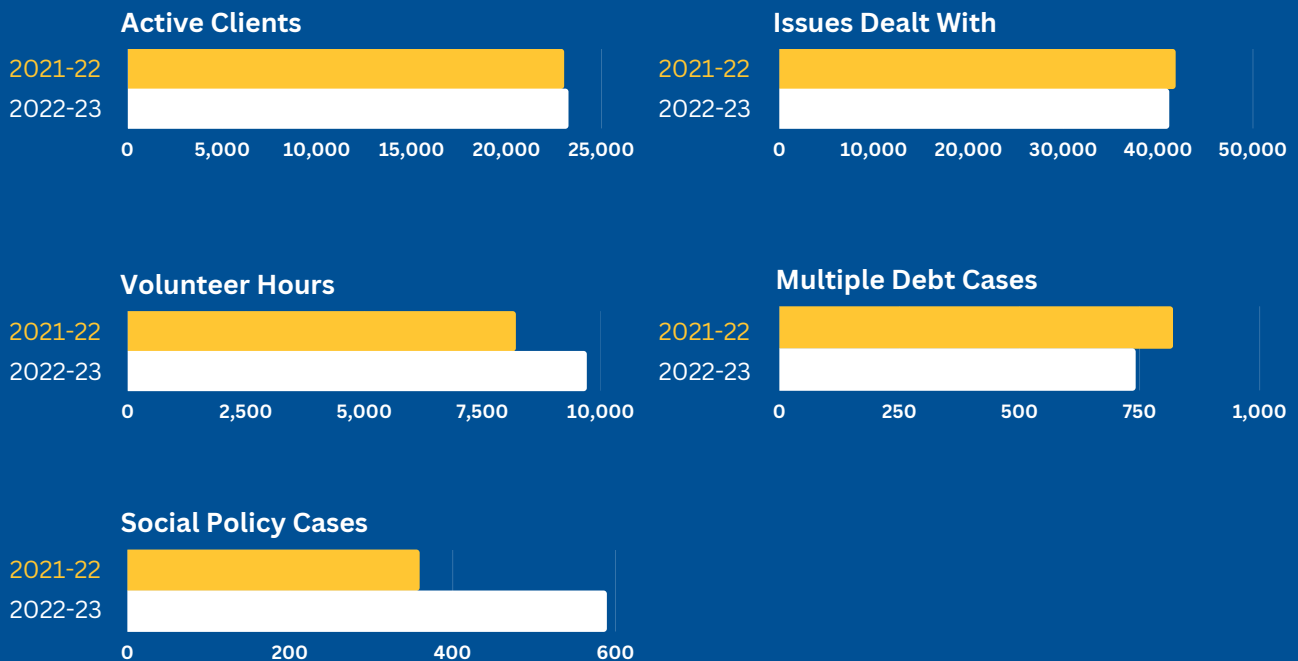


The Year at a Glance

2022-23

▶▶▶	ACTIVE CLIENTS	→	23,214
▶▶▶	CLIENT FINANCIAL GAIN	→	over £7.4 million
▶▶▶	VOLUNTEER HOURS	→	9,694
▶▶▶	ISSUES DEALT WITH	→	41,122
▶▶▶	MULTIPLE DEBT CASES	→	741
▶▶▶	SOCIAL POLICY CASES	→	589

2021-22 VS 2022-23 COMPARISON





Social Policy

The Social Policy Group continue to support CARF's Business Plan and promote the twin aim to exercise a responsible influence on the development of social policies and services both locally and nationally.



- The Social Policy Group membership has been refreshed with some new faces and increased members overall.
- The group have been tasked with revising CAS social policy training regardless of their own role and length of service.
- The group will be allocated offices and meetings to attend with a view to sharing relevant information and engaging with paid staff and volunteers. As well as continuing to raise awareness and highlight importance of submissions, the hope is the group membership will increase to assist the administrative function of submissions to CAS and to take part in local campaigns.

Our relationship with the national CAS Social Policy team remains strong in terms of CARF contributing towards national campaigns and consultations throughout the year, including submitting feedback to help shape CAS policy team plans.

The CEO, Service Delivery Manager, Money Advice Coordinator and a Money Adviser met with Tom Arthur MSP (Minister for Community Wealth and Public Finance) as well as representatives of CAS to speak about:

- The Collaborative Council Tax Tool,
- Working relationship with Fife Council Revenues team, and
- The impact of Covid, the cost of living crisis and forbearance measures in debt legislation on the service and clients.

Throughout the year CARF spoke at a number of events including, but not limited to, FFOTRA (Fife Federation of Tenants & Resident's Association), People First (Scotland) (a disabled person's organisation run by people with disabilities), Women's groups in Cupar & Leven and to a group of S4 & 5 pupils at Viewforth High School.



I honestly don't know where we would be without the help and advice given by the staff. Kind and caring, non-judgmental people. I tell everyone I see how wonderful everyone has been. Thank you so much!

Feedback from CARF client



Absolutely excellent. I spoke to Lee, what a lovely lady. She explained everything I needed to know and took care of everything, I cannot praise this lady enough.

Thank goodness for people like Lee, absolutely amazing and lifted so much weight off my shoulders.

Feedback from CARF Money Advice client



The Impact of Our Projects

NUMBER OF CLIENTS ASSISTED	CLIENT FINANCIAL GAIN	
MACMILLAN	500	£1,099,633
MAKING IT WORK FOR LONE PARENTS	84	£92,273
CARERS INCOME MAXIMISATION PROJECT	332	£378,659
MAKING IT WORK FOR FAMILIES	52	£42,679
		
FOOD INSECURITY PROJECT	186	£38,094
BOOSTING BUDGETS	79	£98,947
BARNARDOS STRONGER FAMILIES	38	£51,714



TRANSITION 2 EMPLOYMENT

209

£106,561

HEALTHY HEATING

679

£238,399

ARMED SERVICES ADVICE PROJECT

476

£907,559

MATERNITY SERVICES

370

£347,780



PATIENT ADVICE SUPPORT SERVICE

258

NO CFG'S*

*client financial gains do not fall under the remit of this project

PENSION WISE

493

NO CFG'S*

*client financial gains do not fall under the remit of this project

MAKING JUSTICE WORK

Due to the eviction ban implemented following the Covid-19 Pandemic, client numbers and gains have seen a significant drop due to the decreased number of clients requiring emergency housing and debt advice. The local authority continues to suspend all eviction action. The project adviser is presently undertaking preventative work.



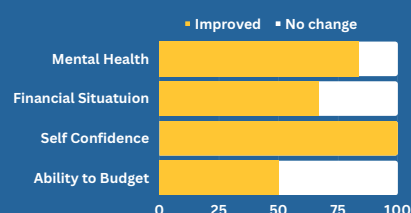
New Projects for 2022-23

Boosting Budgets

The Support and Connect project helps families in and out of the school term. As part of the project, a bespoke "Boosting Budgets" 8 week course is offered and covers life skills such as cooking, affordable credit, energy saving and financial education. Those who participate in the 8 week course can access a dedicated CARF Financial Inclusion Caseworker who can assist with:

- Assessing potential entitlement to welfare benefit support
- Applying for welfare benefit entitlements
- Challenging benefit decisions
- Issues with benefit claims such as overpayments
- Assistance to access any discretionary, statutory and charitable funding
- One to one financial capability support to identify potential to reduce expenditure

What difference has the Boosting Budgets made to you:



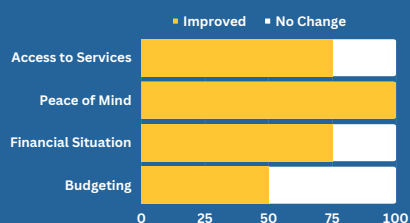
How would you rate the support received from the Boosting Budgets Project?

4.6★
average rating
★★★★★

"Great groups, really relaxed and I felt comfortable to express my feelings and difficulties I had been experiencing."

Boosting Budgets Client

What difference has the Harbour Project made to you:



"Had it not been for Fraser's help and support...I would be lost with everything"

Harbour Project Client

The Harbour Project

This project gives access to a dedicated service at Trussell Trust's Levenmouth foodbank, providing personalised income maximisation advice and support. This service will include assessing welfare benefit entitlement, budgeting assistance, and information on banking services and affordable credit. The service will also actively refer both internally and externally where further issues are identified e.g. debt issues. A dedicated advisor will be available during Foodbank opening times.



New Projects for 2022-23

Boost Your Income

Boost Your Income provides personalised income maximisation advice and support to NHS staff working within Fife. The service is confidential, impartial and able to offer appointments to fit around shift patterns. The project was made possible thanks to a grant from the Fife Health Charity.



The project was relaunched at the start of Challenge Poverty week on 3rd October 2022, with various promotional posts on the NHS staff Intranet as well as the distribution of business cards, posters and pull up banners, to all Fife NHS sites, including GP surgeries.

Benefit Take Up Campaign

This newly created role in 2022 will focus on the development and delivery of a rolling programme of benefit take-up campaigns with the ultimate goal of increasing benefit uptake across Fife. In order to achieve this, the Benefit Take Up Campaign Lead will co-ordinate a distributed team across a number of agencies and work with various stakeholders, including Fife Council, creating and delivering take-up campaigns.





Future Plans

To remain relevant it is necessary to adapt, refresh and move with the times, often trying to pre-empt what can be on the horizon and taking steps to mitigate or ease the impact future events may have on CARF and its clients.

We have a simple problem where the demand for advice exceeds the existing capacity of CARF and many of our future plans relate to solving this problem.

Artificial Intelligence (AI) is largely underutilised in advice provision and may play a key role in helping meet the unmet demand we are currently experiencing. It can help with advice in the first instance but, recognising the importance of human interaction to those who need to access CARF services, we are looking to use AI to reduce the significant and disproportionate administrative burden on our advisers, freeing up time for them to speak to more people.

In addition, we are acutely aware that, in order to provide the best possible service, we must recognise we are not always best placed to provide the advice a client needs or indeed the advice is being given too late and a crisis has occurred which was avoidable. Our upskilling agenda sets out to provide the skills and confidence for other agencies to provide basic income maximisation advice which can lead to increases in an individual's income and an avoidance of crisis.

In parallel, we are increasing focus and time on benefit uptake. Working alongside Fife Council and using data in a way we have never been able to before, we are trying to put money in people's pockets at the earliest opportunity, before crisis strikes and before they reach our doors.

The above represents three massive undertakings for CARF, but they are necessary to ensure our longevity and for ensuring we keep striving for a better life for the people of Fife.

CLICK ME OR SCAN THE QR CODE TO READ OUR 2023 - 2028 BUSINESS PLAN





IT Services Report

CARF's IT Service continues to work to maintain the stability and resilience within CARF's IT infrastructure, carrying out maintenance and upgrades on its environment as required. At the same time, we dealt with almost 1000 requests for assistance from our staff and volunteers and 97% were completed within the set service level standard.

- Over the year the emphasis has been on strengthening our environment, including replacement of network hardware that has enhanced the aim to keep systems secure. All our network devices now "talk" to each other, helping to ensure our cybersecurity is as good as it can be.
- During the year we carried out a Security Awareness Proficiency Assessment amongst our staff and volunteers. This provided an assessment of where we sit amongst peer organisations in terms of our collective knowledge on security awareness. This formed the basis of an ongoing plan to enhance knowledge on areas such as passwords and authentication, internet use and email security. Our continued use of market leading security awareness training and phishing testing helps to ensure that all our staff and volunteers understand the risks and challenges we, as with all organisations, face in information security and preventing data breaches.
- During the year, CARF's IT service created a new post for an IT Systems Administrator. This role was successfully filled and has allowed for additional support cover and the opportunity for work to be completed in a quicker timescale.
- Once again we achieved Cyber Essentials certification.
- We have expanded our use of IT Service Management system, which now holds all IT contract, leasing and software information.
- All internet links have been upgraded where possible.
- We introduced electronic document signing which has brought efficiency into many processes, reducing postage costs and staff time.
- A new alerting system for use in interview rooms and for those lone working was deployed which has replaced a disjointed number of solutions. This software is intended to reassure our staff and volunteers and aid in keeping them safe.



Case Study

*Agnes contacted CARF for a benefit check as her Partner *Bob was approaching state pension age in a few months. Both clients suffer from severe disabilities. Agnes was in receipt of contribution-based ESA and Bob was in receipt of income-related ESA, with both being placed in the support group. Agnes and Bob receive the enhanced rate for both components of PIP, with both also receiving Severe Disability Premium. The couple are also in receipt of housing benefit and council tax reduction and they are concerned that the housing benefit will cease if there are any changes to the benefit income.

Agnes had been in touch with the Department for Work and Pensions, where she was advised that when Bob reaches state pension age, they will be treated as a mixed age couple and Agnes would need to make a claim for Universal Credit to ensure the continuance of state benefit entitlement. Agnes was confused and didn't understand what this meant, so she contacted CARF for a benefits check and clarification of what the couple's entitlement would be if a claim was made for Universal Credit.

During the initial contact with an adviser, a benefit check was completed and this showed a huge drop in income for the family if a claim was made for Universal Credit. However, due to entitlement to certain legacy benefits, the information available for the client was inconclusive. A breakdown of clients' legacy benefits at this time was requested from the DWP.

Once a benefit breakdown was received, the adviser was able to complete a more accurate estimate of benefit entitlement. There were still inconsistencies needing clarification, so contact was made with CPAG for more specialised advice about the rules of certain legacy benefits, at which point it was agreed that if Agnes and Bob took the correct steps prior to Bob making a claim for New State Pension, the household income may actually increase.

Both clients were happy with this and a change in circumstances was requested, this would see Bob's income-related ESA cease, with Agnes now able to claim the top up of income-related ESA.

Once the income-related ESA top-up was secured for Agnes, Fife council's housing benefit team were alerted to the change by the DWP, this ensured that housing benefit for working age people would remain in payment. Once the couple were sure that the new payment amounts were correct, they were both able to make new claims for carer's allowance and will both receive a carer's premium.

Clients were delighted with a £13,912.76 annual financial gain and thanked the team for all the advice and assistance received over the 5 month period they worked with CARF.

*not real name



Training Report

Core Learning

This financial year saw West Lothian CAB begin to run a programme to complement CARF training and assist in volunteer recruitment. This saw them running a remote learning course very similar to the one that CARF had been running since August 2020. Conveniently, this ran regularly throughout the year regardless of intake size. The main advantage of this was the ability to send volunteers on a training programme very quickly after they showed interest. Because of this alternative route, this year the organisation ran two in house ATP training courses and provided 3 remote ATP courses.

There were many success stories from our own Adviser Training Programme including Paul who managed to gain employment after a period of being unemployed. He had this to say about the course and its impact on his employment opportunities;

"I can highly recommend the CARF training programme. I was hugely impressed with the professional approach where every topic is explained in great detail and your input is encouraged at every opportunity.

Overall, a highly rewarding experience which provided me with renewed confidence to return to full time work."



Outreach Training

An ongoing partnership with the Fife Health and Social Care Partnership's Health Promotions Service continued this year. The Poverty Awareness sessions continued to run in its 45 min lunchtime format. The aim of this course is to support the work of the Poverty Action Working Group of which CARF is a key and active member.



Internal Training

Over the last few years CARF has strived to offer additional training that augments the mandatory training available through the Adviser Training Programme and online CASlearn system. This supports the "Fulfilling" aspect of CARF's Business Plan to ensure that staff, both paid and voluntary, feel that they are continually progressing and gaining something from their time with the organisation. This year we were able to solidify our position on training and have people back in the training room at Craig Mitchell House to do training and group work, allowing a more engaging and supportive learning environment.

External Training

Alongside internal training, CARF strive to offer external training with bespoke sessions in specialist areas, including First Aid Training, Change Management & Managing the Performance of Staff (delivered through Fife College), Gambling Awareness (delivered by Lothian CAB), Fuel Poverty training (delivered by Shelter Scotland). In addition, CARF staff and volunteers have also attended courses from Child Poverty Action Group, Fife Voluntary Action, Citizens Advice Scotland, Money Advice Scotland and NHS Fife.

Online Learning and Recording

KnowBe4 is CARF's main mitigation training for its IT risk score. The total number of hours for the year were 253.

CASlearn: 937 online courses were completed on CASlearn by the volunteers and staff in the period April 2022 end of March 2023. This represents a significant increase on the previous year of 661.

The statistics for this year show that the efforts of the past few years to create a working environment that puts support and emphasis on the important role of learning has paid off. There was clear compliance with the mandatory learning hours required by SNSIAP for the first time and the effort required in collecting the hours and the evidence of such was significantly less suggesting that there has been a clear culture change.



Volunteering in CARF

Like so many Third Sector agencies, CARF has suffered from a decline in volunteer numbers since March 2020, another symptom of the Covid-19 pandemic. From a lofty 100+ volunteers the organisation now counts around 60.

Volunteering plays such a massive part in society and CARF is refocussing its efforts around volunteer recruitment, volunteer retention as well as exploring different ways of recognising the impact volunteers have on the organisation.

Our volunteer survey in February 2023 provided the following insights:



The organisation has assisted many volunteers into paid employment, with volunteers also making the step into paid advice within CARF. The experience of volunteering with CARF is clearly a rewarding one and a story which we want to emphasise.

Our future relies heavily on our ability to attract and retain volunteers and with a renewed emphasis we believe we can increase our volunteer numbers and further contribute to a better life for the people of Fife.



Financial Position

▶▶▶	TOTAL INCOME	—————→	£3,399,048
▶▶▶	TOTAL EXPENDITURE	—————→	£3,384,606
▶▶▶	OTHER GAINS/LOSSES	—————→	£638,000
▶▶▶	NET MOVEMENT IN FUNDS	—————→	£652,442
▶▶▶	TOTAL FUND BROUGHT FORWARD	—————→	£1,331,626
▶▶▶	TOTAL FUNDS CARRIED FORWARD	—————→	£1,984,068

CARF Board of Directors

Peter McTiernan, **CHAIRMAN**
Maureen Lyall, **VICE CHAIR**
David Redpath, **COMPANY SECRETARY**
Alistair Cairns, **DIRECTOR**
Lilian Hamilton, **DIRECTOR**
Martin Davidson, **DIRECTOR**
Jean Ferguson, **DIRECTOR**
Matthew Bruce, **DIRECTOR**
Richard Thomson, **DIRECTOR**

CARF Aims

The service provided by Citizens Advice and Rights Fife is free, confidential, independent and impartial. We are your local Citizens Advice Bureau (CAB) 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
- To exercise a responsible influence on the development of social policies and services both locally and nationally

Website

 www.cabfife.org.uk

Phone

-  General Advice - **0345 140 0095**
-  Money Advice - **0345 140 0094**
-  Macmillan Fife Welfare Benefits Partnership - **0345 140 0091**
-  CARF Textphone for Deaf Community - **0787 2677 904**



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 Citizens Advice and Rights Fife

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