

**Citizens
Advice &
Rights
Fife**



Independent advice for our community

Annual Report 2015-16



CHAIRMAN'S REPORT

I have now been involved with the Citizens Advice Service for 20 years. Throughout those 20 years, I have been a Volunteer, Bureau Manager, Money Advice Worker, Board Member and now Chairman. It's strange that still after all that time, core funding and project funding continue to be our main concerns. We have been very successful this year in obtaining funds but the search for funding goes on with each year more difficult and challenging than the last. The Board and Management Team are united in their determination to source funding so that CARF can continue its vital work for the people of Fife.

2015/16 continued to test the organisation in a number of ways, however, we again provided those most vulnerable in our community with the advice and support they have come to expect. In August 2015, we undertook our inaugural Showcase event to demonstrate the work of CARF and to launch our new website and social media presence. The event was well attended by MSP's, Local Authority officials and our Third Sector partners.

The year also saw a successful office relocation in Leven to new offices in the re-furbished Greig Institute providing a continued town centre presence in a building also accommodated by Third Sector partners including Fife Gingerbread.



Furthermore, following successful funding applications, an extension to our popular Pop-up clinics allowed us to access parts of Fife which we had not been able to do previously, ensuring isolated individuals and communities had an increased opportunity to engage with our services.

The future continues to hold the challenges I referred to in opening this annual report but within these challenges lie opportunities. The coming year includes a move for our Kirkcaldy office which will shortly become a leading partner in the Volunteer Hub in the New Year.

In addition, investing in our workforce is key to our continued success and, with that in mind, we will be looking to work towards, and achieve, our Gold Award in Healthy Working Lives.

Finally I would once again like to thank my fellow Directors, the staff of CARF both salaried and volunteers, for all their commitment and hard work over the past 12 months. My thanks also go to all our funders, in particular Fife Council, our main funder.

Bill Henderson, Chairman of the Board



CHIEF EXECUTIVE'S REPORT

Overall this was a good year for the organisation. A further 3 year service level agreement was negotiated and put in place with our key funder, Fife Council, and we were successfully evaluated by the Funding and Monitoring team in the first quarter of the year. New funding streams came into the organisation, which resulted in new areas of work and partnership, namely the role out of Pension Wise as part of a sub contract with Citizens Advice Scotland and also an opportunity to build links with ENABLE, through the Fife Young Families Money Advice Project. We have also worked on new initiatives and developments with many of our existing funders and partners.

We have rolled out elements of the new Business Plan and reviewed a number of systems and processes to bring about improvements for clients. A major tendering exercise took place in the autumn to identify a new approach to telephony for the next few years and a new money advice system was launched in October 2015. I personally was also particularly keen to see the launch of a new website and the developments in social media that took place during the year. We feel that we can get information and advice out quickly to people now as well as promoting events.

We were well served by our base in the Adam Smith College in Leven over the last few years but changes there meant we opted to relocate to the Greig, which offered a new "hub" opportunity with key partners Fife Voluntary Action, Fife Gingerbread and Addaction and others who use the building. It was great to be in at the start and to have input to what our ground floor bureau would look like. Clients, volunteers and paid staff all like it. We are grateful also to Fife Council who paved the way for this new arrangement.

At the end of the year we decanted out of one bit of Kirkcaldy's Wemyssfield office into another as part of the revamping of what is known as New Volunteer House. A further full decant is required but the hope is that by March 2017 we will have a full upgraded advice giving environment in the form of a new bureau incorporated into the building with other third sector partners.



These moves are not without challenges for clients and the organisation itself. However, the intention is that these will provide a bit more permanency and a better client environment for the future.

A successful Volunteer and Staff Conference was held in February 2016, bringing people together across Fife to hear guest speakers and to take part in workshops.

There is also a constant challenge to recruit, train and retain volunteers. Quite simply we need more and this will be the focus of the coming year. However, as always I would like to thank those that volunteer with us at present, giving freely their own time, commitment and talent to the organisation. The real value is in the daily difference you make to the lives of people in Fife.

A general thanks also goes out to all the paid staff in CARF who carry out an exhaustive list of tasks, duties and responsibilities on behalf of the organisation. Again it is the difference that they make that is important and each year that “can do” attitude is demonstrated in various ways. Against the odds we have managed to successfully fund posts in a very difficult funding environment – perhaps stretching everyone a little bit more and with increasing service delivery expectations to be met.

On a final note, we have been talking more in the organisation about our role in tackling inequality and poverty and how critical our information and advice is to that. We have also considered how we can support the implementation of the Fairness Matters Report launched November 2015. For us it is about others recognising and understanding the value of information, advice and representation interventions with our clients and us being able to clearly demonstrate the impact.

Norma Philpott, CEO



KEY PERFORMANCE INDICATORS 2015-16

CARF received **over 1,400** electronic referrals from partner agencies, improving the client experience.

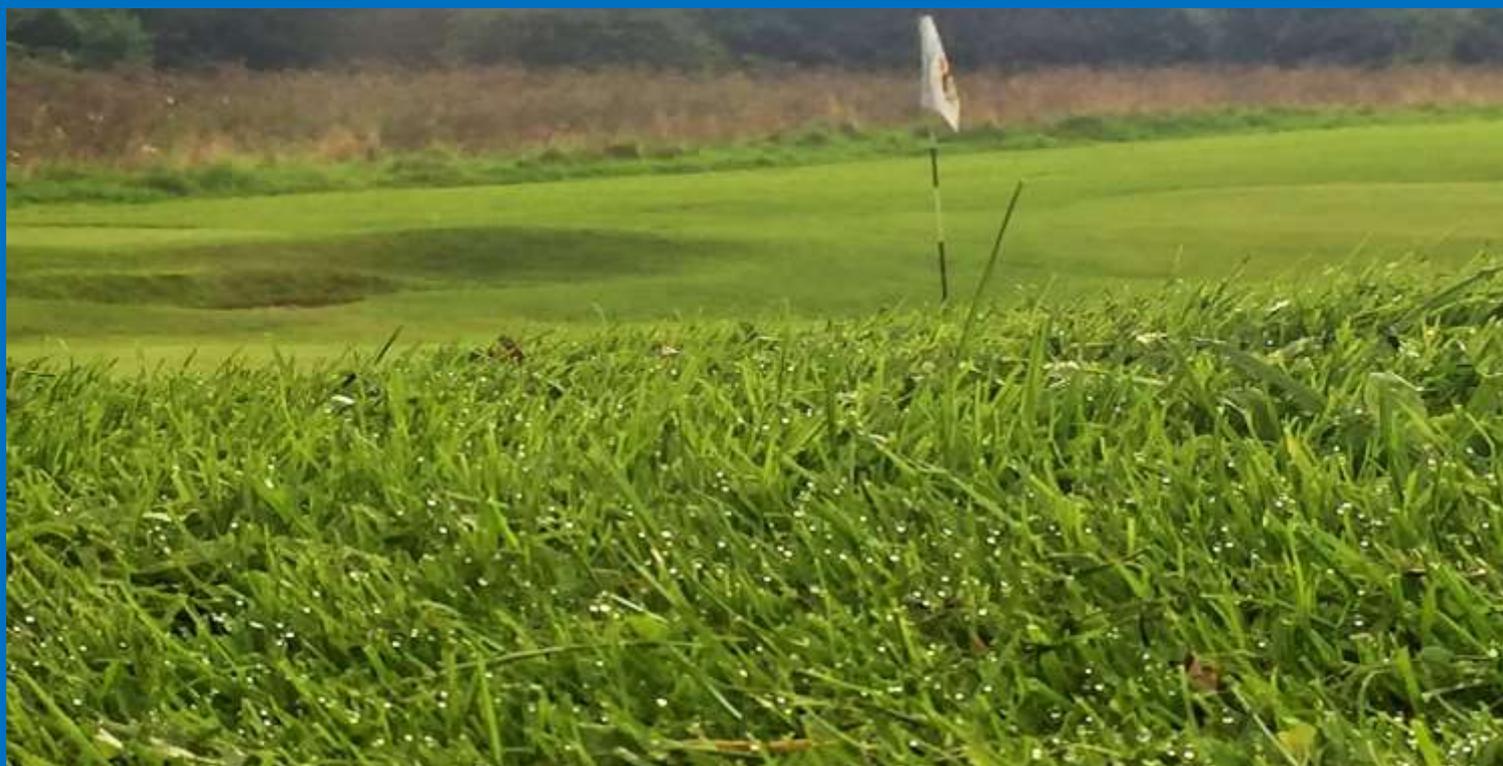
Just **over 25,000** active clients, representing a **6% growth** on the previous year.

Almost 68,000 new issues handled throughout the year which equates to **186 new issues** each day.

Benefit enquiries **account for 45%** of our advisers work.

The client financial gain to clients was **£10.2 million**.

Our volunteers contributed **over 21,500 hours** of their time, giving a notional value of **over £230,000**.





MAKING A DIFFERENCE IN 2015-16

Over 9,000 new people contacted the service for information, advice and assistance.

There was a **20% increase** in visitors to our newly launched website.

Over 1,300 people given comprehensive debt advice – with advisers dealing with **over £12m** worth of debt.

Over 2,200 forms completed for Third party organisations on behalf of our clients.

Of 308 representations at First Tier Tribunal, **64% of cases were upheld.**

Almost 500 assisted with Mandatory Reconsiderations and Tribunal Representations.

Almost 3,000 new enquiries about a single debt.

Over £6m worth of financial gain from welfare benefits related work.

Our money advice and financial inclusion teams delivered **almost 100 presentations/training sessions** across Fife to **over 2,300 people.**





INTERNAL ACHIEVEMENTS

CARF became a **Living Wage** employer.

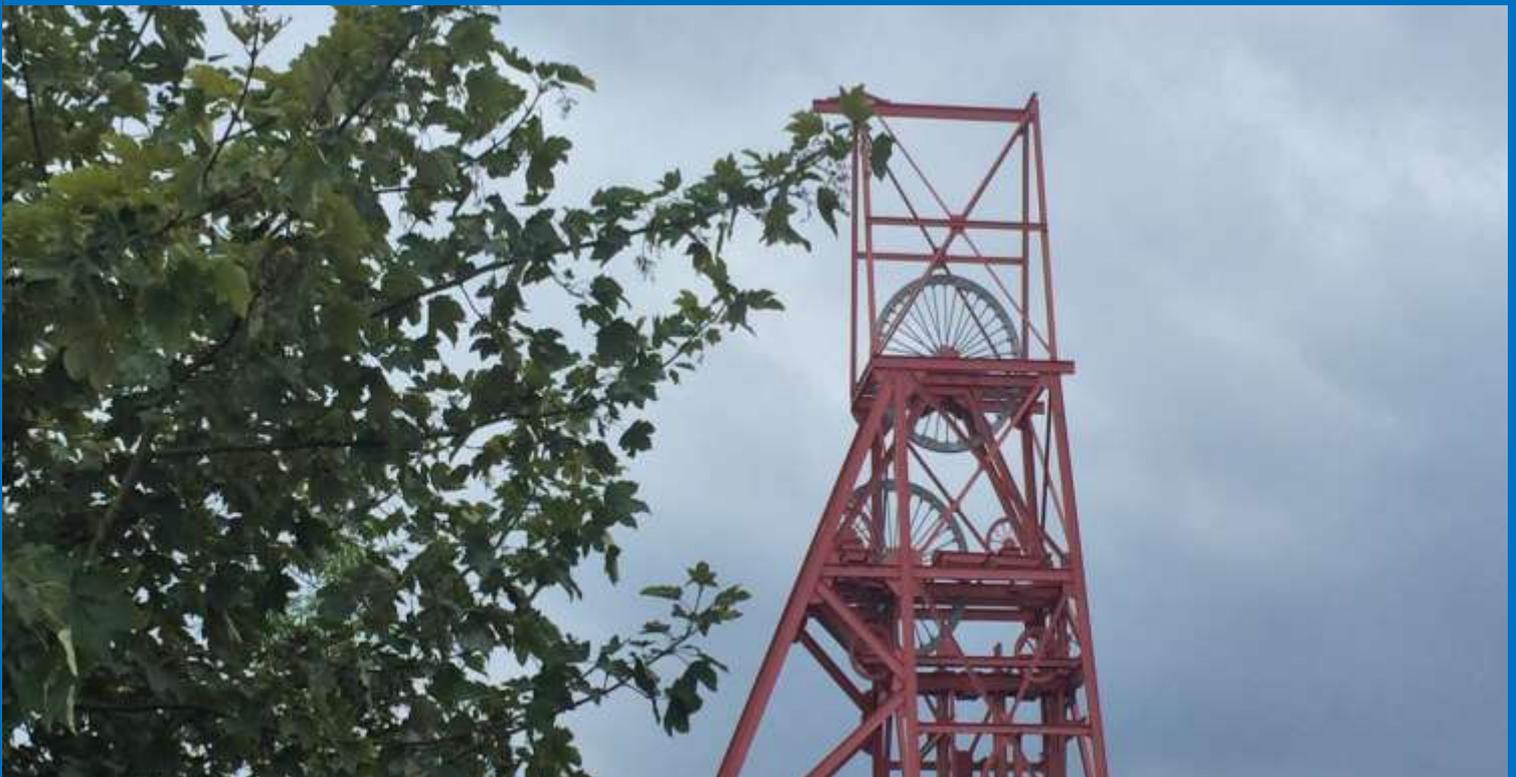
Fife Council evaluation **commends CARF's work**, volunteers, staff and directors.

CARF website was **rebranded** and **launched** at our inaugural Showcase event.

CARF launched **Twitter and Facebook accounts** as first steps into Social Media.

CARF won the **"Reducing Inequalities Award"** at Fife Voluntary Action annual awards ceremony.

CARF continue to hold the **Silver Award** for Healthy Working Lives.





PROJECT WORK

We have a large number of projects across the organisation with the aim of improving access to our services for the most vulnerable individuals and families in our community and delivered with a range of local and national partners. Below is a brief summary of the work achieved in 2015-16.

- Patient Advice and Support Service

 - **200** people supported about their issues regarding health services.

- Pop Up Clinics

 - Our popular response to welfare reform issues saw **almost 3,000** clients in 2015-16, and added an **additional 2,600** advice hours to the organisation.

- Chest Heart and Stroke Scotland

 - **Almost 300** clients helped with **over £500,000** of financial gain.

- Cosy Kingdom Project Partnership

 - **Over 240** referrals received by CARF adviser with clients accessing this project **over £700** better off by doing so.

- Macmillan Fife Welfare Benefits Partnership

 - **Over 760** clients accessed this service with a client financial gain of **over £1.8m** directly attributed to CARF advisers.

- Armed Services Advice Project

 - **Almost 300** clients advised with a wide range of issues.

- Fife Advice Partnership
- Making Justice Work

 - **Over 300** advice sessions delivered to those at risk of homelessness due to mortgage repossession or eviction.

- Wise 2 Welfare

 - CARF staff have dealt with **over 120 appointments** and dealt with almost **£160,000 of debt**. A financial gain of **over £95,000** was recorded.

- Making it Work for Lone Parents and Pimp My Purse

 - During the reporting period **56** clients engaged with the project. The client financial gain was **almost £90,000** bringing the total since inception to over **£300,000**.

- Pension Wise

 - **297 clients** helped make decisions on their new rights to accessing pension funds.

NEW FOR 2015-16

Following ongoing discussion throughout the year, CARF and ENABLE Scotland were proud to launch the Fife Young Families Money Advice Project. This project is aimed at engaging with families with children in full time education who have a diagnosed or undiagnosed learning disability. The caseworker engaged with **78 families** regarding benefit claims, income maximisation and financial education.



CARF Training Report 2015-16

Introduction

The key function of Citizens Advice and Rights Fife is to provide the correct advice to the people who need it. To do this effectively it is critical that volunteers and staff are trained to carry out their roles competently. In striving to achieve our strategic priorities, simply being competent won't be enough. We want CARF to be a great organisation to volunteer and work in and one of the ways we can help achieve this is by providing a diverse range of training opportunities that not only ensure individuals are confident carrying out their roles but also encourages them to develop their skills in new ways, to improve the experience for our clients, as well as the overall quality of the service.

Learning across 2015-16

Three programmes of General Adviser training ran during 2015-16, with **39 participants** beginning across the three blocks.

Over 300 face-to-face training sessions or conferences have been attended.

The launch of Universal Credit (UC) required an **organisation wide roll** out of compulsory training on this topic, making it the most widely attended course.

Training was accessed from **23 different training providers**.

CARF now has **2 trainers** accredited by NHS Scotland to deliver 'Scotland's Mental Health First Aid' (SMHFA) training.

Three Money Advisers achieving the Certificate in Money Advice Practice this year.

Our staff and volunteers completed **775 courses** on the CAS Learning Management System.

Data extracted from CARF Annual Training Report 2015 – 2016 written by Catriona Skinner, Training and Development Officer.

CARF Strategic Priorities

Improving the client experience

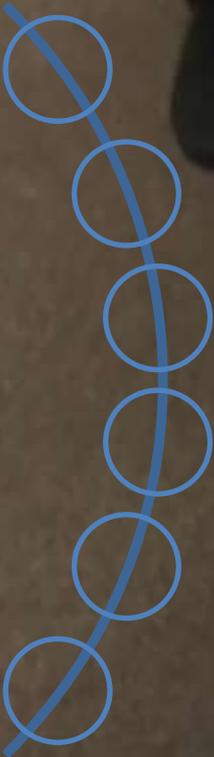
Improving the quality of service and demonstrating the impact of our work

Engaging and communicating well with all stakeholders

To be financially stable, well governed and well managed

To be ICT ready

To be a great organisation to volunteer and work in



CARF FINANCIAL REPORT 2015-16

Citizens Advice and Rights Fife Limited.
 Combined Statement of financial activities and income and expenditure
 For the year ended 31st March 2016

	Unrestricted funds £	Restricted funds £	2016 Total funds £	2015 Total funds £
Income and Endowments				
Donations and Legacies	555	-	555	159
Investment income	4,258	-	4,258	2,946
Income from charitable activities				
Grants received	1,375,984	1,088,411	2,464,395	2,217,822
Training and management fees	61,547	-	61,547	40,091
	<u>1,437,531</u>	<u>1,088,411</u>	<u>2,525,942</u>	<u>2,257,913</u>
Total income	<u>1,442,344</u>	<u>1,088,411</u>	<u>2,530,755</u>	<u>2,261,018</u>
Expenditure				
Charitable activities	1,332,947	1,090,281	2,423,228	2,160,465
Total expenditure	<u>1,332,947</u>	<u>1,090,281</u>	<u>2,423,228</u>	<u>2,160,465</u>
Net income/(expenditure) for the year	109,397	(1,870)	107,527	100,553
Other recognised gains and losses				
Actuarial gains on Defined Benefit pension scheme	404,000	-	404,000	(538,000)
Net movement in funds	513,397	(1,870)	511,527	(437,447)
Reconciliation of funds				
Total funds brought forward	(402,208)	12,393	(389,815)	47,632
Total funds carried forward	<u>111,189</u>	<u>10,523</u>	<u>121,712</u>	<u>(389,815)</u>

Balance Sheet as at 31st March 2016

	2016 £	2015 £
Fixed assets		
Tangible assets	78,030	79,622
Current Assets		
Debtors	42,696	43,446
Cash at bank and in hand	919,360	769,332
	<u>962,056</u>	<u>812,778</u>
Creditors: amounts falling due within one year	<u>(113,374)</u>	<u>(143,215)</u>
Net current assets	848,682	669,563
Total assets less current liabilities	926,712	749,185
Provisions for liabilities and charges	(805,000)	(1,139,000)
Net assets	<u>121,712</u>	<u>(389,815)</u>
Funds of the Charity:		
Restricted funds	10,523	12,393
Unrestricted funds	111,189	(402,208)
Total Charity Funds	<u>121,712</u>	<u>(389,815)</u>

SOCIAL POLICY IN ACTION



A definition of Social Policy is the act of challenging unfairness and working for change. CARF actively contributes and addresses this by exercising a responsible influence on the development of social policies and services, both locally and nationally.

CARF focusses on local issues and use of statistics and case evidence gathered from bureaux across Fife to campaign for change, highlight trends and tackle barriers.

There have been regular submissions of case evidence to Citizens Advice Scotland to support national reports, briefings for politicians and parliamentary committees, and consultations by both Scottish and UK governments and others.

CARF also piloted some work with the local Department of Work and Pensions to explore how to address barriers for clients and to understand the constraints of the system in respect of processes and procedures which impact directly on decisions. This was part of a national project involving other bureaux.

Throughout the year we have supported different aspects of national work, including holding client interviews around disability benefits and attending consultations on and contributing to reports on how the Scottish Government should use its new social security powers.

Evidence was given on local water and sewerage issues to both Fife Council and Citizens Advice Scotland. This resulted in a national report – “Sink or Swim”.

We also took part in the “Tough Act to Follow” campaign during October’s Consumer Week alerting consumers of their rights. This was done in conjunction with colleagues at Trading Standards.

Along with Fife Council, we produced a “Sanctions Survival Guide” which was widely distributed to those at risk of being sanctioned and also to others, which had been subject to a sanction as well as to generally raise awareness with other advice and support services.

(The above is summarised from the Social Policy Group in CARF’s Annual Report).

CARF'S BOARD OF DIRECTORS

CARF is a voluntary organisation with our Board made up of a variety of volunteers, Local Authority Officials and elected members. Our thanks go to the Board of Directors for the work carried out on behalf of the organisation throughout 2015-16

The Board of Directors for 2015/16 were as follows:

- Bill Henderson (Chairman)
- Mhairi Lochhead (Vice-Chair)
- Norma Philpott (Company Secretary)
- Hugh Reid
- Cllr. Susan Leslie
- Sandra Wilson
- Tom Vrolijk
- Brian Welsh (resigned 7/10/15)
- Beverley Harrow
- Peter McTiernan
- Cllr. Altany Craik (resigned 3/2/16)
- Evelyn Whyte
- Cllr. David Graham (appointed 3/2/16)

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

- Laura Mackean, Link Officer, Fife Council
- Kim Smith, Development Officer, CAS
- Angela Angel, Finance and Resources Manager, CARF
- Kerry Hogg, Staff Representative (from October 2014), CARF
- Maureen Cooper, PA/Office Manager, CARF

COMPLAINTS

There was 1 complaint requiring the involvement of the CEO and the Board of Directors.



2016-17 AT A GLANCE

The last year provided significant challenges at both an operational and a strategic level. However, there have been significant opportunities as well. Opportunities that CARF has taken, including strengthening the management structures, improving the website and social media presence and improving external stakeholder relations.

2016 holds similar challenges and similar opportunities including:

- **Improving our telephony system**
- **Key decisions to be made on our future IT service**
- **Working towards, and achieving our Gold Healthy Working Lives Award**
- **Achieving our Volunteer Friendly award**
- **Introducing webchat and an internal intranet facility**
- **Undertaking robust Contingency Planning to future proof CARF**
- **Implementing a sustained programme of actions aimed at boosting volunteer numbers.**
- **Rolling out Customer Service Training across all paid staff**
- **Achieving our Carer Positive Award**

OUR AIMS AND MODES OF DELIVERY

SERVICE AIMS

The service provided by Citizens Advice and Rights Fife is free, confidential, 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 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 service for initial contact, outreach clinics in various different locations and home visits.

CARF's new website details are: www.cabfife.org.uk

TELEPHONE:

General Advice	0345 1400 095
Money Advice	0345 1400 094
Macmillan Fife Welfare Benefits Partnership	0345 1400 091
Welfare Reform Advice	0345 1400 092
Patient Advisory Support Service	0345 1400 093
CARF Text Phone for Deaf Community	0787 2677 904

FUNDED AND RESOURCED BY

Fife Council
Fairer Scotland Fund (via Fife Rights Forum)
Macmillan Cancer Support
Chest, Heart & Stroke Scotland
Fife Society for the Blind
CAS/NHS
Citizens Advice Scotland
Poppy Scotland and others
Scottish Legal Aid Board (via Frontline Fife)
Big Lottery
ENABLE
Greener Kirkcaldy
Fife Gingerbread
Fife Voluntary Action

