

April 2023 - March 2024

Chair's Report

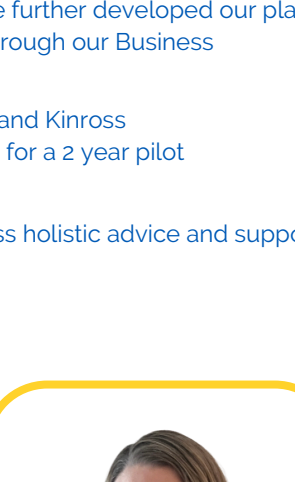
During our reporting year of 2023-2024, we still saw significant challenges to the organisation. As we continued to emerge from the Covid pandemic, only to then encounter the Cost of Living crisis, we saw prices rising sharply across the board, and most notably on energy, food, and other household bills.

Charities across the Third Sector struggled to meet these challenges. Data from the Scottish Council for Voluntary Organisations (SCVO) indicated that almost 75% of charities have reported difficulties in trying to meet this increasing demand. In the reporting period, Perth Citizens Advice supported 8297 individuals across the year, with over 65% of our clients seeking advice for the first time. Understandably, the cost of living rises, and the energy crisis saw energy and utility advice becoming the second highest issue for our clients for the first time just ahead of debt advice and behind benefits advice. However, we have been able to secure funding for our energy advice team for a further two years, demonstrating our ability to respond to the needs and challenges of the time.

We continued to provide support throughout Perth and Kinross. We offer in-person meetings and home visits but phone and email contact has consistently proved most popular with clients. 58% clients chose to access advice by phone with 30% by email and 6% by face to face.

Once again, our teams of advisers achieved a client financial gain of over £5,000,000, putting money in citizens' pockets through these most challenging of times.

Finally, I'd just like to thank everyone - our funders, our staff and our volunteers who come together and work so hard to deliver such a valuable service for our local community.



CEO Report

There were two key words for us in this past year, 'Crisis' and 'Partnership'. The cost of living crisis hit households hard in Perth and Kinross and the team worked hard to support clients and get money into household budgets where it was needed. We secured:

- £3,681,000 in benefit claims and back dates
- £1,036,000 in debt
- £169,000 in energy grants, refunds and write off's

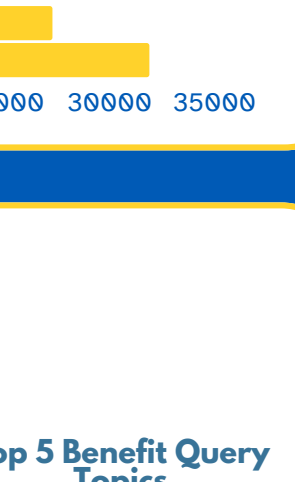
We provided over 1200 fuel vouchers for those in fuel crisis and supported with 1047 crisis grants.

We know that we can't tackle issues alone and so this year we further developed our plans to increase partnership and community engagement work. Through our Business Development team we:

- Delivered 40 community based events throughout Perth and Kinross
- Developed a shared referral system and secured funding for a 2 year pilot
- Secured and maintained project income

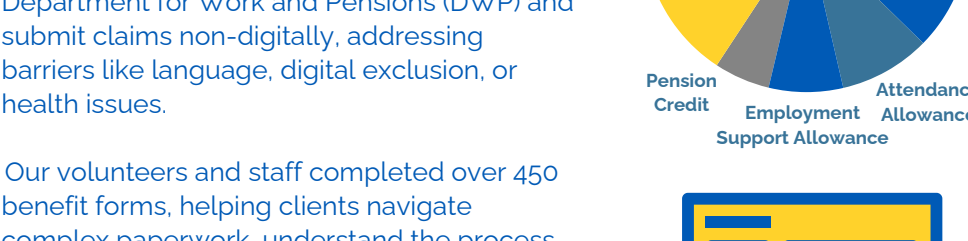
We are now working with multiple partners to ensure seamless holistic advice and support with a no-wrong door approach to accessing help.

None of the above could be achieved without the expertise and tenacity of our team of advisers and admin staff. The past year has been challenging; citizens are in really hard situations who feel in a hopeless position. Our advisers use all the tools at their disposal to help and make a difference but the complexity of this shouldn't be downplayed and funders and policy makers need to listen to these voices and implement change. That will be our aim for the next year; to continue supporting any citizen who needs our support and to use our data, experience and the voice of our clients to influence change.



Client Issues

(breakdown of 5 most common issues across Perth and Kinross)



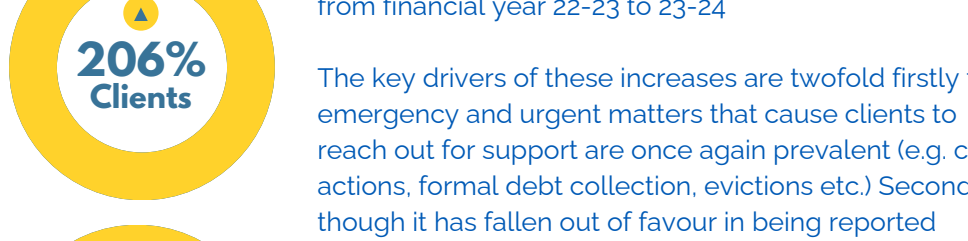
Client Financial Gain

£5,036,336

Client Number Growth



Client Contacts



Benefits

This year, the team supported Perth and Kinross residents during the cost of living crisis by checking benefit entitlements, maximising household incomes, assisting with claims, and challenging negative decisions.

We also supported residents through the managed migration process, transitioning claimants from the old 'legacy' benefits to Universal Credit. Our Help to Claim team provided support through phone calls to assess entitlement, offered guidance on how to claim, and addressed any questions.

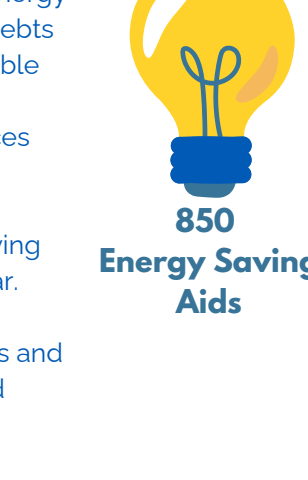
In some cases, we helped clients contact the Department for Work and Pensions (DWP) and submit claims non-digitally, addressing barriers like language, digital exclusion, or health issues.

Our volunteers and staff completed over 450 benefit forms, helping clients navigate complex paperwork, understand the process and meet deadlines.

As can be seen from the pie chart on benefits topics, Universal Credit was still the most frequent with the remainder of the 'top 5' being split between sickness/disability benefits and those specifically aimed at older people

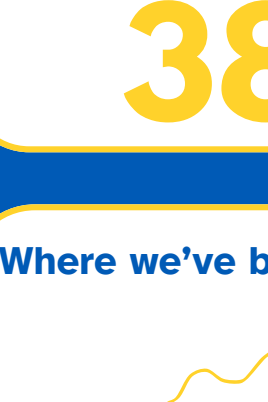
Advisers met clients at various locations across Perth and Kinross, including our office, home visits, HMP Perth, Murray Royal Hospital, and Letham 4 All.

Top 5 Benefit Query Topics



Over 450 Benefit Forms

Stat Increases from 2022/23 to 2023/24



Debt

Covid-era additional protections for people in debt have for the most part been rolled back and we are seeing the effect of this in a threefold increase in client numbers from financial year 22-23 to 23-24

The key drivers of these increases are twofold firstly the emergency and urgent matters that cause clients to reach out for support are once again prevalent (e.g. court actions, formal debt collection, evictions etc.) Secondly, though it has fallen out of favour in being reported widely, the cost of living crisis continues to have a significant impact on household finances reducing standards of living and leaving people less likely to be able to maintain debts that were once manageable.

There has also been a marked increase in the complexity of casework undertaken by the debt team with the average number of contacts we have made to sort through client issues trebling over this same time period.

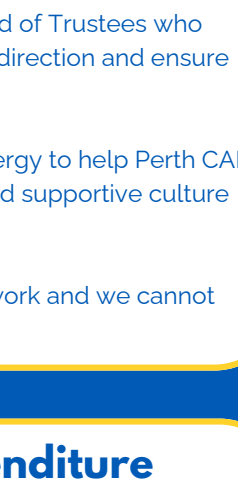
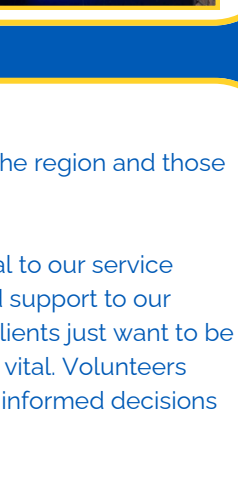
We campaign throughout the year to raise awareness of the clear benefit of recognising and addressing debts as early as possible and assuring clients that we never judge their situation just offer them the support and tools they need to get back on track.

Energy

The high price of energy continues to have a profound impact on individuals, families and communities and too many are still faced with difficult choices between essential needs like heating and food.

Our specialist advisors provide a vital role in helping our clients navigate complex energy-related issues. They provide guidance, support, and practical solutions for energy issues and discuss ways to reduce energy costs in the home. Extensively trained on energy issues our team ensure that clients understand their rights by providing expert, impartial advice around understanding energy bills, improving energy efficiency, switching suppliers, and managing energy debts and short term support. They support our most vulnerable clients to access additional support like Warm Home Discount, Winter Fuel Payments, the Priority Services Register.

They promote energy efficiency by offering energy saving tips and provide 850 small energy saving aids each year. The team provide in-house training to CAB staff and volunteers and go out to our stakeholders, and partners and attends local events to promote energy awareness and highlight the support they can provide.



850 Energy Saving Aids

Number of Grants and Vouchers Provided



Charitable Support

What we define as Charitable Support comes in many forms for our clients. The most obvious are food and fuel vouchers, but we also accessed grant assistance from a range of organisations which totalled £13k

These may come about during our work with clients where we are helping maximise their income overall, but also from clients who approach us in crisis and who are truly "choosing between heating and eating"

Assistance from Fuelbank, Perth Foodbank and local larders across the region help us to provide invaluable support to those most in need.

Housing

We can help clients whether they rent or own their home across a range of issues such as struggling to pay rent or mortgage costs, issues with landlord terms, outstanding repairs, neighbour issues and more.

We can also help if clients are homeless or in danger of homelessness. Maximisation Advisor working with council tenants who are in danger of losing their homes because of arrears

We handled 141 clients who were either homeless or under threat of homelessness.



141 Clients with homelessness issues

Contact Methods

Our dedicated Gateway team, staffed by trained advisors, answer calls and emails from clients across the whole of Perth and Kinross. After this initial contact we then work with clients in a range of ways. While we can offer in-person meetings and home visits, telephone and email contact has consistently proved most popular with clients in the past three years, allowing clients to plan how they receive advice more effectively around limitations such as childcare, employment, caring duties or the time and cost needed to travel into the CAB office.

No. of Paid Staff

36

All of our paid and voluntary advice staff go through our industry admired Advisor Training Programme to ensure that they can always provide the full range of advice and support our clients need. All of our work is delivered to Scottish National quality standards and our Debt team our FCA qualified

No. of Volunteers

38

Where we've been

We worked with clients and other advice and support agencies across the region attending community events, roadshows, outreach locations and networking opportunities

CAB Awareness

To ensure that we reach as many clients as possible we advertise our services across social media, our website, local magazines and attending events.

We also design and distribute topic specific leaflets around energy, immigration, debt, internet and many more - translated other languages to better engage with communities whose first language is not English

Volunteering

People are at the heart of Perth CAB - the people we help across the region and those who work and volunteer for us.

We rely on the dedication of our team of volunteers who are crucial to our service ensuring we can deliver free, confidential, and impartial advice and support to our community - in person, by phone, at home and over email. Often clients just want to be heard and helped, so their listening ear during challenging times is vital. Volunteers empower individuals with the knowledge and confidence to make informed decisions around housing, employment, benefits, consumer rights and more

As well as volunteer advisors, we are eternally grateful to our Board of Trustees who give their time freely to help our CEO guide the Bureau's strategic direction and ensure that we meet our governance and legal obligations

Every year our volunteers continue to give their time, skills and energy to help Perth CAB accomplish life-changing results for clients and provide a warm and supportive culture for new volunteers joining our team

They all have our deepest gratitude for their dedication and hard work and we cannot thank them enough for their passion and commitment

Income

£1,157,689

Expenditure

£1,010,781

Our Current Projects

- Benefits Advice**: Providing benefit checks to help clients identify additional benefits. We can also help with application forms and appeals.
- Income Maximisation**: Helping clients to identify additional benefits, access grants and make their household money go further.
- Universal Credit**: Our Help to Claim team support clients to understand, apply and maintain Universal Credit claims.
- Energy Advice**: Helping understand and query bills, save energy, access grants and practical upgrades to improve energy efficiency.
- Generalist Advice**: Our team of advisors help with queries from housing to family law, consumer issues to immigration - referring to specialist CAB teams where needed.
- PASS**: Helping clients deliver feedback or comments, raise concerns, or make complaints about NHS treatment and provide information about NHS services.
- Knowledge Transfer Partnership**: Hosted by Perth CAB, this project is working with several of the Bureaux across Scotland to help them design a range of solutions for shared concerns such as sourcing client feedback, funding and more.
- Building Resilient Families**: Working beyond our core aim of providing advice and support this project provides support and learning opportunities to priority parents in an informal peer-group setting.
- Money Talks**: Helping low income families and other vulnerable client groups maximise their income.
- E-Visa**: Assisting clients to swap from traditional permit or card immigration paperwork to digital proof of their immigration status.
- Gambling Support**: Access to specialist advice to address problem gambling identified as a factor in household income issues.
- Scottish Migration Service**: Advice and support for clients who want to settle in Scotland after graduating, or who have moved here within the past six months.
- Financial Inclusion**: Partnering with Perth and Blairgowrie foodbanks to help clients maximise their income.
- Pathways to Advice and Cash**: Developing a shared referral system so that clients can receive multi-agency help more easily without having to repeat their story time and again.
- No-one Left Behind**: Working with clients to develop a strong evidence base to show the impact that our advice can have as part of the wider work addressing poverty, such as low wages, unemployment etc.
- Support and Connect**: Perth CAB staff will deliver a training programme to frontline workers and relevant professionals, incorporating information on the Social Needs Screening Tool, FORT and Poverty Sensitivity Training.

Our Future

- Funding**: Maintain a sustainable funding model
- Office move**: Move to city center location February 2025
- Social Policy**: Campaigns throughout the year
- Strategy**: 2025 - 2028 strategy launch spring 2025

