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Roxburgh & Berwickshire Citizens Advice Bureau Co Ltd

Annual Report

2023 - 2024



Projects:

Energy Best Deal and Best Energy Support Network—Aiding clients with complex energy issues and raising awareness of the support from CAB.

Money Talk Plus—Provided clients with income maximization advice and support to reduce expenditure through information and formal debt management.

Pensionwise— Providing defined pension advice to the over 55's across Scotland.

Warm & Well Borders— Working with partners at SBC to maximise the income of clients living in fuel poverty or in areas identified as having larger fuel costs. The project has expanded to support energy customers experiencing challenges with their provider.

ERAS— A first of its kind project working with Bureau from across the South of Scotland, delivering advice and representation to employees alongside promoting the Fair Work Agenda to employers.

Volunteer Champion— Working with our partner bureau across the Scottish Borders to strengthen volunteer numbers and engage the community in the work CAB undertake across the area.

Reaching You—Exploring new ways of reaching clients in remote areas by recruiting local people to work in outreach locations, remotely supported by the main office locations.

Benefits:

Staff in our offices across Roxburgh & Berwickshire completed:

- 172 benefit forms
- 276 food parcels

Helped clients access £1,593,030 benefit entitlement.

Debt:

38 clients were assisted with debt advice, issues were increasingly complex. Our trained advisers provide clients with detailed advice and support on resolving debt problems.

Chairs Report

The Roxburgh & Berwickshire Citizens Advice Bureau (CAB) has had another very busy year, with increased demand for emergency services, such as energy. Our managers, staff and volunteers work wonders in very demanding jobs and volunteer roles. The complex nature of the cases take time to understand and meet the needs of the client. I would like to thank everyone who was involved with implementing the new Government initiative on Food Security. It was another tool for us working towards a more holistic approach to our client needs and encourage early intervention and prevention.

Over the past year our Board members have been engaged with managers to update our business plan and policies. This very big task is nearly complete, in time for the Bureau Audit. The Business plan for the next three years has been agreed by the Board and is now being implemented. Once again, the Bureau performed to an exceptionally high standard under the Citizens Advice Scotland (CAS) review system. It is a pleasure to work with a Board composed of individuals with a range of different skills from different career backgrounds. It has also been a delight to work with Annette and Fiona over the past year. I would like to take this opportunity to thank our amazing staff and volunteers for all their work, please believe me when I say the Board is fully appreciative of your hard work and endeavours on the Bureau behalf. A special mention to Laura Plumb from CAS who is always on hand to guide us.

The RBCAB Board has decreased by one since last years' AGM John Aitchison retired. I would like to thank John for all his hard work over the years particularly his help in drawing up the new Constitution. I would also like to take this opportunity to invite anyone interested in joining the Board to get in touch it is a very rewarding opportunity.

The Board and management continue to work closer with our partners in the Consortium of CABs in the Borders, Scottish Borders Council (SBC), all community planning partners, CAS and many local community groups to enhance our services.

Since the last AGM we have had a major change in management, Annette has moved on to pastures new and following a consultation with the two previous managers, the Board took the opportunity to change the senior management structure to appoint a Chief Officer, Bridie Ashrowan and a Finance and Admin Officer, Fiona Caldwell, a new role for her. We also added a new post of Generalist Adviser, Janette Kenny. I should like to take this opportunity to thank Annette for all her hard work and enthusiasm she brought to her role and wish her well in her new post as the Chief Officer (CO) in Berwickshire Association for Voluntary Service (BAVS).

Bridie, our new CO, will cover the whole area, the three localities, Teviot, Cheviot and Berwickshire. Bridie has been visiting all our sites, meeting staff and volunteers as well as partners. Our business plan is also one that will evolve as a result. Her key priorities from early conversations and her experience, is three-fold: to look at resources (funding and buildings) and volunteer recruitment, which is core to the CAB approach, and finally, partnership, which is vital to the outcome and improved wellbeing for our clients and communities.

Marshall Wilson, Chair

Roxburgh & Berwickshire Citizens Advice Bureau April—March 2023-24

**Increased Income for clients in the community allowed clients to access financial gains of
£2,076,470
an increase of 10% on 2022/23**

Borders CAB Consortium is contracted by SBC to deliver advice services on Debt, Welfare Benefits and Housing for which R+B CAB received
£109,055 2023/24

Project Funding
R+B CAB successfully secured funding from
CAS Development Funding
Scottish Borders Council
DWP
Robertson Trust

New Debt Cases across Roxburgh & Berwickshire
£693,335 38 New clients
Single issue debts
230 single issue—£680,398

Social Policy
One of the main aims of both bureau and CAS is to identify and highlight issues of Social Policy that affect our clients.

Roxburgh and Berwickshire CAB
Roxburgh & Berwickshire CAB are currently being audited for accreditation for Scottish National Standards from the Scottish Legal Aid Board in Types I, II in Housing, Welfare Benefit and Money Debt and III in Welfare Benefit and Money Debt.

A Community Service
Our advice service is delivered by 13 trained volunteers who are supported by a small team of paid staff.
The voluntary Board of Directors are responsible for the governance of the organisation.

Total Number of Level 2 Issues: 10868

Debt	1456
Employment	618
Legal	303
Relationship	203
Tax	502

Benefits	3927
Consumer	145
Housing	523
Utility	982 inc of 50%
Financial Capability	1855 inc of 25% food emergency
Other	354

TYPES OF ENQUIRY

