

SCOTTISH CHARITY NO:  
SC010123  
SCOTTISH CO NO: SC400899  
ICO Z2874779  
FRN 617479

# Roxburgh & Berwickshire Citizens Advice Bureau Co Ltd

## Annual Report

2022 - 2023



### 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:

- 148 benefit forms
- 204 food parcels

Helped clients access  
£1,324,044 benefit entitlement.

### Debt:

49 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 workload on our staff and volunteers is unrelenting, the cost of living crises coupled with the high energy prices has made the past year one of our busiest ever. Even though we have fewer volunteers than pre Covid. Complex nature of guiding clients through the myriad of available help takes time to do properly. This restricts the number of clients than can be seen in a day.

In the interim since the last report, I am delighted to say the Kelso office is now open. The new venue above the library has been well received by staff, volunteers, and clients alike.

Our board members have been engaged with our managers to update and renew our policies. This was a major undertaking and demonstrated the range of experience held within the Board. Annette and Fiona have also been writing the Business plan for the next three years. The next step will be to get Board approval, prior to implementation. I am delighted to say the Business Plan for the previous three years was successfully completed. Roxburgh & Berwickshire CAB continues to perform to an exceptionally high standard receiving very high ratings from the CAS review system. I am most fortunate to have inherited a Board with a broad range of skills and management experience. The same can be said of our managers Fiona and Annette. They are a great team to work with.

To our staff and volunteers, your great work is very much appreciated. I would also like to add a special thanks to Laura Plumb from CAS, who is a great help to our Bureau.

The RBCAB Board members have decreased by one since the last AGM. Our treasurer Peter Seaton retired at the end of the financial year. Typically, prior to retiring Peter prepared our year end accounts and provided the budget for our current financial year. Peter was a great servant to the Bureau, as a volunteer, Board member and latterly treasurer. His shoes are going to be difficult to fill.

The Board and management strive to work ever closer with our partners SBC, and other local groups to enhance the service. We regularly have local councillors James Anderson and Pamela Brown attend our meetings. Our work on the ERAS project is going from strength to strength. This summer we started a new Government initiative on Food Security. This programme is being selectively introduced and evaluated in parts of Scotland. RBCAB is honoured and delighted to be at the forefront of this new approach to help provide needy families.

Marshall Wilson  
Chair

## Roxburgh & Berwickshire Citizens Advice Bureau April—March 2022-23

**Increased Income for clients in the community allowed clients to access financial gains of £1,877,786**

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** 2022/23

**Project Funding**  
R+B CAB successfully secured funding from CAS Development Funding Changeworks DWP Robertson Trust

New Debt Cases across Roxburgh & Berwickshire £986,445 49 New clients  
Single issue debts  
281 single issue—£643,180

**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 accredited 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.

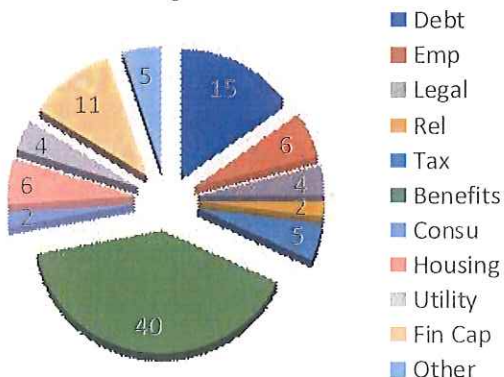
**Total Number of Level 2 Issues: 10864**

Debt	1629
Employment	977
Legal	308
Relationship	192
Tax	480

Benefits	4118
Consumer	126
Housing	528
Utility	660
Financial Capability	1458
Other	388

### TYPES OF ENQUIRY

**2021/2022**



**2022/2023**

