



**Peebles & District  
Citizens Advice Bureau**

**ANNUAL REPORT  
2023 - 2024**

Registered Scottish Charity No. SCO 00490

Company Limited by Guarantee, No. 397950

Authorised and regulated by the Financial Conduct Authority FRN:617473



Peebles & District Citizens Advice Bureau

Chambers Institution

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Peebles

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[www.peeblescab.org.uk](http://www.peeblescab.org.uk)

Opening Hours

Monday 10am – 1pm

Tuesday 10am – 1pm

Fortnightly Tuesday evenings 5pm-7pm

Wednesday 10am – 1pm

Thursday 10am – 1pm

Friday 10am – 1pm

Peebles & District Citizens Advice Bureau is part of the Borders Bureaux Citizens Advice Consortium consisting of Peebles and District CAB, Central Borders CAB and Roxburgh & Berwickshire CAB.

The bureau moved to its current location within the Chambers Institution, High Street, Peebles in July 2011

The aims of the bureau are to:-

*Ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their needs effectively*

*And equally,*

*To exercise a responsible influence on the development of social policies and services,*

Peebles and District Citizens Advice Bureau was established in 1976.

Our current location is right in the heart of the town, within the Chambers Institution just off the High Street.

The CAB's advice services are delivered by trained, skilled volunteers who are supported by a small team of paid staff. The voluntary Board of Directors are responsible for the governance of the organisation.

The CAB is a member of the Scottish Association of Citizens Advice Bureau (Citizens Advice Scotland) which is responsible for carrying out advice and organisational audits every three years to demonstrate the excellent standard of service carried out by the bureau.

The CAB is a member of the Borders Citizens Advice Consortium along with Central Borders CAB and Roxburgh & Berwickshire CAB.

The Consortium is currently contracted by Scottish Borders Council to deliver advice services on Debt, Welfare Benefits and Housing, and each bureau has a range of supplementary funding to cover other enquiries, such as fuel poverty, employment, etc.

As at September 2024 the bureau employs 5 staff; a manager, a case administrator, a debt and outreach adviser, a welfare benefits adviser, and the Patient Advice & Support Service (PASS) case worker. We manage the PASS Service on behalf of the Borders Consortium covering all of the Scottish Borders and help to deliver the Pension Wise service as part of a national contract with the UK government.

In addition to our core funding from Scottish Borders Council, we have successfully secured additional funding from the Trussell Trust and through Citizens Advice Scotland.

We currently have 11 fully trained volunteer generalist advisers and 3 trainee volunteer advisers.



# Chairman's Report

Over the past year, Peebles and District Citizens Advice Bureau has continued to play a vital role in supporting our community through increasingly difficult times. The cost-of-living crisis has deepened, with welfare benefits, debt, food poverty, and fuel poverty dominating the concerns of those seeking our help.

Our response has been both targeted and practical. We have actively pursued a strategy of assisting individuals to apply for Pension Credit, which became particularly crucial following the effective discontinuation of the winter fuel payment. Through our partnership with the Fuel Foundation and funding from Scottish Borders Council, we have provided fuel vouchers for prepay meters and assistance with fuel debt and heating costs. We also strengthened our ties with the foodbank and successfully participated in the Scottish Government's Cash First food voucher pilot scheme, providing clients with £25 per household member. This initiative gave individuals and families the dignity to make their own choices about food—a small but meaningful step toward empowering those in crisis.

While these interventions provide essential support, we recognize that none of these funding streams are inexhaustible, nor do they offer long-term solutions to the underlying challenges our community faces. We are particularly grateful to Scottish Borders Council for extending our main contract for a further two years and, notably, providing an increase in funding despite the severe pressures on Council finances. That they found any scope for an increase in such challenging budgetary times reflects their recognition of the essential nature of our services.

Our ability to meet these growing needs rests entirely on the extraordinary commitment of our staff and volunteers. Their expertise and dedication ensure we can provide the professional advice and support our community relies on. The trust placed in us by the people of Tweeddale, combined with our strong partnerships with other third-sector organizations, enables us to strengthen the safety net for those in need.

Looking ahead, while we face ongoing challenges of rising demand and limited resources, I am confident that with our dedicated team and strong community partnerships, we will continue to deliver vital services for all who depend on us.

Calum Kerr

Chair, Peebles and District CAB

# Manager's Report – 1 April 2023 – 31 March 2024

I would like to open my report this year by once again thanking our staff and volunteers for their consistent hard work, commitment and unfailing positivity. I'd also like to thank our board for their continued support and counsel, which I have hugely valued.

The bureau is now fully open to the public and our services can be accessed on a face to face basis in the bureau and at our outreach locations, as well as over the telephone, email and video link. This means that the scope of our service has increased, and we can now reach clients who find travelling difficult - due to mobility issues, caring responsibilities or cost - or would rather access services in their own localities. Our outreach service currently operates in West Linton, Skirling, Newlands, Walkerburn, and Innerleithen. Our staff team at the end of the reporting period comprised the Manager, the Case Administrator, the Outreach, Debt and Money Adviser, the Welfare Benefits Adviser, and the Patient Advice and Support Service Adviser. The Warm and Well Borders Project is now delivered by volunteers and administered by our Case Administrator. Most importantly, we are a volunteer led service and our cohort of 13 volunteer advisers, who commit many unpaid hours to the bureau, continue to be the backbone of the CAB.

Many of our clients are facing significant hardship through the cost-of-living crisis and increasing fuel costs. Debt and welfare benefits continue to make up around half of the enquiries we receive, along with employment and relationship enquiries, enquiries about consumer, legal, and housing matters, energy enquiries and from clients who have a complaint or concern about their treatment from the NHS. We also continue to deliver a twice monthly legal clinic remotely, delivered by our pro bono solicitor, who is also a member of our board.

Over the past year, our advisers dealt with 2,568 client contacts – an increase from the previous year - reflecting both the number and complexity of the enquiries we receive and our capacity to deliver our service both remotely and face to face. As a result of contacting the CAB, our clients are collectively £578,909 better off this year, and as a result of income maximisation, have more money to spend in the local community, which in turn boosts the economy of Tweeddale.

We have a reciprocal referral arrangement with Peeblesshire Food Bank where we refer clients who require food and fuel vouchers, and the Food Bank refer clients to us for assistance with welfare benefits, debt and other issues.

We are regularly faced with clients experiencing hardship and distress and this takes its toll not only on our clients but on our staff and volunteers, and our community as a whole. We have been fortunate in securing adequate funding to ensure we can continue to deliver our services, but, like all CABx across Scotland we have an on-going need to monitor our resources in order to sustain our vital services.

Alongside providing advice and information, one of the main aims of both the bureau and Citizens Advice Scotland is to identify and highlight issues of social policy that affect our clients, and our social policy co-ordinator, submits reports to Citizens Advice Scotland, who then use the information supplied by us and by the other Scottish Bureaux to raise issues with the Scottish Government and other policy and decision makers.

I am humbled and in awe of our team who never fail to rise to the challenges we face and respond with enthusiasm and good humour. My sincere thanks to everyone who helps us add value across Tweeddale.

Gill Westwood  
Bureau Manager

## **SPECIALIST PROJECTS**

**The Patient Advice and Support Service (PASS)** is funded by the Scottish Government and is an independent service providing free, accessible and confidential information, advice and practical support to patients, carers and families about NHS healthcare, and helps them to give feedback or comments, raise concerns or make complaints about healthcare provided by NHS Scotland. The service also helps clients to understand their rights and responsibilities as patients and supports them to access their medical records. The project is enabled to work with the National Health Service (NHS) in Scotland to improve healthcare provision because of the feedback clients provide.

Peebles & District CAB operate and manage the PASS contract for the whole of the Scottish Borders. The National PASS contract was renewed in 2021 and will run until 2023. The PASS service also operates a National Helpline which provides help and advice on a national basis to clients accessing the service. The project is delivered by a paid member of staff. There is more information about the Patient Advice and Support Service at [www.patientadvicescotland.org.uk](http://www.patientadvicescotland.org.uk)

**Money Talk Plus** is a service funded by the Scottish Government, and dedicated to maximising income for clients by providing them with advice and information about sources of financial support to which they might be entitled but may not be aware of. The service also offers clients advice about ways to save money on their expenditure. The CAB hosts the Money Talk Team National Helpline which participates in the delivery of a telephone advice and referral service across Scotland. The project is delivered by our volunteer advisers and the national helpline is staffed by a part-time member of paid staff.

**Warm and Well Borders Project** – offers income maximisation and fuel poverty advice to clients across the Scottish Borders, with project advisers based in all three of the Citizens Advice Bureaux.

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## **The 2023/2024 Staff and Volunteer Team:**

### **Board of Directors:**

Andrew Crawley (Chair) –September 2021 – December 2023  
Jim Boyd (Finance)  
Calum Kerr (Chair) December 2023  
Iain Weir (Volunteer Representative)  
Lowri Williams (Minute Secretary)  
Cllr Viv Thomson (attendance on behalf of Scottish Borders Council)  
Fiona Dalgleish – October 2021  
Lucy Finn – May 2022  
Faye Brown – May 2022

### **Paid Staff:**

Gill Westwood- Manager  
Richard Callaghan – Money Advice  
Richard Callaghan – Outreach Adviser  
Lina Al Khatib – PASS adviser  
Neil McGilp – Case Administrator and Warm and Well Borders Project Administrator  
Theresa Hobbs – Welfare Benefits Adviser

### **Volunteer Advisers:**

Anne McKenzie - Generalist Adviser  
Meg McMillan – Generalist Adviser  
Adrian Dunn - Generalist Adviser, Employment Clinic and Media  
Iain Weir - Generalist Adviser, Social Media, IT and Volunteer Representative on the Board  
Jim Chalmers - Generalist Adviser  
Jackie Davis - Generalist Adviser  
Brian Steele – Generalist Adviser and PASS Volunteer  
Debbie McColgan – Generalist Adviser  
Nicola Frost – Generalist Adviser  
Linda Kinniburgh - Generalist Adviser  
Karen Wilkes - Generalist Adviser  
Andy Wills – Generalist Adviser  
Jennie Jones – Generalist Adviser

# Finance Report 2023

## Operation and Funding

The Bureau operates alongside the two other Bureaux in the Scottish Borders Council area. Borders Citizens Advice Consortium Ltd (BCAC), a registered company, acts as a conduit for all funding received from Scottish Borders Council. The Bureaux work in partnership with the Council to identify opportunities to expand services and to deal with the changes to the welfare benefits system.

In addition to core funding grants from SBC the Bureau receives funding via Citizens Advice Scotland (CAS) to support the Patients Advice and Support Services (PASS) across the NHS Borders Region as a requirement of the Patients' Rights Act.

During 2023/2024 our core funding from SBC via BCAC increased by 5%. We continued to receive funding from Citizens Advice Scotland for a range of energy advice campaigns, the Pensionwise project and the Money Talk Plus project. We also received funding from the Trussell Trust, for Welfare Benefits and Debt Advice

The Bureau received support from a number of other areas detailed below and recorded a surplus from on-going activities of £16,949 in the year.

## Plans for Future Periods

SBC confirmed the continuation of core funding at the increased level until March 2026 with an option for extension thereafter. Citizens Advice Scotland has extended the contract for PASS to 31st March 2026. We will continue our Outreach project funded currently from reserves. while continuing to seek funding from existing and alternative sources.

**Copies of the full accounts, approved by the Board on December 2024, will be available at the Annual General Meeting.**

**James Boyd- Director**



<b>PCAB Summary Statement of Financial Activities</b>	<b>Year Ended 31st March</b>	<b>Year Ended 31st March</b>
	<b>2024</b>	<b>2023</b>
	<b>ACTUAL</b>	<b>ACTUAL</b>
<b>Income</b>	<b>£</b>	<b>£</b>
<b>SBC - Core Funding</b>	<b>41,121</b>	<b>37,931</b>
- Build Back Better Borders Fund	-	6,705
<b>NHS \ CAS - PASS Funding</b>	<b>33,194</b>	<b>30,312</b>
<b>CAS - Money Talk / Financial Health Check</b>	<b>20,036</b>	<b>14,247</b>
- Warm & Well	<b>19,466</b>	<b>12,500</b>
- Energy funding	<b>11,662</b>	-
- Pension Wise	<b>758</b>	<b>1,136</b>
- Debt Advice Funding	<b>2,000</b>	-
- Energy Funding	<b>4,152</b>	<b>11,128</b>
- BESN	<b>500</b>	<b>4,664</b>
- Gambling Awareness	<b>5,689</b>	<b>4,330</b>
- Campaign Funding	<b>6,250</b>	<b>2,193</b>
- Fuel Payment Scheme	<b>1,020</b>	<b>2,400</b>
- Welfare Reform Mitigation Funding	-	<b>3,640</b>
- ADR Research	-	<b>150</b>
- Covid support grants	-	<b>2,922</b>
- Business Support Grant	-	<b>5,000</b>
- EU advice funding	-	<b>7</b>
<b>Foodbank - Debt Advice and Admin Support</b>	<b>39,000</b>	<b>20,195</b>
<b>Aviva Project</b>	<b>913</b>	-
<b>Donations</b>	<b>106</b>	<b>643</b>
<b>BOS Foundation - Funding support</b>	-	<b>10,010</b>
<b>Arnold Clark Grant</b>	-	<b>1,000</b>
<b>Bank Interest</b>	<b>2,768</b>	<b>1,177</b>
<b>Total Income</b>	<b>188,635</b>	<b>172,290</b>
<b>Less:</b>		
Employment Costs	147,424	133,780
Other Costs	24,712	15,384
<b>Total Expenditure</b>	<b>172,136</b>	<b>149,164</b>
<b>Surplus for the Year</b>	<b>16,499</b>	<b>23,126</b>
<b>Year end Bank Balance</b>	<b>116,134</b>	<b>117,255</b>

## Client Appreciation

Our advisers regularly receive 'Thank You' cards for the advice, help and support that they provide to clients. We also carry out client satisfactions survey which revealed that our clients found us easy to contact, quick in our responses, and very helpful. Clients also told us that their wellbeing improved as a result of contacting the CAB. Below are just a few of the comments we have received this year:

I always find the answers to my questions in the CAB!

*'Thank you for all that you do. I was really worried and losing sleep as I couldn't see a way to solve my money worries, but a couple of appointments increased my household income a lot!*

*"Many thanks for your enormous encouragement and help in applying for Attendance Allowance and Pension Credit. To my amazement and relief, my application was accepted!"*

"A huge thank you for all your help and support over the past few months. I could never have coped with all the forms I had to complete on my own."

