

**citizens  
advice  
direct**



**Citizens Advice Direct**  
**Annual Report**  
**2009-2010**





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## Foreword from the Chair, Rory McPherson



I have now completed my second year as Chair and continue to be encouraged by the demand for the service which Citizens Advice Direct provides. Greater demand often leads to levels of service being compromised but I am impressed that service levels are not only being met but are improving. The outcome of an audit by independent consultants ODS this year proved that clients and volunteers alike are more than satisfied with Citizens Advice Direct and myself and the Board are certain that this will continue into the coming year.

Our key objective as a service is to continue to engage and provide advice to all sectors of the community and to ensure that the information they require is readily available to them. This year we dealt with over 42,000 enquiries which was an increase of 23% on last year. Our aim is to maintain this growth and I'm confident this will be achieved. The rise in demand for advice services is predicted to grow as large proportions of the country face financial uncertainty. However, we need to ensure we have the right infrastructure in place to deliver on the rising demand and continue to sustain levels of service and client satisfaction.

As a service we have always embraced technology as a means of improving efficiencies and reducing operational overheads. I look forward to the launch of the new Citizens Advice Direct website later in the year, which will include tools to make the advice seeking process easier and empower clients to 'self-serve'.

2011 will be a year where we will be required to seek to secure further funding from various sources. We aim to work with the Scottish Government and other funding sources to ensure their support in moving forward. Earlier this year we welcomed Nicola Sturgeon MSP to our head office during a Ministerial visit to Glasgow. As Cabinet Secretary for Health and Wellbeing, Nicola had a particular interest in the Independent Advice and Support Service (IASS), which is an advice service Citizens Advice Direct supports in partnership with Bureaux in the Greater Glasgow and Clyde NHS. Representative MSPs from both SNP and the Liberal Democrats also played an active role in last year's AGM, all of which consolidates the levels of cross party support for Citizens Advice Direct.

I look forward to meeting with citizens, partners and endorsers of Citizens Advice Direct at the next AGM and as always, would welcome feedback or suggestions on the service.

Rory McPherson  
Chair

## Message from the Chief Executive



I have been in the role of Chief Executive for 3 years now and am very proud to see all of the hard work and efforts by the staff, volunteers and the Board over the past year come to fruition. As most people in the Third Sector and beyond are aware, this is an uncertain time for charities both at a local and national level. Resources available to charities from the Scottish Government, Local Authorities and other funding sources will be reduced and there is no doubt that this will have an impact on us all.

Although we are working against the backdrop of tough economic times, we as an organisation are as busy as ever. As many companies suffer as a result of the recession, growing numbers of our fellow citizens face redundancy. There has never been a greater demand for advice and support in debt and financial related issues. It is important that they are aware of and have access to the advice which will assist them in moving forward and not be misled by false claims of debt relief solutions. We are working hard to increase awareness levels of Citizens Advice Direct and partner advice agencies and to provide multi-channel access to advice to protect the citizens of Scotland.

Later this year, we will be investing in technology to enhance the Citizens Advice Direct website, which will provide 24/7 access to advice and information. Instant messaging and SMS text messaging will also extend the levels of access to advice and encourage younger citizens to access the service. These methods of communication will foster fast response rates and to distribute the case load more evenly across the working day.

We are also focused on consolidating existing partner relationships and forging relationships with new partner advice agencies to achieve consistency of advice provision in Scotland, arm our volunteers with a larger pool of information resources and provide a seamless service to our clients. A key example of this is a joint working initiative between Citizens Advice Direct and ACAS.

The volunteers and staff are the backbone of Citizens Advice Direct. Their training and the expansion of the team is key to the organisation in moving forward. We need to ensure good basic training and ongoing coaching is provided to volunteers and staff. With this aim in mind, we have achieved the Investors in People (IIP) accreditation this year.

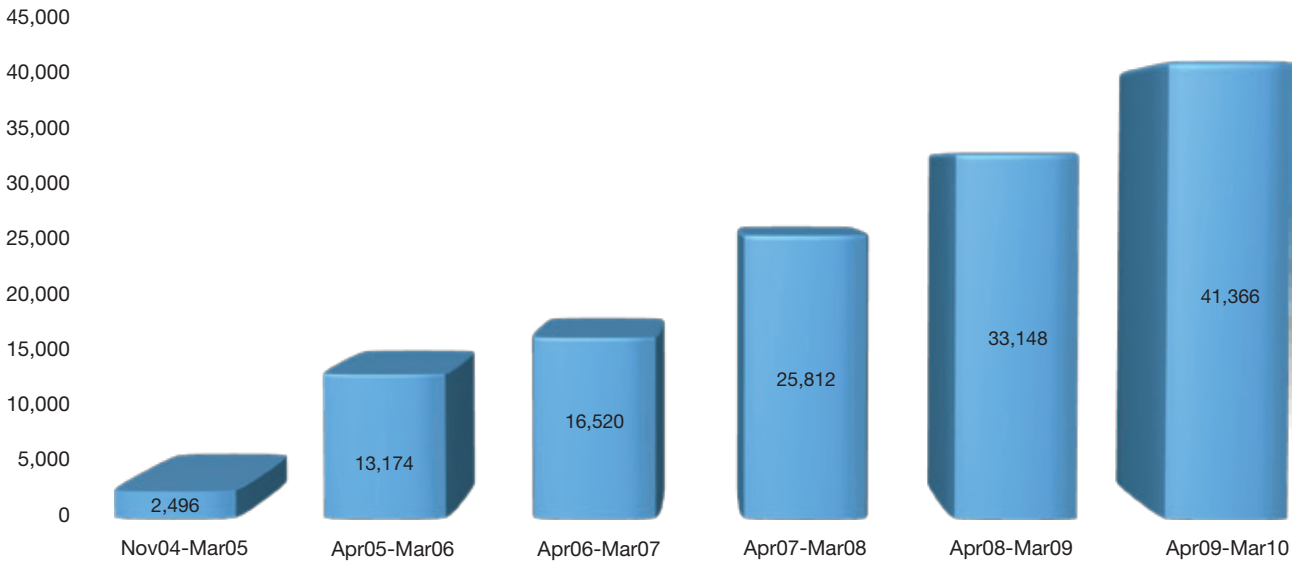
Although the year has been challenging it has also been successful; the statistics speak for themselves. I would like to offer a huge thank you to all of our hard working staff and dedicated team of volunteers and look forward to continued success in the upcoming year.

Kirsteen McDonald  
Chief Executive

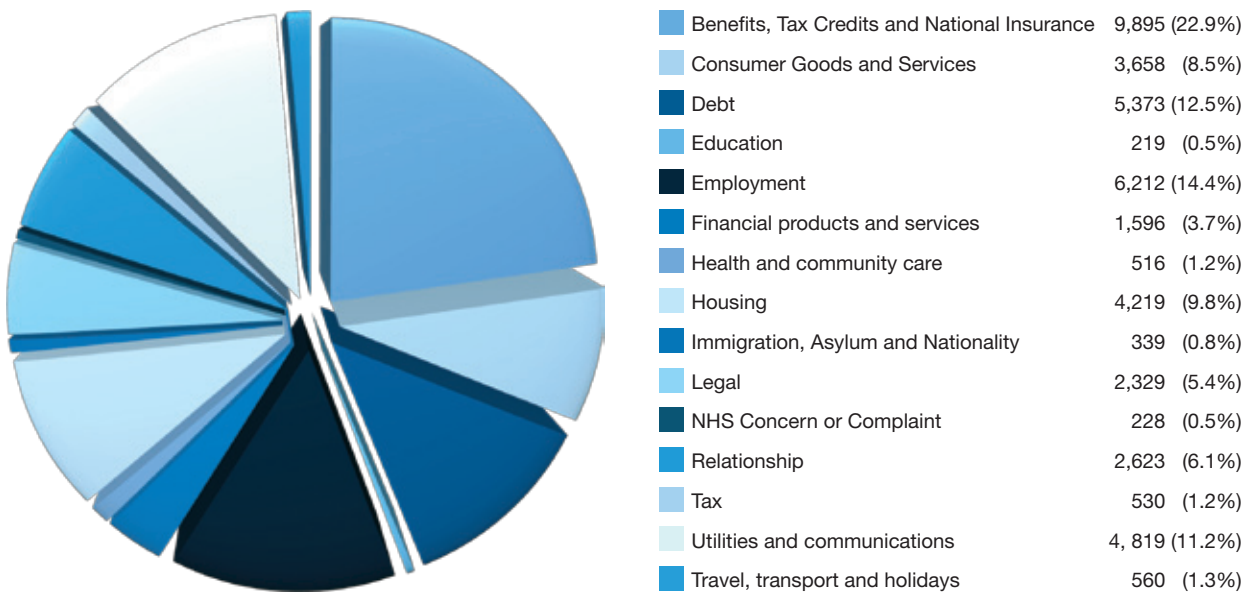
# Review of Activities

## Operations

The service is increasing access to advice and is available Monday to Friday 9.00am to 8.00pm and Saturday 10.00am to 2.00pm. In 2009/2010 the service assisted 41,366 clients with a variety of different issues from debt to employment and homelessness to consumer issues.



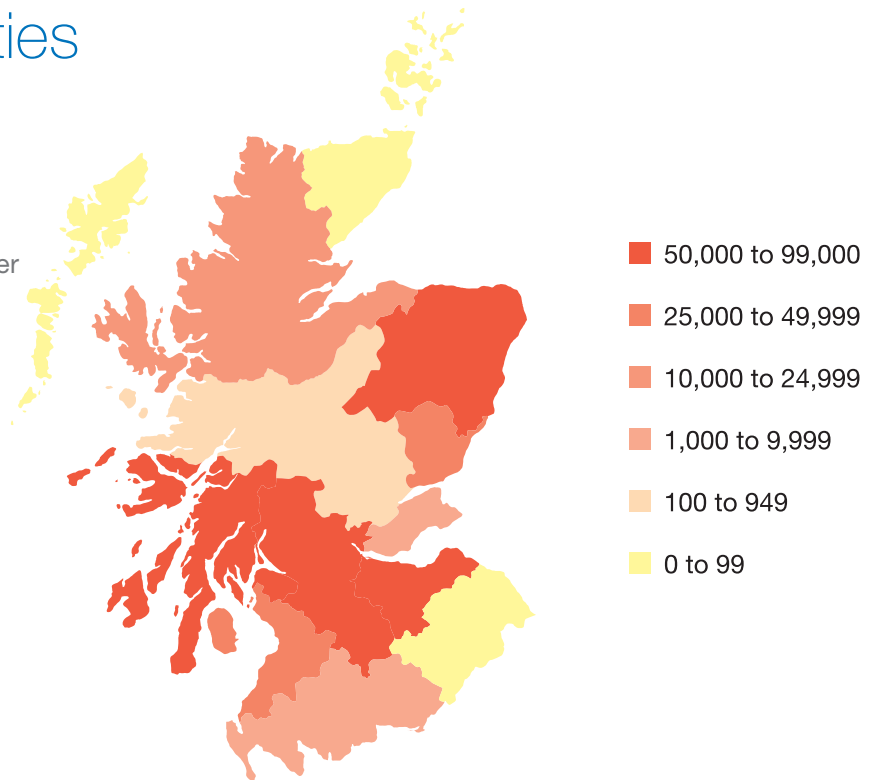
Below is a breakdown of the issues presented to Citizens Advice Direct.



The period 2009 - 2010 has been led by a change in the way we record the reasons for calls presented by our clients. By expanding the number categories we have been able to produce a far more accurate representation of the true picture painted by our clients and their issues. Of all of the reasons for a client to contact us, issues involving Welfare Benefits, Employment and Debt feature most highly.

## Review of Activities

The service continues to extend its reach as the map (right) shows. The highest densities of calls have come from Aberdeen, Argyll and Bute and the Central Belt. In October 2009 the service will be able to take calls from all over Scotland.



With the support of the Big Lottery the service has been successful in attracting a younger and employed client group.

In this year the service has seen an increase of 8% in young people and 7% of employees and employers seeking advice. Over 25% of callers are under 25 years old compared with 15% who use the face to face service. This project also involves promoting the support it can offer with debt advice, these enquiries have increase by over 30%.

### Bill Palombo, Manager of Grangemouth Citizens Advice Bureau

*"We sought partnership work with Citizens Advice Direct mainly because we were unable to answer our telephones as often as we would have liked. Clients were left disappointed when their call was not answered.*

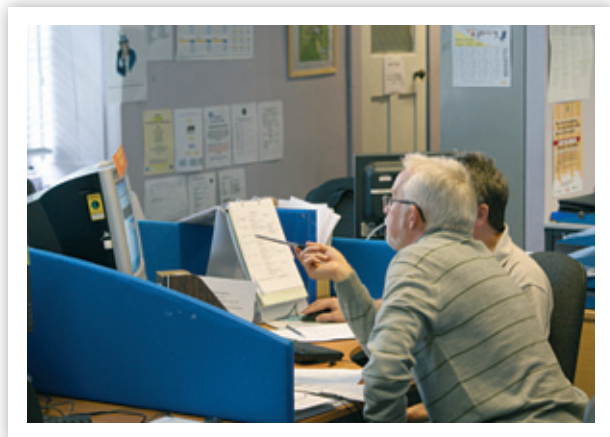
*By working with Citizens Advice Direct we have been able to ensure the vast majority of calls get answered, and because of Citizens Advice Direct's opening times we have significantly increased access to a CAB service for our users.*

*The bureau is not any less busy and has in fact seen our total enquiries increase despite us not taking telephone calls. The net result being that many more of our residents are getting help from a CAB service."*

## The Volunteers

Volunteers play a critical role in the service and many of them are volunteering for the first time, hoping to develop skills and experience that can assist them to find employment and/or to improve their social life. Citizens Advice Direct has attracted over 179 new volunteers since April 2009.

Overall the service has recruited and trained over 400 volunteers since November 2004. Through the training and support, volunteers are actively encouraged to seek employment; Citizens Advice Direct subscribes to most job papers and encourages the use of employment internet sites such as s1jobs, monster and goodmoves. To date, 20% of our volunteers have secured full-time employment.



The volunteers:

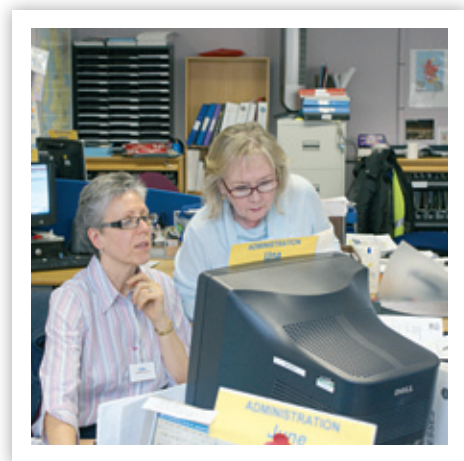
- The age profile of volunteers within Citizens Advice Direct is younger than in traditional CABx
- One in three is in employment, volunteering in the evenings or on a Saturday.
- The training is flexible, aiming to fit in with the volunteers' commitments.
- Followed by a period of shadowing with more experienced advisers to build skills in listening to and taking live calls.
- Coached by a trainer / team leader on a monthly basis.
- Assessed by a Team Leader and after 6 months of competent advice giving they gain a certificate in Advice Giving in recognition of their achievements.
- Volunteers commit 6 hours a week between the hours of 9am-8pm Monday-Friday and 10am-2pm Saturday.

Volunteers are offered the opportunity to further develop their skills in areas such as tutor training, IT skills, telephone and active listening skills and customer service. More experienced volunteers are offered the opportunity to mentor new trainees, which further develops their skills and confidence.

## The Staff

In 2009 / 2010 our volunteers were supported by 24 full and part-time staff in varying roles. By enabling the service to maintain a guaranteed minimum baseline of advisers Citizens Advice Direct can continue to be effective at all times and provide our volunteers with support and training.

The team covers a wide-ranging area of specialties and functions to provide Citizens Advice Direct and its clients with invaluable support, development and organisation. With members coming from diverse backgrounds in contact centres, academia, housing and victim support amongst many others; the team is able to deal with any situation and plays a vital role in the day to day operation of the service and its long term plans.



# The Website - CAD Online

In late 2009 a project was initiated to update the current Citizens Advice website. The original website had been designed in the early days of the organisation and it had become clear that the time had come for a renewal.

Agreeing on the need for a complete redesign of the site opened up several avenues to better engage with our clients in a way that meets their needs. Increased accessibility to advice through electronic communication such as instant chat, SMS and email enables Citizens Advice Direct to reach a younger client base without alienating those who prefer to access the service through more traditional methods.

This also served the organisational aim of increasing accessibility to clients regardless of their circumstances.

Integrating SMS, instant chat and email into the new website has not been the only innovation, special efforts were made to make the perception of the service more modern and relevant.

The new website allows clients to access advice on their terms, in a way that suits them whilst complimenting the work done by advice agencies and partner Citizens Advice Bureaux. Whilst never intended as a replacement for telephone or face to face advice giving; instant chat, email and SMS are familiar and trusted methods for today's younger people.



## Partners

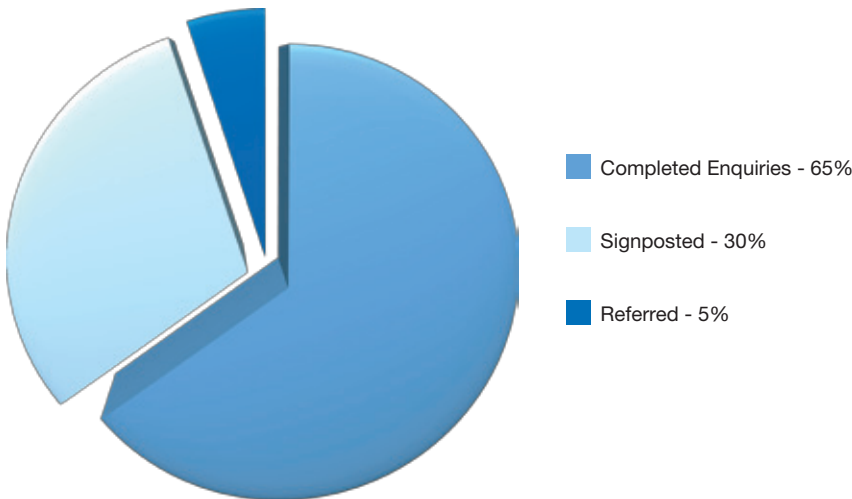
Citizens Advice Direct is committed to enabling clients to access the most appropriate service for their circumstances. It is recognised that by working with Citizens Advice Bureaux or other service providers, clients receive a more effective and seamless service.

These working partnerships are being developed through referral and signposting systems and networks, with closer working relationships, using the strengths of all partners and complementing each other's services.

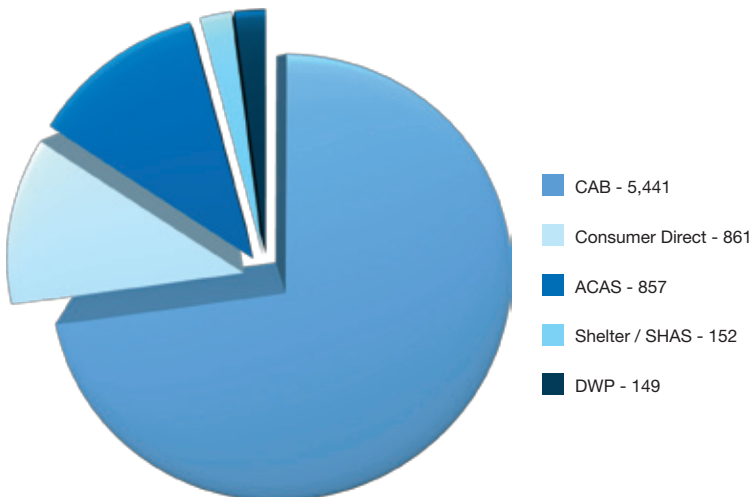
The service is now working with over a third of the Scottish Bureaux. This has benefited clients as they have had the opportunity for their initial

enquiry to be answered with ongoing assistance should they require it. During the year, 65% of clients have had their issues completed over the phone or email, with 30% requiring to be signposted and 5% were referred directly to Bureaux. The aim is to maintain these working relationships and continue to expand the service across Scotland over the next 3 years.

## Enquiries Handled



## Signposted



## Partners

In addition to working with the Citizens Advice service, Citizens Advice Direct is also working in partnership with:

- Glasgow Advice and Information Network - GAIN - Citizens Advice Direct provides a telephone service for all members of GAIN, giving information and advice on housing, employment, debt and associated issues. The network is comprised of six consortia across Glasgow.
- The Elder Abuse Helpline Network (EAHN) is a network of 11 established and experienced helplines operating in Scotland. The role of the EAHN is to train our helpline advisors to be aware of the types of abuse elderly people can experience, how to deal with such calls and promote partnership working.
- The Kinship Care project is in collaboration between CAD and Citizens Advice Scotland (CAS) and the Scottish Government (SG). The aim of the project is to deliver advice and information to Kinship Carers (kinship carers are family and non-family members who look after children either on an official basis or unofficial social work placement) on Local Authority payments and assistance on how these payments affect current benefit claims as well as doing a benefits check.
- EST - The Joint Project between the Scottish Government (SG) and the Energy Savings Trust (EST) and Citizens Advice Direct is designed to tackle fuel poverty in Scotland. Clients contact EST regarding home insulation, free central heating etc and once they have gone through the process EST will check against a CAD set criteria if the individual client would require a benefits check. If so, the client's details will be submitted to CAD.

### In consortia with Bureaux

- Independent Advice and Support Services - IASS - Greater Glasgow & Clyde NHS and Citizens Advice Bureaux Consortium have launched the Independent Advice and Support Service which enables independent NHS complaints handling and support on related issues to provide a holistic approach. Citizens Advice Direct will provide the frontline telephone service for the project.
- Armed Services Advice Project (Due to Start July 2010) - ASAP - Poppyscotland and Citizens Advice have set up a priority access advice service for those who have served and their families. Citizens Advice Direct provides the frontline telephone support for this project.



## Plans for the future

Citizens Advice Direct has funding initially until 2011, to develop a Scotland-wide advice service that will allow more clients to get access to advice.

- Citizens Advice Direct aims to increase its capacity for assisting clients to 59,000 in 10/11.
- The capacity to deliver this level of assistance requires a core of at least 120 volunteers. To achieve this four training programmes are planned for each of the subsequent years.
- To achieve the increased capacity the ratio of paid staff has increased to support the service and the volunteers.
- We aim to improve the service further by investigating demand for telephone advice across the Citizens Advice Bureaux network and by increasing the capacity of the current service.
- One area in particular is how access to advice can be improved for clients, for instance by piloting instant messaging and texting to reach a younger client group. The website has also been developed to fully support this.

Combining the benefits of the easily accessible Citizens Advice Direct service with the local advice agencies in the community, will provide clients with a service that is easily reached and give them a route to on-going support through face-to-face advice when they require it.

The aim is to work closely with the Scottish Government to secure funds for the next three years.

## Scottish Government Supports Citizens Advice Direct

Citizens Advice Direct was especially pleased to welcome Deputy First Minister Nicola Sturgeon MSP to the office on the 29th of June. Having spent time with Kirsteen McDonald, Chief Executive; the Deputy First Minister took the opportunity to have a look around the office.

*“Citizens Advice Direct offers an excellent service to people who are not able to get to Citizens Advice Bureaux by offering advice by telephone. Scottish Government have supported CAD with over £1m since 2008 and they have dealt with almost 44,000 enquiries in the last year alone. I was delighted to visit their offices and to see for myself the difference that free, impartial advice makes to people’s lives, and to meet some of the staff and volunteers who make this happen.”*

Deputy First Minister Nicola Surgeon MSP



## Investors in People

Citizens Advice Direct has been accredited to provide a quality service to our clients since its inception and prides itself on the recognition received from Citizens Advice Scotland and The Scottish National Standards.

Supporting our staff and volunteers is the key to maintaining the quality of advice that we provide to our clients. Equally, Citizens Advice Direct was keen to demonstrate to our future volunteers, clients and stakeholders that our commitment to high standards was universal throughout all aspects of the operation.

Citizens Advice Direct began working towards being recognised as an Investor in People early on in 2009. The service was successfully assessed and accredited in April 2010.

Investors in People was chosen as a proven business improvement framework that can significantly improve performance, productivity and increase employee involvement and focus.



## External Evaluation

An external evaluation of the service was carried out by ODS Consultants in 2009.

*There were highly positive comments from service users on their experiences of telephoning Citizens Advice Direct. Service users also displayed a commitment to the service, with over 90% of respondents stating that they would use Citizens Advice Direct again and 93% would recommend them to friends or family.*

*Staff and volunteers were also positive about Citizens Advice Direct - with 96% agreeing they understood the aims and purpose of Citizens Advice Direct and how they contributed to it and 86% saying that they would recommend it as a good place to work.*

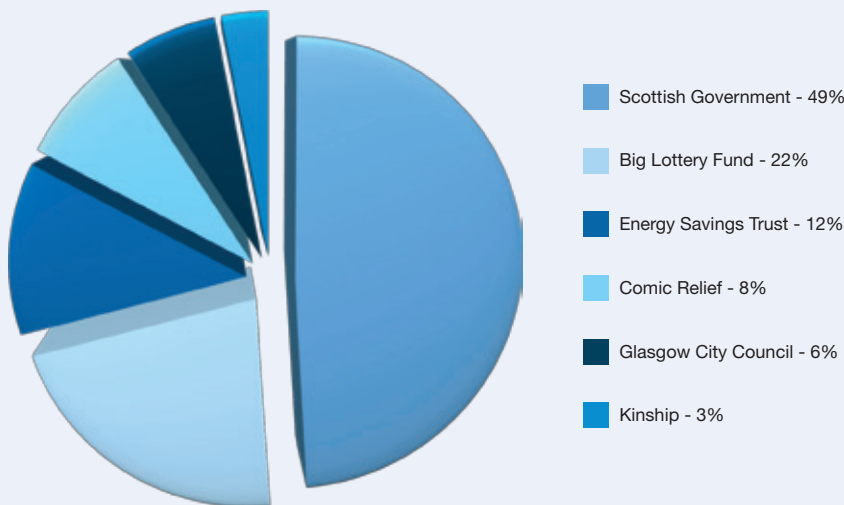


## Treasurer's Report

For the year ended 31st March 2010

Citizens Advice Direct continues to maximise and make the best use of its income and is extremely grateful to all the funders who have made an investment in the work of the service.

The rise in income reflects a significant achievement for the organisation with great efforts taken to identify a core funding source.



- The Scottish Government funds the Management Team, 3.5 full-time equivalent members (FTE) of staff, the expenses of 100 volunteers and the running costs of the helpline.
- The Big Lottery Fund funds 3 full time staff to provide advice to specific client groups, including people in debt and young people, particularly students and school leavers.
- Energy Savings Trust - EST fund in partnership with Scottish Government, 2 FTE and provides benefit checks to clients referred from the EST.
- Comic Relief granted funding to continue to increase awareness of Elder Abuse to a network of helplines.
- Glasgow City Council provide funding for 1.5 FTE to support a telephone service for all members of Glasgow Advice and Information Network (GAIN) providing information and advice on debt and associated issues. The network comprises of six consortia of money advice agencies.
- Kinship is funded by Scottish Government through Citizens Advice Scotland and funds 0.5 FTE to provide a helpline across Scotland in partnership with CABx for advice on Kinship care issues

The financial results for the year were satisfactory and within budget. Although Expenditure exceeded Income by £54,789, this in fact represented partial utilisation of unspent funding from the previous year. This trend will continue through the financial year to 31 March 2011, as CAD progressively delivers on the various projects it is currently managing. The cash position remains healthy, with £234,000 Cash at bank but most of this is in respect of Restricted Funds, which represent project funding still to be spent.

In the current difficult economic climate, the Board is very conscious of likely restrictions in funding from 2012 onwards and will ensure that CAD remains a responsibly managed and financially viable organisation.

# Finance Report

ADVICE DIRECT SCOTLAND LIMITED (a company limited by guarantee - Company No: SC225689)

BALANCE SHEET As at 31 March 2010

	Notes		2010	2009
<b>Fixed Assets</b>		£	£	£
Tangible Assets	9		<b>19,675</b>	26,540
<b>Current Assets</b>				
Debtors	10	58,361		102,989
Cash at bank and in hand		<u>233,890</u>		<u>207,384</u>
		292,251		310,373
<b>Creditors:</b> Amounts falling due within 1 year	11	<u>(59,696)</u>		<u>(29,894)</u>
<b>Net current assets</b>			<b><u>232,555</u></b>	<b><u>280,479</u></b>
Total assets less current liabilities			<b><u>252,230</u></b>	<b><u>307,019</u></b>
<b>Funds</b>				
<b>Unrestricted funds</b>				
General funds			<b><u>92,602</u></b>	109,795
			<b>92,602</b>	109,795
<b>Restricted Funds</b>	15		<b><u>159,628</u></b>	<b><u>197,224</u></b>
			<b><u>252,230</u></b>	<b><u>307,019</u></b>

These financial statements are prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 applicable to small entities.

## Income and Expenditure

ADVICE DIRECT SCOTLAND LIMITED (a company limited by guarantee)

17 INCOME & EXPENDITURE ACCOUNT For the year ended 31 March 2009

	<b>General Funds 2010 £</b>	<b>Restricted Funds 2010 £</b>	<b>Total Funds 2010 £</b>	<b>Total Funds 2009 £</b>
<b>Income</b>				
Grants & Donations	<u>9,295</u>	<u>641,743</u>	<b><u>651,038</u></b>	<u>594,330</u>
	9,295	641,743	<b>651,038</b>	594,330
<b>Other Income</b>				
Interest Received	<u>462</u>	-	<b><u>462</u></b>	<u>2,889</u>
	<u>9,757</u>	<u>641,743</u>	<b><u>651,500</u></b>	<u>597,219</u>
<b>Expenditure</b>				
Expenditure	<u>17,450</u>	<u>688,839</u>	<b><u>706,289</u></b>	<u>504,415</u>
	<u>17,450</u>	<u>688,839</u>	<b><u>706,289</u></b>	<u>504,415</u>
<b>(Deficit) / Surplus for year</b>	<u>(7,693)</u>	<u>(47,096)</u>	<b><u>(54,789)</u></b>	<u>92,804</u>
Transfer to other projects	<u>(9,500)</u>	<u>9,500</u>	-	-
	<u>(17,193)</u>	<u>(37,596)</u>	<b><u>(54,789)</u></b>	<u>92,804</u>
<b>Net Income less Expenditure</b>	<u>(17,193)</u>	<u>(37,596)</u>	<b><u>(54,789)</u></b>	<u>92,804</u>
Surplus brought forward	<u>109,795</u>	<u>197,224</u>	<b><u>307,019</u></b>	<u>214,215</u>
<b>Surplus carried forward</b>	<u>92,602</u>	<u>159,628</u>	<b><u>252,230</u></b>	<u>307,019</u>

All the results of the company relate to continuing operations.

## Directors

The Directors serving during the period and since the year end were as follows:

Name	Title
Margaret Berrie	Director
Virginia Douglas	Director
Kirsteen McDonald	Chief Executive
Anne Hastie	Vice Chair
Allan Harrison	Treasurer
St John Hattersley	Director
Ceinwen Lombardi	Director
Angus MacKenzie	Director
James Patrick McAleese	Director
Roderick McPherson	Chair
Deirdre Rusling	Director

None of the directors had any notifiable interest in the company at any time during the year.

## Constitution

Advice Direct Limited is a company limited by guarantee and a registered charity governed by its memorandum and articles of association. The company trades under the name of Citizens Advice Direct. Charity number: SC 034473. Company number: 225689

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website: [www.citizensadvisedirect.org.uk](http://www.citizensadvisedirect.org.uk)

## Thank you

Many, many thanks to all who have supported Citizens Advice Direct in the last year: funders, volunteers, staff and Board, without your help the service would not be where it is today.





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Charity number: SC 034473.