



WITH THANKS TO THE SUPPORT OF:



Stirling District Citizens Advice Bureau Limited
Recognised as a Scottish Charity - Registration No. SC007270
www.stirlingcab.org.uk



CHALLENGES FOR THE FUTURE

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CHAIRMAN'S STATEMENT

The year to March 2014 has seen a continuation of the uncertainty regarding our financial future which has dogged the Bureau since I first became a trustee in 1999.

In this financial year, support from Stirling Council reduced from £120,000 to £99,799. As a result the Council's contribution towards the funding of the Bureau has fallen to 24.46 %. It is noteworthy that since the appointment of our CEO in 2007 this proportion has fallen from 100%. This reduction by the Council in both actual and proportional terms should be set against the alternative income streams which have been developed mainly through the initiative of our CEO (see Managers Report).

It is disappointing to report that Stirling Council's reconfiguration of in-house advice provision appears to have been detrimental to our position within the advice landscape and seems to have been pursued with little recourse to cost benefit analysis. This presents challenges for the Board going forward.

Our training programme once again ensured that we had a volunteer capability which allowed us to provide an excellent service to the people of Stirling. The volunteers and paid staff underwrite our success and the Board extend our thanks to them. I wish also to extend our thanks to our Advisory Officer, Alison Greig (Citizens Advice Scotland) for her advice and support over the past difficult year.

Finally, I would like to thank the Board for their diligent investment in time in supporting our joint efforts to promote Stirling CAB as an effective contributor to the local advice landscape for the benefit of the citizens of Stirling. I especially commend our Vice Chair, Secretary and Treasurer for the countless hours which they willingly provided in ensuring our continuing success.

Gerry Power
Chairman

MANAGER'S REPORT

Stirling District CAB Ltd continues to develop and provide a Best Value, high quality advice, information and casework service to the constituents of Stirling district against a backdrop of increasing demand and subject complexity resulting from the economic downturn, Welfare reform and other legislative programmes.

As a result of our continued, if reduced, financial support from Stirling Council, and through innovative and imaginative funding work and project activity, and the hard work and dedication of volunteers and staff of Stirling CAB, we can look forward to a busy future as the demand for our service continues to increase. The real issue for our service is how we continue to attract and consolidate the funding that is necessary to address the insatiable demand for CAB advice in the recession.

We were grateful for the financial support of Stirling Council in continuing to fund the core services of the Bureau thus allowing us to participate fully in the provision of Advice Services. We believe that this commitment illustrates that the local authority view Stirling CAB as an integral part of the advice landscape and a key partner in integrated advice delivery in Stirling District.

We continue to invest heavily in the recruitment and training of our greatest resource, our volunteers, and volunteer numbers have remained steady. Stirling CAB continues to be an enjoyable, professional and rewarding place to volunteer, and the commitment, dedication and enthusiasm shown by *everyone* involved is an inspiration. Stirling CAB is now one of the largest voluntary sector groups in Stirlingshire and, with its ongoing accreditation to Scottish National Standards, has proven itself to be the best accredited CABx in mid Scotland and Fife; indeed Stirling CAB is one of the best accredited Bureaux in Scotland.

Adviser training continues apace and this year we propose to recruit and train a further 24 volunteer advisers for our "class of 2014" and build on this, our most valuable asset. Sincere thanks are due to Jan Hunter from CAS for her vital support with the training and to our in-house staff who support volunteer capacity-building on a daily basis, and without whom we could not answer the necessary volume of client enquiries.

Our volunteers come from a diverse range of backgrounds, ethnicities, ages and abilities and carry out a diverse range of tasks. Volunteering into work has emerged as the way forward in the recession for a high percentage of our volunteers, with many using their time with Stirling CAB constructively to give themselves a distinct advantage in an increasingly competitive and difficult labour market.

In the reporting year we successfully secured a £126,884 investment from BIG Lottery Support and Connect fund for The Alliance Project This service will be delivered in the Criminal Justice Departments of both Stirling and Clackmannanshire Councils and will mitigate the disproportionate and negative impact of the Welfare Reform Act on those engaged in the Criminal Justice system. We will report on this activity more fully in next year's Annual Report. Our Financial Capability Outreach Project (a.k.a. SKINT campaign) continued with verve and aplomb, extending its outreach sites to Killin and Callander. Thanks to them and thanks also for the ongoing support of the community and the stakeholders in the Eastern Villages, Cornton and Culthove for making this vital service such a success.

In addition to this award, and due to the incidence of Fuel Poverty in rural Stirling, we secured a £20,000 investment from the Energy People Trust to deliver the second year of our 2 year Fuel Poverty Advice project in rural Stirling.

We are a generalist advice service, giving advice to anyone about almost anything to high levels of legal and technical competence. That is a wide ranging and challenging brief. The growth areas of demand for advice continue to be Welfare Rights, Consumer Debt, Housing and Homelessness but there has been, and continues to be, a large growth in Employment Rights enquiries (now the second most prevalent behind benefits). Two of our experienced advisers provide an outstanding contribution in this field.

We are in the unique position of being able to chart the changing social landscape; as society changes and evolves, so does the type and complexity of the enquiries we deal with. The average client enquiry contains 2.7 issues and takes 1.5 hrs to resolve. Stirling CAB dealt with 14,647 issues in the reporting year. We offer a Best Value solution to the local community regarding their need for advice and empowering information, and professional volunteering opportunities. Our **reported** financial gain for 2013/14 was £1.28million, 10% down on the previous year, but an *actual* return of £13.06 for every £1 of Council core grant.

In the reporting year the *Armed Services Advice Project* consolidated its role; it continued to give advice to the Veteran Community and to develop the capacity and integration of the existing support network.

The Money Advice Service money guidance contract (funded by CAS via the Financial Services Authority) continued in this year and made a significant contribution to our debt resolution work and outreach activity.

The Mental Health Money and Benefits outreach project continues to help those experiencing long term mental ill health navigate an ever changing welfare position.

The Board of Trustees and I continue to work diligently with our actual and potential partners and stakeholders to ensure that the significant developments and improvements in our service to the community are recognised and consolidated and that Stirling CAB is placed in a stabilised financial position. To that end we continue to build positive bridges with the voluntary and statutory sectors and to develop unique relationships with our private sector partners. The CAB is a long respected voluntary sector brand and a name that our clients and stakeholders trust.

I would personally like to thank: Stirling Council for their continued faith and support; the voluntary Board of Directors for their personal dedication and professional support; Citizens Advice Scotland; Forth Valley Health Board, Criminal Justice Service; and, in particular, all our volunteers and staff, who selflessly contribute to our essential work. Thank you for your support, your professionalism and your dedication without which there is no CAB.

Craig Anderson
CEO at Stirling CAB

OVERVIEW OF THE YEAR - CORE SERVICE

Stirling CAB covers the geographical area of Stirling Council. In response to its 2013/2014 core service funding, the Council has expected the Bureau to provide a generalist and specialist service to Stirling residents. We must ensure that the Bureau is able to deliver high quality, accurate information, advice and advocacy to clients who make contact in person (78%), by telephone (12%), by letter (5%) and by fax or e-mail (5%).

We are a generalist advice service, giving advice to anyone about almost anything to high levels of legal and technical competence. That is a wide ranging and challenging brief. At a generalist level, advice is provided on:

- Debt, Benefits, Tax Credits and National Insurance
- Consumer Goods and Services, Utilities
- Housing, Employment and Education
- Family and Relationship Issues, Travel, Transport & Holidays
- Legal Advice and Taxation
- Immigration, Asylum and Nationality
- Health, Community Care and NHS concerns and complaints

In addition the Bureau is expected to provide a more specialist service to clients on Money advice and Benefits advice.

Demand for Stirling CAB advice over the past 2 years has never been greater and the balance in categories of demand for Stirling CAB advice is similar to 2012/13:

- **Benefits, Tax Credits & National Insurance** remains the most prevalent category of client issues, comprising some **37%** (39.64% in 2012/13) of the total addressed by the Bureau. Within this category **ESA, JSA, Housing Benefit, Other Benefits, Tax Credits, National Insurance** and **Working Tax Credits** feature most strongly.
- **Employment** at **16.4%** (14.47% in 2012/13) is the second most prevalent category and continues to rise. Within this category **Dismissal** is the most prevalent, followed by **Pay and Entitlements**.
- The small drop in **Debt 13.2%** (13.36% in 2012/13) queries over the past 4 years has been matched by an equivalent steady rise in **Employment** queries. Together, the top 3 categories comprise some **66.8%** (67.47% in 2012/13) of all client queries.
- **Housing** issues which rose in 2011/12 and reduced in 2012/13 have again risen.
- The main % increase has been in the area of **Financial Products and Services** which now stand in 5th place in terms of presenting issues.

We are in the unique position of being able to chart the changing social landscape; as society changes and evolves, so does the type and complexity of the enquiries we deal with. **Chart 1** summarises the broad spread of requests for assistance to the Bureau and, in percentage terms, compares data with the previous financial years.

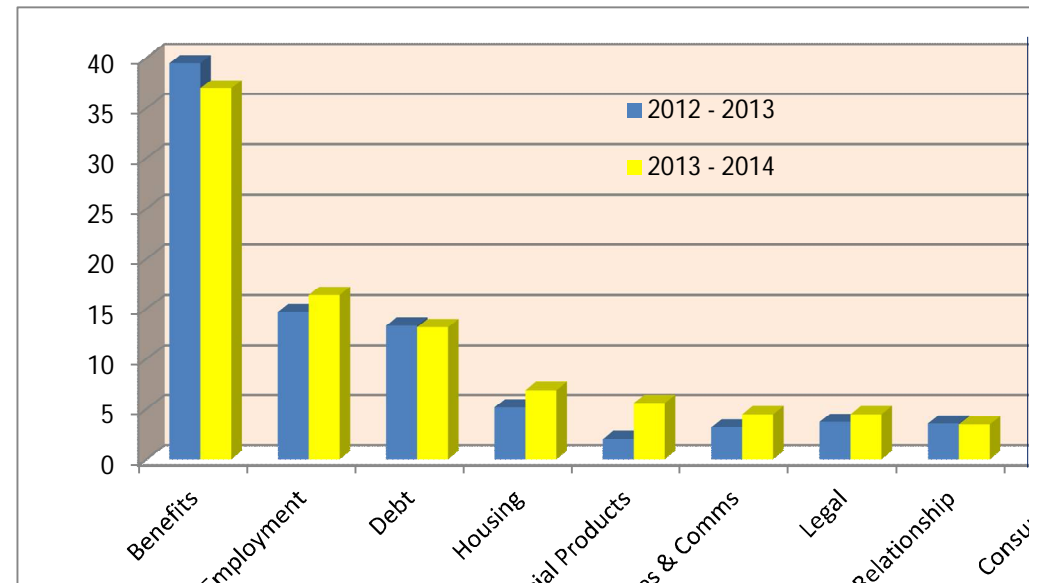


Chart 1 – % Category of Requests for Assistance – 1st April 2013 – 31st March 2014

In the area of quality, the Bureau continues to operate a policy of 100% supervisor check of case sheets and a programme of in-house audits. This is aimed to ensure that the standards of service delivery, together with staff and volunteer training, demonstrated during the audits for Scottish National Standards accreditation in 2010 and for continuing Citizens Advice Scotland membership in 2011 have been maintained.

In addition to the core work of the Bureau, partly funded by Stirling Council, we have continued to provide a range of project services, some of which have been continued from previous years and some initiated in year. These are individually summarised in the following section under **Services and Projects**.

SERVICES AND PROJECTS

Social Policy Team Report

Towards the end of the previous financial year the Social Policy Team had commenced work on a research project that identified reasons for individuals being referred to the food-bank. This important work continued into the current year culminating in a Research Paper on the subject of Crisis and the preparation of a 'Crisis Guide' to enable clients to seek local financial assistance in 'crisis situations' - literally when they had neither food or money. The SP team were assisted by two law students from the Law Faculty at Stirling University who had been placed at the Bureau on a short term job placement.

On 23rd August 2013, members of the Social Policy team presented their findings and the 'Guide' to an assembled group of press, local councillors and MPs, as well as the Housing Minister of Scotland, Margaret Burgess. The presentation was well received, getting much coverage both in local and national press as well as TV and radio stations. Citizens Advice Scotland reported that the "Got No Money, Got No Food" campaign and press launch had received the most press coverage a CAB story ever had in history! It was read by over 3 million of the population. Following this success, CAS requested permission from Stirling CAB to use the guide 'template' in order to encourage other bureaux in Scotland to adapt the guide to their own local circumstances. Subsequently, at a later date CAS presented the Guide to members of the Scottish Parliament who duly authorised funds to be given to all Bureaux in Scotland for this purpose.

Towards the end of 2013, the Social Policy Team began work on another lengthy and important project entitled "UNDER PRESSURE "? This focussed on the increase in both demand and barriers facing clients obtaining medical evidence to assist with benefit claims, particularly, DLA, or its replacement PIP and ESA. This project would continue into the next financial year.

As well as undertaking these two time consuming projects, the Social Policy Team continued with the work of supplying social policy feedback forms to CAS, most importantly on the subject of unfair job sanctions. The team also undertook some local research on the subject of the 'bedroom tax' following a request for such data from Cambridge University. A factsheet was also produced on the topic of Personal Independence Payments (PIP) for the benefit of clients.

Debt Advice Service

Multiple debt enquiries increased this year with assistance being given to 135 clients with approximately £2.3M of debt. The majority of debt continues to be in credit cards, bank loans and overdrafts. Payday loans are still causing problems for many people. Interest in a DAS Debt Payment Programme continues to rise with homeowners attracted by the freezing of interest and the protection given to their properties. The service now has over 100 DPPs in place.

Bankruptcies continue at a steady rate with 14 being processed throughout the year writing off approximately £2.33M of debt. Enquiries about repossession keep trickling in and we have started getting the fall-out from HMRC commitments to recover unpaid tax. The Money Advisers thank Alastair Gillon and Rosemary Allison for their invaluable help during the year

The Money Advice Service

The Money Advice Service was set up by the Government in 2011 as a way of helping people manage their money. It is a free, impartial, and confidential service which offers face-to-face appointments and telephone advice throughout the UK. In Scotland face to face sessions have been contracted out to Citizens Advice Bureaux.

This is the third year that Stirling CAB has held the Money Advice Service contract for the central Scotland area. We have worked with several partner organisations in order to offer Money Advice appointments in a variety of locations. These organisations include Stirling Jobcentre Plus, Triage Central (Stirling), Denny Citizens Advice Bureau, Cowie Credit Union, Plean Community Trust, Cowie & Plean Work Clubs, Ace Cornton, Culterhove Opportunity Partnership, Raploch Ochil Centre, and Paragon Housing Association.

The Money Advice Service covers a range of money-related topics such as Budgeting, Benefits, Bank Accounts, Borrowing and Savings, Retirement Planning, Insurance and Tax. The service is appointment based and sessions usually last between 30-45 minutes long. It can be useful for people experiencing a change in circumstances (such as loss /start of a job, pregnancy, ill health/disability) and for help with future planning (such as planning for retirement/savings/insurance).

SERVICES AND PROJECTS (cont)

Armed Services Advice Project (ASAP)

This project was initiated in 2010 and is a unique, award winning, bespoke, national CAB project dealing with military veterans, of all ages and conflicts, serving personnel and their dependants. It is funded by Poppyscotland, SSAFA, RAFBF, ABF and the Maritime Charities Funding Group through CAS contract arrangements. The Regional Support Officer for Stirling was appointed in June 2010 and the programme went live on 1st July 2010.

Stirling is one of 6 areas in Scotland, each chosen on the basis of need – i.e. where there are pockets of members of the armed forces community (AFC) but no existing project meeting the same need. There is also a national helpline run by Citizens Advice Direct (CAD). The regional areas are not equal in size – for example Lanarkshire contains 9 bureaux, while Stirlingshire contains one. The role of the Regional Support Officer in each area varies, with different emphasis placed on casework, training other bureau staff to handle the enquiries, networking and liaising with other organisations, setting up outreach facilities where there is no bureau presence. This impacts on the number of clients recorded over the period.

During the current reporting period, **151 clients** have been assisted with a recorded **Client Financial Gain of £241,583.80**, a significant increase on 2012/13.

Over the period, ASAP in Stirling has continued to develop joint working relationships and referral protocols with veterans' charities such as SSAFA, Combat Stress and Poppyscotland, and with Ministry of Defence agencies, the Service Veterans and Personnel Agency (SPVA) and locally with Jobcentre Plus, Stirling Council, Central Scotland Police and the Scottish Prison Service. It has grown to be an integral part of the veterans' community in the provision of advice and ongoing, continuing support, and has arguably become the advice wing of Poppyscotland and SSAFA.

Mental Health Money and Benefits Outreach Project

The Money and Benefits Advice Service provides help to clients aged 18 to 65, with poor mental ill health, overcome the isolating effects of poverty and illness, to assist with community integration and promote social inclusion. Clients being referred to the Money & Benefits Advice Service CAB must reside within Stirling Council Area. A referral system is in operation and the Service requires that referring agencies and clients jointly complete information requested using a CAB Generic Referral Form which is used to provide clear and accurate information on the people being referred.

Referral Priorities for the Money & Benefits Advice Service:

- All homeless who are moving into furnished accommodation
- Urgent financial need and debt related work
- Single parents with young children
- Clients with no other Agency support
- Housebound & Isolated in Rural Areas
- Deadlines for DLA and ESA Tribunals Appeals.

Service Provision

Advice service is provided over four days each week at the following locations.

- Monday: CAB Stirling
- Tuesday: A.M. - CAB Stirling; P.M. - Livilands Resource Centre Stirling.
- Wednesday: CAB Stirling
- Thursday: Outreach Action In Mind, 19 Dean Crescent, Riverside, Stirling.

For the period Apr 2013 to Mar 2014:

- Total Number of clients = **112** with Stirling CAB Client support
- Number of New Referrals this period - **62**
- Male: **21** and Female: **41**; comprising Urban: **42** and Rural: **20**.

The service would like to acknowledge and thank the on-going help and excellent support provided by staff at Action In Mind, Riverside, Stirling, and by Adult Psychiatric Services at SMHRC Livilands, Stirling Community Hospital. Also the excellent support offered by CAB volunteers supporting the Mental Health Project this year.

Financial gains information 1st April 2013 to 31st March 2014

Financial gains for clients accessing Money & Benefits Advice Service comprise:

- Disability Living Allowance
- Incapacity/Employment Support Allowance
- Personal Independence Payment

Total Benefit Gain by the service for the reporting period = **£ 51,217.00**

The above figure reflects actual CFG gains for this period, clients have the right not to inform of benefit gains and the nature of this client group can be very chaotic. In effect the service will have gained a higher CFG figure reflected in previous reports.

"I think the Service is excellent. I am really grateful for the help I have received. The help and advice offered was helpful and the Worker was very reassuring at a very difficult time. This has helped put my mind at ease and to rest, putting my money & finance problems into perspective."

"I've used the Service on many occasions and feel I have been given full assistance and support, with clear advice when required"

SERVICES AND PROJECTS (cont)

Financial Capacity Advice Outreach Project - SKINT

The second year of the Big Lottery funded project proved very successful for the team. The extent of the project was increased to include outreach points at both Callander and Killin bringing the project to local people across some of the most rural parts of Stirling District. This along with existing outreach points brought the total to 6 access points.

The team continued its work to improve the financial capacity of local people through a mixture of drop in sessions, home visits and information sessions reaching a total of 1141 clients through the outreach points and 1187 through talks to community groups. 43 home visits were also carried out to those housebound due to ill health or family responsibilities.

The project increased local incomes by £480,142.55 as part of the project's programme to improve clients' financial well-being.

All clients also underwent a financial capacity assessment which included help with accessing bank accounts and other financial services including insurance and help to reduce bills with one-to-one support from the team where required. The project continued to work with existing partners and has extended its contacts to include the rural library service and Killin community trust.

In addition, the project leader is now actively involved in district policy making regarding the welfare reforms, digital inclusion and the introduction of Universal Credit, all of which impact on our clients financial capability.

OUR PEOPLE

Staff

- The total service provided by the Bureau in 2013/14 was delivered by 10 FTE paid staff and 72 volunteers (as at 31 Mar 14).
- The core service (information and advice incl. debt) was delivered by 3.6 paid staff, 35 volunteer advisers and 14 trainee advisers (as at 31 Mar 14).
- The other paid staffs were employed on separately funded (non - Council) project work and the remaining volunteers on social policy, administration and support.
- The primary reason for volunteer staff leaving was to go into employment (8 out of 14).
- The estimated total economic value of unpaid work by volunteers was in excess of £400k
- The 14,647 client issues dealt with in 2013/14 resulted in an estimated Client Financial Gain of **£1.287** million.
- There are 11 volunteers on the Board of Trustees.

Volunteer Skills Audit

The most recent volunteer skills audit recorded the following:

- All informants held some form of academic and/or professional qualification
- 50% of informants had Masters degrees and other postgraduate qualifications
- Volunteers came from a diverse range of professional backgrounds: education, business, finance and legal professions were amongst the largest
- A substantial proportion of volunteers had held senior managerial positions.
- Volunteers had been members of a variety of professional bodies; notable examples included the Law Society for Scotland, General Teaching Council of Scotland, The Royal College of Nursing, The British Institute of Management and the Royal Aeronautical Society.

Volunteers at Stirling CAB, whilst unpaid, are highly professional. In terms of both qualifications and experience they create a credible 'talent pool' comprising a vast variety of knowledge, experience and skills which easily match and possibly even exceed other similar organisations whose staff are all paid. Given the survey findings it is clear that volunteers play an invaluable part in what makes CAB an acclaimed social brand.

THE FUTURE?

The vision of Stirling CAB is to be the provider of choice for advice and information services within Stirlingshire. Accordingly, we will continue to develop and maintain a high quality, Best Value service, working cooperatively with partner organisations, in order to inform, enable and improve quality of life for Stirlingshire residents.

We have developed a Business Plan which sets out the future direction of Stirling CAB. Activity is designed to build on the progress that has been achieved in re-establishing the core organisation over the past 5 years and to develop new strands of support for all Stirlingshire citizens who are in need. It includes:

- the critical need to develop the funding base of the organisation to ensure future sustainability;
- further development of internal capacity through continuing recruitment and training of the volunteer base;
- securing resources to support the expansion of service activity in response to local needs;
- further development of the partnership and joint working arrangements; and
- continuing development of the governance arrangements and extension of the quality management system to all aspects of the Bureau's activities.

By developing partnership and joint working arrangements, Stirling CAB also seeks to ensure the strategic integration of its work with a range of key policy areas at both national and local level.

In addition, the value of volunteering and the development of volunteer capacity, skills, confidence, employability and access to further education will be recognised. The CAB concept and ethos facilitate a remarkable gearing ratio of trained voluntary staffs (who provide the core advisory service), to paid employees (who provide the business structure, administration, quality assurance and training support). Equally important, it assists many of these volunteers back into the work force, as well as improving their self-esteem, their sense of well-being and their inclusion into the community.

In working towards achieving its vision and objectives, Stirling CAB will focus on a number of priority areas:

- Continue to **provide generalist advice and support** through its drop-in facilities, telephone service and e-mail. Where practicable, expand existing level of service provision from Type 2 to Type 3, i.e. Representation. Continue to provide support for people experiencing mental health issues.

- Seek to secure funding to **develop its outreach provision**, with the BIG Lottery FCAP project providing a piloting opportunity. Initial priority has been areas of deprivation in Stirling and the Eastern Villages but the Bureau will seek progressively to extend the service to the rural communities, with a home visiting project and a satellite bureau in the main rural population centres being an aspiration.
- Continue to deliver **specialist money/debt advice**, providing clients with advice on debt resolution issues and income maximisation. Include court representation for clients where appropriate.
- The **value of volunteering**, particularly for those disadvantaged in the labour market, and the development of volunteer capacity, skills, confidence, employability and access to further education will remain a priority.
- Through the BIG Lottery FCAP the Bureau will continue to build **the financial capacity, financial literacy and financial resilience** of vulnerable households, initially in areas of deprivation in Stirling and the Eastern villages but with the intention of extending the programme to rural areas. Sustained financial recovery and progress towards 'banking the unbanked' will be key features of this programme. Linked to this and to the core service will be participation in the national Money Advice Service programme.
- Continue to provide tailored advice and support for the **Armed Forces community** by participating in the Armed Services Advice Project.
- Seek to develop a pilot advice and financial education service for those engaged in the Criminal Justice system.
- Continue to develop rural access to **Fuel Debt/Energy advice** and develop the capacity of the rural community in relation to Fuel Poverty and related matters.
- Continuously **enhance the governance arrangements**, develop the volunteer base and ensure services continue to comply with the Scottish National Standards.

Key to our long term survival and viability will be agreement with Stirling Council on the future structure of advice services within the area. This will need to be supported by a commitment from the Council on an appropriate level of funding if we are to ensure stabilisation of the core service and development of the depth and quality of advice services being provided to address the needs of the Stirlingshire constituents. In addition to improving the quality of their lives it would also deliver significant financial gains to the community and cost savings to the myriad of stakeholders

FINANCIAL REPORT

AUDITED ACCOUNTS 2013/2014

Year to:	31-Mar-14	31-Mar-13
Income	£	£
Stirling Council	99,799	120,000
Citizens Advice Scotland- Welfare	11,825	0
Fuel Poverty	18,000	20,000
Mental Health Funding	25,460	25,456
Outreach	0	0
Financial Capability – BIG Lottery	101,647	100,030
Money Advice Service (MAS)	14,668	17,427
Armed Services Advice Project	32,765	32,128
Social Welfare	1,243	3,440
Fuel/Energy Projects	8,112	9,487
Donations	325	0
Other Grants (Debt Link, PASS)	7,131	2,500
Bank Interest	450	235
Total Income	£321,425	£330,703
Expenditure		
Wages and Employment Costs	269,743	283,349
Staff Pensions	12,109	11,753
Training and Seminars	1,277	2,201
Volunteer Expenses	7,400	5,824
Office Costs	11,962	12,534
Legal and professional costs	1,674	1,645
Outreach Costs	3,841	2,397
Redundancy & Compensation	0	0
General Overheads	9,316	5,647
(Sundries, Insurance & Subs		
Total Expenditure	£317,322	£325,850
NET SURPLUS FOR YEAR	£4,103	£4,853
BANK AND CASH FUNDS	35302	7,759
SAVINGS – INCOME BONDS	36,000	9,500
Total Funds	£71,302	£17,259

Treasurer's Report

The Directors have to report that funding from Stirling Council was decreased, significantly below national levels.

This helped neither the core service nor mental health growth. Grave financial concerns are now anticipated over the next three years. No salary increases were made to our paid staff.

In the fifth year of the credit crunch, our core services were greatly required. Debt, benefits, housing, employment and fuel poverty remained the main issues and were serviced by 10 paid staff and 72 trained advisers and volunteers.

Government changes proposed through legislation and the Welfare Reform Act within the next two years will certainly assure that our level of activity will be maintained with a significant increase likely; this will require increased finance, which the Board are seeking to raise from outside sources.

The small surplus achieved in the period is wholly attributable to cost savings over budget.

R Graham
Treasurer

OFFICE BEARERS AND STAFF - who's who 2013/14

Board of Trustees:

Gerry Power (Chairperson); Sue Duke (Vice Chairperson + Chair HR sub group); Robert Graham (Treasurer); Eric Clark (Chair of QRM sub group + Company Secretary); Mary Paterson; Anne Cusack; Jan Rawlings; Julietta Carmichael; Ewen Honeyman; Gary Sutherland; Gillian Thomson; Priscilla Maramba; Jane Stewart; Melanie Nairn / Alison Greig (CAS Advisory Officers).

Core Staff

- Craig Anderson Chief Executive Officer / Bureau Manager
- Diane Adens Session Supervisor (Quality Assurance)
- Peter Whitelaw Session Supervisor (Training + Learning)
- Mark Berman Money Adviser
- Janet Taylor Debt Link Worker

Project Staff

- Charles Smith - Money/Benefits Advisor – Mental Health Outreach Project
- Jacqui Gibson - Project Leader Financial Capability Advice Project
- Alistair Gemmell - Armed Services Advice Project - Regional Support Officer
- Sarah Nicolson - Money Guide/Fuel Poverty Worker
- Marcin Brajta – Financial Capability Outreach Worker
- Morag Bisset – Financial Capability Outreach Worker
- Jane Freck - Criminal Justice Alliance Worker

Volunteer Workers

Reception, Social Policy, Fundraising and Administration:

Margaret Beaton, Miki Bonilla, George Keeton, Mike Pupkis, Joanne Baker, Obi Iroegbu, David Briggs, Andy Scobie, Sandra McKenzie, Norma Campbell, Jamie Gillespie, Deborah Cairney, James Pirie.

Advisers:

Veronica Bellers, Doris Littlejohn, Ethel Burt, Wilma Clark, Norman Meffan, Hamish Donald, Christine Kilgour, Alastair Gillon, Shelia O'Donnell, Kay O'Neil, Jan Rawlings, David Shaw, Susan Tester, Corrine Wilson, David Barclay, Derek Neilson, Rosemary Allison, Sue Richardson, Tom Chatfield, Julia Whytock, Morag Lawson, Morag Walker, Karyn Mabon, David Wood, Andrew Richardson, Kenny McKaig

Intermediate Advisers:

Neil Smith, Amanda Whillans, Charlotte Smith, Blanche Bosanquet, Liz Pearson, Beata Haber, Peta Alexander, Gail Pringle, Min Song

Trainee Advisers:

Michelle Fisher, Sherry McIntosh, Allen Worwood, Ashleigh Bird, Brianella Scott, David Firth, Fred Hammond, Georgia Gibson, Gillian Black, Hazel Baxter, Jelena Sedlha, John Rae, Rebecca McManus, Sarah Louise Cunningham.

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Public Hours: Monday-Thursday
10am – 3pm
Cowie Surgery: Monday 10am-12.30pm
Plean Surgery: Monday 1.30pm-4pm

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