

### Caithness CAB

... dealt with in 2018-19

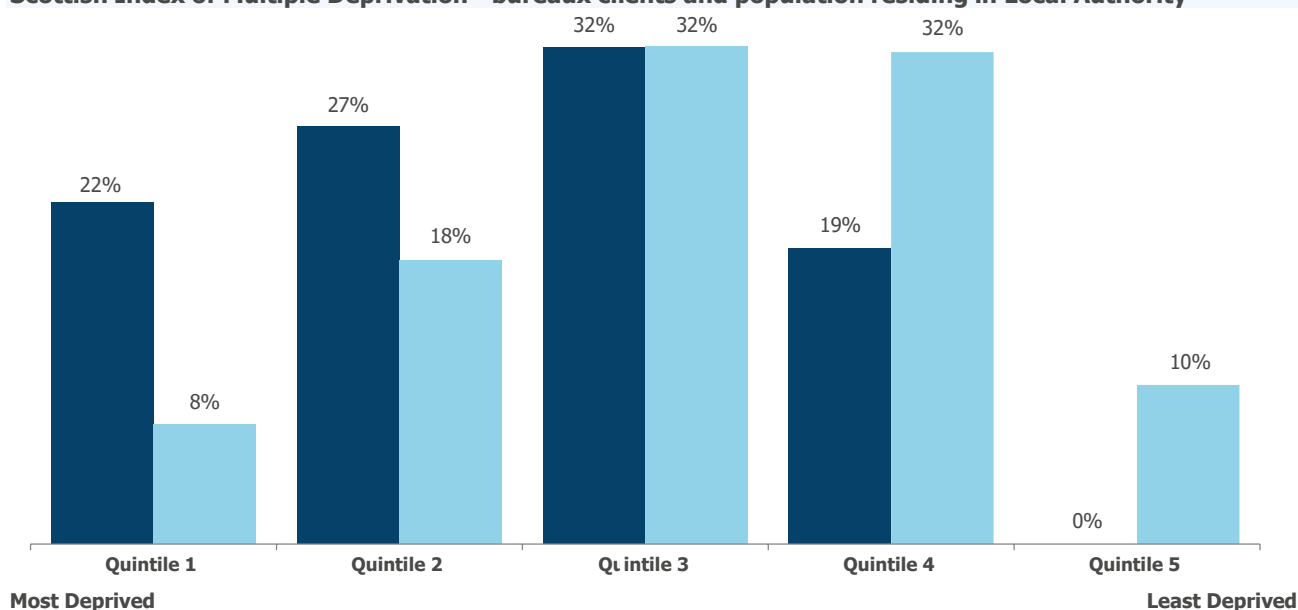
clients	2,340
helping clients gain	£3.4 million

### Areas of advice for Citizens Advice Bureau

Benefits	7,669	Housing	356
Consumer	288	Immigration, Asylum and Nationality	34
Debt	1,383	Legal Proceedings	333
Discrimination	2	NHS Concern or Complaint	21
Education	64	Relationship	169
Employment	481	Tax	388
Finance and Charitable Support	800	Travel, Transport and Holidays	182
Health and Community Care	133	Utilities and Communications	363

*In total the bureau gave advice 12,666 times*

### Scottish Index of Multiple Deprivation - bureaux clients and population residing in Local Authority



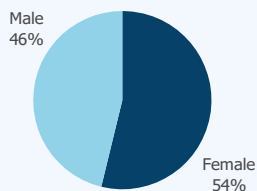
**Clients served by bureau**  
% of clients residing in local authority, living in each quintile

**Highland Council**  
% of datazones in Local Authority that are in each Scottish quintile

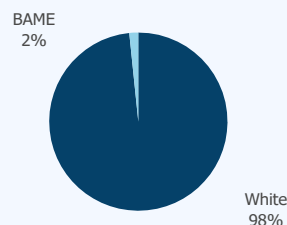
### Profile of clients served by Citizens Advice Bureau

*\*based on a sample from November 2018*

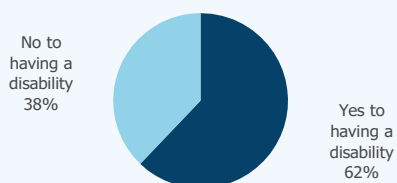
#### Gender



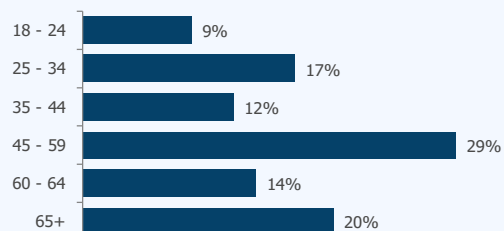
#### Ethnicity



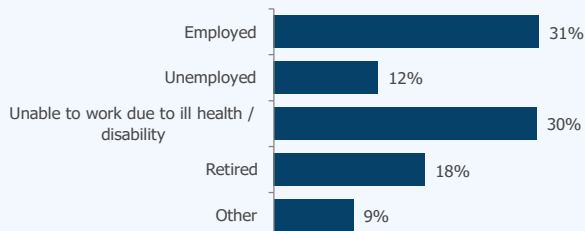
#### Disability



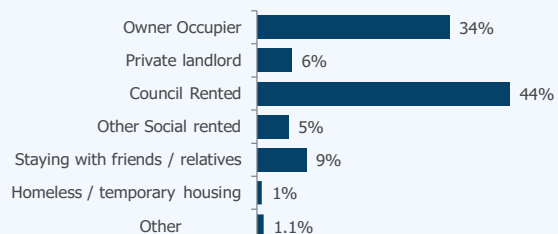
#### Age



#### Employment



#### Housing Status



### Citizens Advice service in Scotland includes....

Citizens Advice Scotland

59 member Citizen Advice Bureaux

Extra Help Unit

*...and together forms Scotland's largest independent advice service*

### Key National Service Facts

Clients advised	272,500
Pieces of advice given	744,000
Community Locations	280+
Number of paid staff and volunteers	3,340
Value of volunteer hours annually	£10.9 million

## Staffing

The CAB service has over 3,340 paid staff and volunteers nationally providing advice and assistance to people in their local community.

### Caithness CAB service

During 2018-19 Caithness CAB dealt with 9425 contacts and provided advice on 12,666 issues.

The monetary value gained on the clients behalf amounts to £3.362,039.

### In your local CAB

Number of paid staff:	14
Annual hours	14,040
Number of volunteers:	25
Annual hours	8,400
Monetary value of this contribution:	£120,204

\*Volunteer hours (approx 7 per week) calculated using

ONS 2018 hourly rate of £14.31 (to reflect volunteer skills and knowledge); multiplied by CAB volunteer hours

\*\*Annual hours calculated using weekly hours multiplied by 48 weeks (assuming 4 weeks of holiday leave)

## Statistics 2018-19

Clients can access the CAB service by various means. During 2018-19 whilst 62% of all contact was dealt with in person, contacts via telephone and email have shown a slight increase compared to the previous year.



Personal  
62%



Telephone  
25%



Letter  
5%



Email  
7%



Digital  
1%

### Caithness CAB service also recorded:

- Client gains of over £3.3 million
- Over 24 tribunal outcomes recorded; 83% of the cases were won/upheld
- Helped 193 clients to re-schedule debts of almost £1.3 million

Caithness CAB record the number of issues presented. The top 8 advice areas as reported by CAB during 2018-19 were:



Benefits  
7699



Finance & Charitable  
Support  
800



Debt  
1383



Travel, Transport &  
Holidays 182



Housing  
356



Tax  
388



Utilities &  
Communications  
363



Employment  
481



## Treasurers Report

The greatest challenge facing the bureau is to maintain the level of service provided to current and future clients with reducing budgets.

The expenditure for the year has ended very much in line with our budget and reflects well on our Manager and her team.

Looking forward, it is clear the overall financial climate remains difficult and already our 2019 budget has had to accommodate a reduction in funding from one of our regular supporters.

Although we are in a healthy financial position this year, it has to be borne in mind that this is due to our being able to access short term funding. Meeting the funding gap is a challenge which confronts us year on year. However, we remain positive in our outlook and are continually looking for new sources of income

Despite this, we continue to deliver a solid performance within our accounts in what is a very challenging funding regime.



**Pension wise**  
Your money. Your choice.



**Caithness Citizens Advice Bureau  
Company Limited by Guarantee  
Statement of Financial Activities  
Year ended 31 March 2019**

	Note	Unrestricted Funds £	Restricted Funds £	Total 2019 £	Total 2018 £
<b>Income and endowments from:</b>					
Donations and legacies	1	1,113	-	1,113	1,990
Charitable activities	2	190,158	41,774	231,932	263,259
Other incoming resources	3	3,492	-	3,492	4,032
Investment income	4	290	-	290	100
<b><u>Total income</u></b>		<b><u>195,053</u></b>	<b><u>41,774</u></b>	<b><u>236,827</u></b>	<b><u>269,381</u></b>
<b>Expenditure on:</b>					
Charitable activities	5	(216,089)	(49,864)	(265,953)	(220,218)
<b><u>Total expenditure</u></b>		<b><u>(216,089)</u></b>	<b><u>(49,864)</u></b>	<b><u>(265,953)</u></b>	<b><u>(220,218)</u></b>
<b>Net income/(expenditure) before gains and losses on investments</b>		<b>(21,036)</b>	<b>(8,090)</b>	<b>(29,126)</b>	<b>49,163</b>
Net gains/losses on investments		-	-	-	-
<b>Net income/(expenditure)</b>		<b><u>(21,036)</u></b>	<b><u>(8,090)</u></b>	<b><u>(29,126)</u></b>	<b><u>49,163</u></b>
Transfer between funds		11,193	(11,193)	-	-
<b>Net movement in funds</b>		<b>(9,843)</b>	<b>(19,283)</b>	<b>(29,126)</b>	<b>49,163</b>
<b>Reconciliation of funds:</b>					
<b>Total funds brought forward</b>		<b><u>122,324</u></b>	<b><u>155,949</u></b>	<b><u>278,273</u></b>	<b><u>229,110</u></b>
<b>Total Funds carried forward</b>	12	<b><u><u>112,481</u></u></b>	<b><u><u>136,666</u></u></b>	<b><u><u>249,147</u></u></b>	<b><u><u>278,273</u></u></b>