

EAST KILBRIDE CITIZENS ADVICE BUREAU LTD.

ANNUAL REVIEW 2023-2024



Free, Independent, Impartial & Confidential
advice for all



Recognised as a charity by the inland revenue Reg. No. SCO08170
East Kilbride Citizens Advice Bureau is a Company Limited by Guarantee No. 209106
Registered Office: 9 Olympia Way, Town Centre, East Kilbride, G74 1JT
'Authorised and regulated by the Financial Conduct Authority' FRN 617453

Message from the Chair

Rising to the Challenge at East Kilbride Citizens Advice Bureau.

In these turbulent times, where the word 'crisis' has become a constant in our daily lives, I reflect on the critical role of the East Kilbride Citizens Advice Bureau (EK CAB) in supporting our community. The financial challenges we face are not just urgent; they are severe, demanding immediate attention and action. The gravity of these challenges cannot be overstated.

This year, EK CAB has stepped up to these challenges with unwavering resolve, understanding the situation's urgency. As the cost of living continues to increase, the strain on households is reaching unprecedented levels. Rising energy bills, relentless inflation, and interest rates are destabilising many families, making it increasingly difficult for people to meet basic needs. For many, essential costs have become unmanageable, and complacency is not an option. The Bureau is confronting these urgent issues head-on, ensuring we provide critical advice and support to those most in need and taking a proactive approach to the financial crises.

EK CAB has been at the forefront, advocating for broader eligibility for Winter Fuel Payments and pushing for solutions to ease these crushing financial pressures. Pensioners face a 'double whammy' as they contend with soaring energy costs and risk missing out on winter fuel payments. This combination exacerbates the financial strain on our elderly community members, among the most vulnerable during the colder months.

Moreover, the increased demand for EK CAB due to these financial crises and forthcoming Town Centre developments necessitates expanding our Bureau space. We are actively exploring options for new premises and enhancing the efficiency of our existing services to maintain a prominent presence in the revamped Town Centre. This strategic move is crucial to continuing our vital work and serving the community effectively.

Through our work, we've identified a worrying trend: those coming to us for help with utility bills are often facing more profound financial distress, including overwhelming debt. Many families are forced into a vicious cycle of borrowing to pay for essentials like heating and food. Without intervention, this cycle will worsen, and the need for debt relief has become as critical as our utility bill support. We are calling for swift, meaningful action by governments and regulators to address the root causes of this financial strain, including regulating energy prices and providing more substantial financial support. We are advocating for more significant support systems and encouraging those needing help to turn to local resources, including our services. Our mission remains clear: to guide our community through these uncertain times and fight for those most in need, providing a sense of support and guidance to the community. Despite these daunting challenges, EK CAB remains resilient, thanks to the dedication of our incredible team.

I extend my deepest gratitude to Manager Michelle Campbell, our staff, and our tireless volunteer advisors, whose commitment and expertise have been the foundation of our success this year. To my fellow Board members, thank you for your invaluable guidance and unwavering support. I also express my profound appreciation to all those who have supported EK CAB over the past year. Our work, which is of utmost importance, would not be possible without the ongoing support from South Lanarkshire Council, Citizens Advice Scotland, NHS Lanarkshire, and the Scottish Government. Together, we've ensured that EK CAB can continue to provide essential services to the East Kilbride community. Looking ahead, we call on authorities, energy providers, and policymakers to take decisive action. Only through a united effort can we pave the way for a more secure and hopeful future for all. EK CAB stands ready to meet these challenges, as we always have, with determination, compassion, and the full strength of our community behind us.

Christopher Thompson

Chair

Managers Report

Every year we talk about the challenges, the challenges never stop, they do however change constantly, I am so proud of our team here at East Kilbride CAB as they have risen to every challenge thrown at them (and there have been many) and carry on doing what they do best provide clear, practical, functional advice and information. Over the last year the team have dealt with an ever-increasing demand for our services which just keep growing, this is due to various reasons including the constant increase in the cost of living, increased interest rates and ongoing increase in energy costs for the public. Throughout everything that has been thrown at the team they have carried on delivering much-needed advice to the community of East Kilbride and Strathaven.

Client numbers have increased over the last year and continue to increase, as has the complexity of the issues being dealt with. Consumer debt (19.5%) and benefit cases (42%) absorb over half of the bureau workload. The total number of issues brought to the bureau over the last year was 8413. This equates to 23 issues per day for every day of the year. As the bureau was open for 260 days over the last year this equates to 33 issues per day. **This year we assisted clients to obtain recorded Client financial gains (CFG) of £1.5 million.**

Over the last year the percentage of energy issues that the bureau team have dealt with was 5.5% and Energy advice remains in the top 5 issues that we deal with. Over the last year there have been less funds available to assist people struggling with utility debt, while costs have continued to increase. 95% of the total energy enquiries have been about regulated fuels, Gas and electricity. The access to charitable assistance has lowered this is due to the fact there are not as many funds available to support clients, it is still 4.5% of our workload, with the bureau having supported clients to access £20,000 of assistance through charitable support and £15,000 via utilities which will include things like fuel vouchers and emergency credit.

The number of debt cases that we are carrying currently is 179 active debt cases in total, which represents just over £2.5 million. Debt issues are increasing as the cost-of-living challenges intensify and people are again making choices about heating or eating. During the last year the bureau took on 46 new debt cases totaling £537,000

We are still involved in various projects from Money Talks plus, Connected EK , The Community Links project delivered for the NHS. The Bureau is also involved in delivery of Energy Best deal and big energy saving network these projects to allow us to provide dedicated energy advice during the winter months.

The Bureau continues to work with various partners locally in partnership with Healthy & Active and the Hospice with regards connected East Kilbride. We have also been working with the Refugee and Asylum seekers who are housed within East Kilbride over the last year.

We have maintained our involvement within the national services available via the CAB network including the Money Talks Team and Help to Claim service which assists people to make a claim for Universal Credit.

As always, the team is very proactive within the community, we attend as many local community events as we can resource, over the last year we have attended 12 awareness raising events, 6 Energy presentations have been delivered and we have attended an event being run by Greenhills Primary.

As I said at the start of this review, I am so proud of the team here at East Kilbride CAB for all of the hard work they put in, and the support that they provide to me, I think that each of you are incredible, so thank you all again. I would also like to thank the board for their incredible input to the development of the bureau.

I am looking ahead to the coming year and looking forward to continuing to work with you all to support our Community..

Michelle Campbell.

Bureau Manager.



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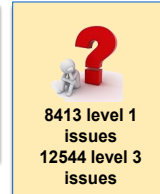
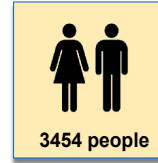
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Summary of 2023-24 for East Kilbride CAB

- We supported 3454 people presenting with 8413 level 1 issues and 12544 level 3 issues
- We achieved a recorded 'Financial Gain' of £1.5 million for local people
- For every £1 of core funding we returned over £22 CFG
- We brought in an additional £160,000 of project funding to the local area



OPENING HOURS

Monday 9.30–4 (appt only)
Tuesday 9.30–4 (drop in)
Wednesday 9.30–4 (appt only)
Thursday 9–8 (appt only)
Friday 9.30–4 (drop in)
Saturday 10–2 (appt only) every
second Saturday

OUR THANKS

We acknowledge and Thank the following for their support during the last year:

SOUTH LANARKSHIRE COUNCIL

Who have provided Core funding

CITIZENS ADVICE SCOTLAND

For provision of services. And project funds

NHS LANARKSHIRE

For project funding support

VOLUNTEER STAFF

Who have contributed over 10,000 hours to the local community in the last year.

EK CENTRE MANAGEMENT TEAM

Who provide our premises at a peppercorn rent.

GREYSTONE

Assistance with Premises matters.

BOARD MEMBERS	Year 2023–2024
Chairman – Christopher Thompson	Bureau Representative– Alison Blaney –7/12/23
Vice Chair – Craig Smith	Bureau Representative – Edith Findlay – resigned 12/4/23
Finance Director – Andy Bryant	Bureau Representative – Paula Watt
Company Secretary – Alison McKay	Bureau Representative - Jemma Graham
Member of the public – Andy Figgins	Council Observer: Cllr Hugh MacDonald
Member of the public – Frank Mosson	
Member of the public – Colin Maclean	