

Housing and Community
Justice
Scottish Borders Council
Newtown St Boswells
Melrose
TD6 0SA

George Russell
Chair
Central Borders Citizens Advice
Bureaux
111 High Street
Galashiels
TD1 1RZ

Date	7 th March 2012
Your Ref	
Our Ref	SBC/CPS/650
Enquiries to	David Cressey
Direct Line	01835 825082
Email	

Dear Mr Russell,

RE: MONEY, WELFARE AND ADVISORY SERVICES
REFERENCE: SBC/CPS/650

Thank you for your offer in connection with the above contract. On behalf of Scottish Borders Council, I now formally award Central Borders Citizens Advice Bureau, Peebles and District Citizens Advice Bureau acting as a consortium – Borders Citizens Advice Consortium (BCAC), the contract to provide Money, Welfare and Advisory Services to Scottish Borders Council. I confirm acceptance of the Money, Welfare and Advisory Services prices and terms, in accordance with the Invitation to Tender.

The Contract commencement date is 1st April 2012, expiring on 31st March 2015 with an option to extend for a further 2 years. The total contract value over the 5 year term is £1,125,000.

This letter, our electronic Invitation to Tender document package reference SBC/CPS/650 dated 21st October 2012, your electronic Tender submission dated 16th January 2012, together with the following documents, collectively comprise this contract:

- **Appendix 1** – Minutes from Tender Clarification Meeting - dated 1st February 2012
- **Appendix 2** – Follow up Clarification questions via email dated 2nd March 2012

The pricing schedules shall be held firm for the duration of the contract, and for the avoidance of doubt, please note that the terms of the covering letter sent by you to Councillor Parker, dated 15th January 2012 do not form part of this contract.

Although your receipt of this letter triggers a legally binding contract between us, for the Council's records please confirm acceptance by 12th March 2012. Should you require further information relating to the award of this contract please contact David Cressey, Head of Housing and Community Justice, at the email address provided above.

Yours sincerely

David Cressey
Head of Housing and Community Justice

Housing and Community
Justice
Scottish Borders Council
Newtown St Boswells
Melrose
TD6 0SA

George Russell
Central Borders Citizens Advice
Bureaux
111 High Street
Galashiels
TD1 1RZ

Date 9th March 2012
Your Ref
Our Ref SBC/CPS/650
Enquiries to David Cressey
Direct Line 01835 825082
Email

Dear Mr Russell,

RE: MONEY, WELFARE AND ADVISORY SERVICES
REFERENCE: SBC/CPS/650

Thank you for your email sent on 8th March with regards to the above contract and my letter to you dated 7th March. This further letter addresses the points you have raised.

I can confirm that my letter dated 7th March omitted Roxburgh & Berwickshire Citizens Advice Bureau in error and should have read; Central Borders Citizens Advice Bureau, Peebles and District Citizens Advice Bureau, Roxburgh & Berwickshire Citizens Advice Bureau acting as a consortium – Borders Citizens Advice Consortium (BCAC). Please be assured that all organisation are named in the tender documentation and, therefore, are parties to the contract.

You advise that you sent your response on 15th January, not the 16th January which I noted in the original letter. The reason that the receipt of submission is dated 16th January is because that is the date that we were able to open the tenders. As this is a secure tender process, we are only able to open tenders after the expiry date and are locked out of the system until this deadline.

You advise in your email on 8th March that you are not the Chair. However, the reason that Chair was written under your name was because this is what you stated in Schedule 8 – form of tender, within your tender response. I have enclosed a copy of this document for your records.

You queried the annual value of the contract. As stated in the award letter the total contract value over the 5 year term is £1,125,000 which is £225,000 per annum. I can confirm that there will be no infrastructure charge of £25K payable to SBC nor any other SBC room rental charges.

For the Council's records please confirm acceptance by 12th March 2012. Should you require further information relating to the award of this contract please contact David Cressey, Head of Housing and Community Justice, at the email address provided above.

Yours sincerely

David Cressey
Head of Housing and Community Justice

From: George Russell
Sent: 02 March 2012 12:19
To: Bell, Hayley
Cc: Dickson, Maria
Subject: SBC/CPS/650 - Money, Welfare and Advice Services
Attachments: SBC Supplementary Qs & As 290212.rtf; SBC clarification meeting 010212a.rtf

Hayley,

Thank you for your email of 27 February and its enclosures.

We in CAB are disappointed that these questions have arisen so late in the day. We nevertheless welcome the opportunity to provide further clarification in the hope that this will result in our securing this important contract, enabling us to continue and develop with you the service that Borders residents have found so valuable over many years.

We did not take notes at our meeting on 1 February - in anticipation of receiving yours - but we did however prepare a briefing report for our colleagues. It is by no means a Minute but we place a good deal of reliance upon it as representing the principal points that we made in response to your questions. I attach a copy for information.

Our answers to your supplementary questions are both in the attachment herewith and in the text below.

We look forward to hearing from you as soon as possible.

Would you kindly acknowledge receipt of this message?

Many thanks,
George Russell

On behalf of Central Borders, Peebles and District and Roxburgh & Berwickshire Citizens Advice Bureaux

SBC Supplementary questions

1 You have decided not to use the SBC telephony service within your tender. However the Council is still committed to providing a single, low cost number for customers coupled with a comprehensive out of hours service. Can you confirm that you will work with the Council within the contract period to move to a single number and integrated out of office service?

A: In short, we answer in the affirmative.

The ITT required that potential CAB clients contact an SBC telephone number where SBC staff would route enquiries to CAB or elsewhere according to perceived need. In our bid documents we explained that such a proposition does not meet with our membership conditions.

CAB confirmed at the clarification meeting on 1 February that it would look at the provision of a single 0300 number for the CAB service Borders-wide and we confirm having already made enquiries.

CAB's out of office hours service is currently based on individual offices having their own answer phones. For the future we confirm that callers will be encouraged to contact Citizens Advice Direct, a specialist telephone advice service that will deal with queries on the spot.

We shall be pleased to explore with you ways in which that offering may be enhanced.

2 The opening hours provided within your tender submission are as per the current service you provide and do not align with the needs assessment provided as part of the ITT. Can you confirm that you will work to more

effectively align available advice hours with need within the first year of the contract then on an ongoing basis?

A: CAB has formed an across Borders consortium that will provide an across Borders service that will meet needs wherever they arise.

As the incumbent provider we are not in a position immediately to align our opening hours to a needs assessment. But being the incumbent means we can provide the required service immediately without needing any ?lead in? time. That said, we acknowledged at our 1 February meeting that we shall review our hours to respond to changes in demand.

SBC is contracting with a consortium and it is the consortium that will ensure that local needs will be met.

We respectfully ask you to note that for the future this contract will represent under 80% of CAB's funded activity and that not all opening hours will be paid for by SBC. Any one bureau?s commitment to other contracts and projects , whether locally or nationally funded, will have an influence on its opening hours.

3 Can you confirm that within the first year of the contract you will work with the Council to improve your customer satisfaction methodology in order to ensure that it is more demonstratively objective and impartial? Please also confirm that you will demonstrate how customer satisfaction surveys and customer involvement will influence future service provision.

A: We acknowledged at our meeting that our local surveys (albeit based upon a CA Scotland template) are rather unsophisticated. We welcome the opportunity to work with SBC to develop a customer survey system that will produce statistically accurate data upon which we can both rely , and that will aid future development of the service we provide. So we are pleased to answer your first question in the affirmative.

In relation to your second question it seems to us there are two considerations here:

Firstly customer satisfaction regarding services provided by CAB under the scope of the SBC contract. Here we envisage a joint SBC/CAB approach ,at intervals to be agreed , with any areas for improvement identified and agreed jointly and acted upon.

In relation to other projects or contracts we are required to meet service criteria specific to them. These should remain separate.

At our meeting we provided you with two examples of acting on customer feedback. In Hawick we now provide an evening service. In Peebles, surveys confirmed our need for better and larger accommodation which was obtained in 2011. Feedback from clients is excellent.

In more general terms we also have information from CAS and Mori which although not specific to the Borders shows a high level of satisfaction for CAB service.

From: Bell, Hayley
Sent: 09 March 2012 14:25
To: 'George Russell'
Cc: Cressey, David; [patriciathom.](#) [andrew.crawley](#)
[peterdorward](#)
Subject: RE: SBC/CPS/650 - Money, Welfare and Advisory Services - Award Letter
Attachments: Follow up Letter - BCAC Signed.tif, BCAC_tender_v0.3_-_Schedule_8
_Form_of_Tender.pdf

Dear George,

Please see the response to your queries below in the attached follow up letter which has been sent out today by 1st class.

If you have any further queries, please do not hesitate to contact me.

Kind Regards,

Hayley Bell
Category Manager - Learning and Care
Corporate Procurement
Scottish Borders Council - HQ
Newtown St Boswells
Melrose
TD6 0SA

Tel: 01835 826755
Fax: 01835 825150

From: George Russell
Sent: 08 March 2012 09:30
To: Bell, Hayley
Cc: Cressey, David; [patriciathom.](#) [andrew.crawley](#) [peterdorward](#)
Subject: Re: SBC/CPS/650 - Money, Welfare and Advisory Services - Award Letter

Hayley,

We are delighted that we have been awarded the contract but I have just spoken to David Cressey and explained the following:

The letter attached to your email contains three errors so it will need to be reissued. So, to be absolutely clear, as it currently stands it cannot trigger a legally binding contract.

Crucially, you have excluded Roxburgh & Berwickshire Citizens Advice Bureau.

Our electronic submission was dated and sent 15th January 2012, not the 16th.

A minor point perhaps, but I am not Chair of Central Borders Bureau so I would be obliged if you would delete that word in the address.

Could we also be clear about the price: we expect to receive and retain £225K per annum ie our offer is subject to there being no infrastructure charge of £25K payable to SBC nor any other SBC room rental charges as envisaged by the ITT. (see our note 3 February). David has helpfully confirmed that is the case.

I look forward to receiving the revised letter and I am sure we all look forward to the start of a new , mutually productive and financially secure relationship between Citizens Advice in the Borders and SBC.

Sincerely,
George Russell
for Central Borders, Peebles and District and Roxburgh & Berwickshire Citizens Advice Bureaux

This hasn't been the easiest of rides for us but we do understand why tetter reissued I shall be happy to send you the acknowledge.

and of course commence what we hope will be a long and fruitful period of co-operation with SBC.

***** REPLY SEPARATOR *****

On 07/03/2012 at 16:41 Bell, Hayley wrote:

Dear George,

I am pleased to inform you that BCAC has been successful in their recent tender submission for SBC/CPS/650 - Money, Welfare and Advisory Services.

Please find the following documents attached:

- Award Letter - BCAC signed
- **Appendix 1** – Minutes from Tender Clarification Meeting - dated 1st February 2012
- **Appendix 2** – Follow up Clarification questions via email dated 2nd March 2012

This letter has been sent to you today first class.

Please can you acknowledge receipt of this email.

If you have any queries regarding the above, please do not hesitate to contact me.

Kind Regards,

Hayley Bell
Category Manager - Learning and Care
Corporate Procurement
Scottish Borders Council - HQ
Newtown St Boswells
Melrose
TD6 0SA

Tel: 01835 826755
Fax: 01835 825150

This email and any files transmitted with it are privileged, confidential and subject to copyright. Any unauthorised use or disclosure of any part of this email is prohibited. If you are not the intended recipient please inform the sender immediately; you should then delete the email and remove any copies from your system.

The views or opinions expressed in this communication may not necessarily be those of Scottish Borders Council.

Please be advised that Scottish Borders Council's incoming and outgoing email is subject to regular monitoring and any email may require to be disclosed by the Council under the provisions of the Freedom of Information (Scotland) Act 2002.

Welfare and Money Advisory Service clarification notes

Date: 01/02/2012 11am

SBC Attendees- Hayley Bell, Charles Revolta, Sarah Glendinning, Maria Dickson, Jane Keir, David Cressey, Cathie Fancy, Sandra Butcher

CAB Attendees- John Montgomery, George Russell, Tricia McClay

Questions

Answers

<p>Q1. <i>A requirement of the tender process was for a single number for accessing the service is developed so that customers will not be confused by the current multiple numbers. Are CAB proposing that they are going to consolidate the phone numbers into a single number?</i></p>	<p>Don't think the customers are not confused by the current 6 phone numbers. We have no evidence of people being confused by the 6 numbers. Series of numbers for CAB office for customers to phone. Provides choice for the customers. No complaints about the current phone system. Advisors are there to take calls. Answer phone on after working hours advisor checks for messages, phone back message given. Open to options for phone lines but, not a priority for the end user. Have specific messages for closed days etc on the answer machine in CAB. Roxburgh CAB open on a Fri pm to take calls but, when requiring advice from council there is no one available. Online system be used aswell.. Council website used to get CAB.</p>
<p>JD-<i>Is there a system for the calls to be re-directed because an office is closed?</i></p>	<p>Yes there could be. Covering letter- maximise customer would you use CAB direct service? Gives them an option to use the direct service. Any emergency calls will be dealt with next day.</p>
<p>SG-<i>Customer Surveys- How do you contact the people that do not use or could not get to the service? Have not carried out survey to check this.</i></p>	<p>Check messages throughout the day when in the office and make appointments for the customers.</p>
<p>CAB-Are mobile tariffs cheap to make calls to the 0300 number?</p>	<p>SG- Yes</p>
<p>DC - <i>there is a -lack of clarity around the single phone number from the council's side.</i> DC- <i>no it has to be a CAB number direct.</i></p>	<p>Could have a look at the 0300 number, CAB thought the number could have been used by the council as well. Not ruled out by CAB.</p>
<p>SG- 2.4.2 paragraph in tender. I want to clarify how the phone calls will be dealt with when one line is busy will there be another free line to get through to?</p>	<p>If one line is busy in the office there are other lines available.</p>
<p>Q2. <i>How will CAB demonstrate that it is</i></p>	<p>There are a whole range of options.</p>

<p><i>maximising the opportunity for external funding?</i></p> <p>DC- CAB would get 3yrs permanent funding from SBC if successful the other funding not so, guaranteed.</p> <p>CF- Can you clarify on how CAB actively pursue funds?</p>	<p>SBC has in the past funded the CAB service.</p> <p>The Robertson fund for Berwickshire, community funds (wind farms), HMRC projects, lottery funding, youth projects, extension funding. From April this year, the Roxburgh area deaf community has had difficulties accessing services. An application has been made for funding for 75k for the next 2 yrs. CAB are advertising for a coordinator, working with the deaf group. Hopefully get EU funding as well. CAB Scotland development group, can access, national projects- ICABS- patient advice 30k for 3yrs, money advice service.</p> <p>There are consumer landscape options rolling out to individual bureaus but, not sure. CAB may have to work towards targets set by the Scottish Government. Yes we are and developing the opportunities.</p>
<p>Q.3 How was the questionnaire survey carried out and what lessons for service improvement did they learn?</p> <p>JD- How do you record the customers that have not been able to contact you?</p> <p>SG- SBC could work with CAB on surveys i.e. advertising.</p>	<p>The survey was organised by CAB Scotland. There were 24 questions on the survey but, not really relevant to the Borders area. The majority of customers are personal callers to the office is easier to give them a sheet to fill in, personnel given the job to carry out survey but, not everyone could do this due to time constraints.</p> <p>We are not very good at recording/surveying this part of the service. There is a cost implication. Volunteers surveyed on opening hours. We asked clients if opening times are better at night after work.</p>
<p>Q4. How does CAB envisage working with SBC in the future?</p>	<p>Difficult to answer. Hopefully work with council as a partner as already a strategic partner with SBC. How would we work as a consortium with the council? Have service people on the board i.e. social work etc. Have a parallel link with the consortium to check what is going on. Continuing our</p>

	<p>partnership with council. CAB are working with the migrate workers group. Whilst consortium is being set up will have a forum team to work with council.</p>
<p>Q5. <i>The route to bankruptcy seems to focus on the LILA procedure. Has CAB considered other options other than LILA?</i></p> <p>JD- is it more popular in the Borders to go this route?</p> <p>JD – 3.5.1 in tender to be clarified it is a high figure</p> <p>SB- do you have a panel system or list of bankruptcy companies?</p> <p>DC – you don't refer the client to the insolvency practioners?</p>	<p>A handout was passed out on active clients. Shows the tables on bankruptcy in the Borders and options sheet.</p> <p>not quoted the recent figures but have yr before figures may need further explanation</p> <p>CAB has a list of insolvency practioners to the clients to choose. CAB assess the list.</p> <p>We give the client the list but, CAB contact the practioner and then make the appointment for them and meet with client and practioner together.</p>
<p>Q6. <i>We require clarification on the structure of the organisation (boards) and explain the FTE for areas?</i></p> <p>DC- would one area be responsible for the whole bureau?</p> <p>DC- there seems to be disappropriate supply where the need is required presently, how flexible is your mapping is for the Borders.</p>	<p>The consortium that is formed may have 2 representatives of each bureau, there is scope for independent chairman, managers may attend board meetings, they will have no vote for the 6 reps of the bureau, scope to recruit 4 (no vote). 3 independent bureaus 3 chairs with board members.</p> <p>Yes with the individual boards.</p> <p>Constrained by the parameters are set. Discuss what the amount money is given to these areas. Needs based allocation, up to the consortium to the bureau area.</p>
<p>Q7. <i>Is the single point of contact system going to be used for making appointments as well as advice? How will this work with the out of hours service proposed?</i></p> <p>SG- CAB direct can they make appointments for the clients locally.</p>	<p>Yes</p>
<p>Q8. <i>What are the CABs opening hours in each of the geographical areas?</i></p>	<p>Opening hrs why ask? Work with SBC to configure these hrs and cover. Historical opening hours have had discussions with volunteers about hours. Where the site is very important to the hours when open. Will have to work with the community centres on access in areas. Legal clinic openings in areas. Volunteers are keen that work with CAB.</p>

<p>Q9. <i>What levels is the CAB working towards for being accredited?</i></p> <p>DC- any standards not reachable?</p> <p>CF- timeframes for these accreditations</p> <p>DC -can you reach these in time</p>	<p>Accredited to areas. National standards are being revised. Levels 1 on CAS are reached.</p> <p>No</p> <p>Just starting off, national standards and the internal audit starting in April.</p> <p>Yes</p>
<p>Q10. <i>What type of training and what levels are the volunteers to be trained in?</i></p>	<p>Most of volunteers will be level 1. Various ways of learning i.e. e-learning.</p>
<p>Q11. <i>How often does supervision of volunteers take place?</i></p>	<p>Trainees cases recorded done electronically, speak as they work. Can do staff reviews, not made by appointment. Questions on the CAB intranet used. 5-35 mins chat. We have had useful feedback. Staff survey is used. 2 paid staff has had formal appraisals.</p>
<p>Q12. <i>How do you intend to reach the areas of deprivation groups and older people groups in order that they can engage with CAB?</i></p>	<p>We actively go out to speak to groups of people, young mothers groups to speak, WRI, church groups, pensioners groups, poverty group, and old folk homes. Participation groups, GPs.</p>
<p>Q13. <i>We require further clarification on the transition plan.</i></p> <p>DC- the tender spec asked for a similar service. Client has problem requires the service to be the same familiar service.</p> <p>DC- how would you adjust to the tender spec from where you are presently?</p> <p>CF- governance is that doable</p> <p>DC- set out yrs 1, 2, & 3 in ITT. Not clear on the transition plan as it ends on the 31st March.</p>	<p>The plan looks thin on the ground as CAB are already here. Transition plan is on the formality of the paperwork etc. Have formal discussions with partners etc.</p> <p>Vulnerable clients require extra funding to visit them at home etc.</p> <p>open to work with SBC</p> <p>yes, no problem</p> <p>Cannot guarantee the 75% appointments met on the 1st April</p>

Pricing of bid clarification

Questions	Answers
DC- <i>can you clarify the 25k that is in the covering letter?</i>	CAB- provided a price that does not include £25k contribution
DC- would you rent these sites out of your own pockets?	CAB- we are in no position to make a decision of this, because of the lack of money. Provide staff to man the sites, to discuss if successful. In submission we have said that we would use the present sites.
DC- 25K how is this to be returned to the council?	CAB- 225k is the net price offered to carry out service
DC Confirm that we won't be invoiced for the 25k.	CAB- You won't be invoiced for the 25k
DC- <i>can you clarify the 25k that is in the covering letter?</i>	CAB- provided a price that does not include £25k contribution
SG- 3.6.1- is this to be paid to the Chambers Institute still?	CAB- yes.

Figures for CAB to check and further clarification on the insolvency question from CAB to get back to SBC.

Further communication maybe required after the clarification question session held on the 1st Feb 2012 with CAB.



A.D.S. Insurance Brokers Limited

136 Turners Hill
Cheshunt
Hertfordshire EN8 9BN

Telephone: (01992) 636324
Fax: (01992) 626819
E-mail: info@adsinsurance.co.uk
Website: www.adsinsurance.co.uk

To Whom It May Concern

Dear Sirs,

Citizens Advice

This letter confirms cover is arranged for the above as follows:

Type : Public Liability Insurance
Insurers : Allianz Insurance plc
Expiry : 31st March 2012
Limit : £10,000,000 each claim, unlimited in the period of insurance.
Policy Number : SZ18621636

The policy covers the National Association and all Bureaux affiliated thereto.

Please let us know if you require any further information.

Yours faithfully,


STEVEN DEEKS



A.D.S. Insurance Brokers Ltd are authorised & regulated by the Financial Services Authority

Directors: S.G. Deeks, A.C.I., A.G. Scott, F.C.I.L. - Registered in England No. 2261242

**TENDER FOR MONEY AND WELFARE ADVISORY SERVICES
(REF SBC/CPS/650)**

**CITIZENS ADVICE BUREAUX IN THE SCOTTISH BORDERS,
AS THE BORDERS CITIZENS ADVICE CONSORTIUM (BCAC)**

FORM OF TENDER

(* DELETE AS APPROPRIATE)

*I/We the undersigned do hereby contract and agree on the acceptance of the tender by SBC, to provide the Welfare Advice Service in accordance with the Schedules, and, where ordered by the Contract, delivery of the Contract and at the Charges ~~(and discounts)~~ entered in the Pricing Schedule and in accordance with the Terms & Conditions which appear in this set of documents.

*I/We the undersigned undertake to submit a tender in accordance with the following documents:

1. This Invitation to Tender Letter;
2. Schedule 1 - Instructions & Information for Tenderers;
3. Schedule 2 - Parties able to access and call from the Contract
4. Schedule 3 - Service Specification;
5. Schedule 4 - Information Relating to Staff Transfers (TUPE);
6. Schedule 5 - Monitoring and Evaluation Schedule;
7. Schedule 6 - Terms & Conditions;
8. Schedule 7 - Information to be Provided in the Tender Response;
9. Schedule 8 - Form of Tender;
10. Schedule 9 - Pricing Schedule;
11. ~~Schedule 10 - Parent Company Guarantee (or bond); not applicable~~
12. Schedule 11- Freedom of Information Schedule; (for tenderer completion where appropriate)
13. Schedule 12 - Non-Collusion Tendering Certificate;
14. Schedule 13 - Business Probity & Criminal Convictions Schedule;
15. Appendix 1 - Data Spreadsheet
16. Appendix 2 - Financial Viability Check
17. Appendix 3 - Competency Framework
18. Appendix 4 - Mandate
19. Appendix 5 - Missing Persons Procedure

*I/We agree to abide by this tender from 16th January 2012 the date fixed for receiving tenders, until the award of the Contract.

*I/We understand that SBC are not bound to accept the lowest or any tender and shall not be bound to use the Contractor as a sole supplier.

*I/We understand that the Contract will commence on 1st April 2012 and end on 31st March 2015 unless the option to extend for 1 year + 1 year period is undertaken at the sole discretion of SBC or the Contract is terminated in accordance with the provision of the Terms and Conditions.

Signature:



Name:

GEORGE RUSSELL

(BLOCK CAPITALS)

Designation:

Chair, Area Group of Citizens Advice Bureaux in The Scottish Borders

Duly authorised to sign this Tender for and on behalf of:

Name of Tenderer	Central Borders Citizens Advice Bureau, Peebles and District Citizens Advice Bureau and Roxburgh and Berwickshire Citizens Advice Bureau, acting as a consortium*	
Nature of Firm	Each Bureau is a charitable company limited by guarantee. BCAC will also have that status.	
Address	c/o Kathryn Peden Central Borders Citizens Advice Bureau 111 High Street Galashiels TD1 1RZ	
Telephone No	01896 753889	
E-mail	KathrynPeden@CentralBordersC AB.casonline.org.uk	
Date	15 January 2012	

It must be clearly shown whether the Tenderer is a limited liability company, statutory corporation, partnership, or single individual trading under his own name.

*The three Bureaux have concluded a formal Minute of Agreement a) to form the Borders Citizens Advice Consortium (BCAC) should this tender be successful, for the purpose of contracting with The Scottish Borders Council to provide the services that are the subject of this tender and b) to deliver those services in their areas in terms of sub-contracts to be concluded between each Bureau and BCAC. The Board of each Bureau has agreed to give George Russell a mandate to sign this and other documents relating to this tender on its behalf. Each Board has considered and agreed the tender as submitted.

TENDER FOR MONEY AND WELFARE ADVISORY SERVICES (REF SBC/CPS/650)

CITIZENS ADVICE BUREAUX IN THE SCOTTISH BORDERS, AS THE BORDERS CITIZENS ADVICE CONSORTIUM (BCAC)

Schedule 7:3 Technical Questions

3.1 Financial Checks - Pass/Fail

3.1.1	Audited Accounts Please attach 1 copy of your organisations audited annual reports and accounts (or equivalent) and the annual reports and accounts your group (if any) for the last 2 years in English and in UK Sterling together with details of any significant changes since the last year end and draft accounts for the last financial year if audited versions are not yet available.
	As agreed by SBC in its formal answer of 29 November, audited accounts of the three CABx that will form the consortium (BCAC) are provided. See attachment 1A to 1F.
3.1.2	Insurances Please provide one copy of your insurance certification demonstrating:
	Public Liability Insurance (£5,000,000 – Five million pounds)
	Yes
	If the applicants cover is less than stated above, is the applicant prepared to increase the cover to meet these requirements for the duration of the contract?
	N/A
	The attachment is a letter confirming PLI cover of £10m for all Bureaux affiliated to the Scottish Association of Citizens Advice Bureaux (which is the case for the participants in this bid). ADS does not issue individual certificates for each bureau. Bureaux have Professional Indemnity Insurance of £5m on a similar basis. See attachment 2
3.1.3	Financial Viability Check Your account will be scored against the financial viability check sheet which can be found in appendix 2. Your organisation must pass all areas of this sheet.
	See Appendix 2 (attachment 3).

3.2 MANDATORY REQUIREMENTS – Pass/Fail

Relevant documents and statements should be scanned/electronically submitted with the tender. Please ensure that scanned documents are fully legible.

3.2.1	Health and Safety You are required to submit one copy of your Health and Safety policy which must include; <ul style="list-style-type: none"> • Current safety record • A statement of issues you foresee with the work required and steps you propose to take to mitigate the impact of these issues.
	See Health and Safety Policy – attachment 4. It includes an introductory note on safety records and the mitigation of the main risks. The policy is that for one of the three bureaux; the other bureaux' policies are similar, with minor adjustments to reflect practical differences on the ground.
3.2.4	Equal Opportunities Policy You are required to submit a copy of your Equal Opportunities Policy.

	See attachment 5.
3.2.5	Lone Working Policy You are required to submit a copy of your Lone Working policy.
	See attachment 6. This is primarily a safety issue and the policy is an extract from the Health and Safety Policy.
3.2.6	Adults at Risk and Child Protection Training All staff are required to complete and maintain relevant training in Adults at Risk and Child Protection. Please provide a copy of your training programme in Adults at Risk and Child Protection.
	<p>The handling of instances involving adults at risk and child protection is part of each volunteer's induction training, supported by advice from the manager or session supervisor and advice in the relevant parts of AdviserNet. The action to take and any developments in policy are part of managers' continuing training and development, and the manager can seek advice from CAS at any stage.</p> <p>In relation to suspected child abuse, the key factors are confidentiality and the fact that the CAB has no statutory duty to report suspicions or evidence of child abuse. All Bureaux follow CAS guidance. The relevant extract is attachment 7.</p>
3.2.7	Data Protection Please give details of how you ensure that confidentiality of information is maintained by your staff. If applicable, please attach a copy of your standard confidentiality undertaking from staff and volunteers. (Please refer to the Terms and Conditions)
	<p>See data protection policy – attachment 8.</p> <p>Our view on legal advice is that the position set out in the ITT is contrary to the requirements of the data protection regime. The question of whether a party is a data controller is a factual test, and the CAB would certainly be a data controller, contrary to the provision in the Terms and Conditions (ITT schedule 6). The Council cannot become a data controller by simply designating itself as such. Whether it is also a data controller alongside the CAB depends on the detailed practical arrangements. We would be glad to discuss these issues in Post Tender Negotiation.</p> <p>We also believe that the relevant provisions in the Terms and Conditions are potentially incompatible with CAS membership criteria, which have been put in place nationally to ensure clients are confident in the confidentiality of the service. They may also be impracticable as they would require us to run parallel but separate Data Protection regimes for contract and non-contract work.</p>

3.3 SERVICE SPECIFICATION – 7%

Your response should not exceed 500 words per question.

3.3.1	Understanding of Requirements Please provide a statement of your understanding and interpretation of the Service Specification in Schedule 3 in relation to: <ul style="list-style-type: none"> • The strategic aim of the service (To provide an impartial, free and confidential advice service open to all residents in the Scottish Borders, which will primarily focus on advice relating to debt / money issues, welfare benefits and tax credits, housing). • The key objectives to be met through the service: (To meet the welfare advisory needs of all residents across the Scottish
--------------	---

Borders by the provision of a modernised service delivery model that:

- provides accurate and consistent responsible advice in a manner that is cost effective, flexible, accountable and accessible
- promotes the maximisation of available income and prevents or redresses social deprivation).

Response:

We endorse and share the Council's key objectives for the service. We see them as expressing two linked themes:

- what residents of the Borders want and need: and
- the drive for Best Value.

Our 3-year delivery strategy for pursuing these objectives is a strategy for the consortium working in a new, joint, way; it is not simply an aggregate of the approaches of the three CABx with which you are familiar.

We have found ways we believe we can enhance the delivery model. We offer these enhancements in the appropriate answers and allow for them in the following summary of how we propose to achieve the aims and objectives. **Please note** we will not purchase the SBC controlled telephone service which is to be created for Welfare Benefits enquiries and that is reflected in the pricing schedule (Schedule 9). We would be pleased to present the strategy and discuss the enhancements in post tender negotiations.

- **Focus on income maximisation and handling debt** We propose to address these and the client's wider issues holistically. Experience shows that financial and other issues are often interlinked and exacerbate each other.
- **Easy access** The client can contact us from home, (making maximum use of digital communication or phone) or face to face at one of our service centres by appointment or drop-in (see 3.6.1). These modes will be supported by follow up calls or appointments as required. The hours providing active response will be maximised.
- **Full response** Our team will aim to give clients holistic, in-depth, quality advice through to conclusion, either by resolving the query, signposting or making an appointment. We offer advice beyond level 1 for housing issues and support for Welfare Benefit Tribunals. We propose that clients make direct contact with advisers, but be referred out of hours to the Citizens Advice Direct service (available 59 hours per week) for a basic level of advice and to avoid problems of confidentiality and perceived independence that could arise from the use of council staff (see 3.6.1).
- **Independence and authority** Advice will be independent, impartial, confidential, consistent, accurate and free, drawing on the high recognition and trust in the CAB 'brand'. Our CAS membership will ensure that we adhere to high standards of training and competence, supported by audit, advisory systems and electronic case management. We will agree protocols with you to ensure confidentiality is in line with the robust CAS membership conditions. This ensures that client details, including the fact of the client's contact, remain confidential. Our legal advice is that we will be a data controller in fact and law. Co-location must be in a way that ensures the client perceives the CAB as independent.
- **Accountability** The protocols will define roles and accountability for data and information under the DPA. CAS will audit for quality. We will meet the Council's requirements for financial and management accountability.
- **Best value** Trained volunteer staff will resolve or simplify cases at radically less cost

than paid staff, reducing the burden on Council services. Linked CABx projects and CAS membership also bring additional resources into the community.

- **Efficiency** We will review our management and information systems, staff numbers and deployment patterns regularly to ensure maximum efficiency. We will combine appointment and drop-in arrangements to make the most effective use of time while maximising our ability to respond to emergency situations.
- **Community benefits** Our volunteer team brings local knowledge and social strengthening because of their place in and commitment to the local community. Through CAS, we are able to source additional local projects to address local priorities. CABx have a strong and effective evidence-based influence on social policy at a national level.

3.4 EXPERIENCE – 30%

Your response should not exceed more than 300 words per question and should be in Arial, Font Size 10/12.

3.4.1 Organisation Experience

Please provide a brief description of the nature of your business, highlighting core functions, any areas of specialised expertise and describe any relevant experience of providing welfare advice that is pertinent to this tender and to the delivery of the service in the Scottish Borders.

Response:

The three Citizens Advice Bureaux which form the bidding consortium have operated in the Scottish Borders for 40 years. They give holistic advice which is free, confidential, independent, impartial and available to all residents and deliver national projects and policies. The major areas of advice provided are in line with those required by this contract.

The Borders-wide service has adapted to demand, e.g. expanding in East Berwickshire. Its 70 trained volunteer advisers bring personal commitment to helping people and a wide range of experience, expertise and local knowledge. Their involvement makes the service integral to the local community.

The main activity in 2010/11 was:

<i>Issue</i>	<i>Proportion of cases</i>
Debt	45.4%
Benefits & Tax Credits	20.1%
Employment	10.3%
Housing	5.4%
Relationship	2.7%

All advisers can give debt advice including negotiation with creditors and action on insolvency. The only DAS accredited adviser in the Scottish Borders is a bureau employee. Debt activity in 2010/11 was:

<i>Type of debt</i>	<i>Number of new cases</i>	<i>Total value</i>
Single-issue	328	£1,008,521
Multiple	369	£7,498,668

All advisers can give benefit checks and advise on homelessness, tenancies and home ownership. Specialist volunteer advisers include:

- 4 Welfare Benefits Tribunal representation,
- 3 Tax Credits

• 3 Employment Tribunal representation. .

Special projects extend advice to particular groups. Examples include:
Berwickshire Youth Project,
IASS project supporting people with healthcare concerns
PACE events for redundancy situations. There is also funding for a project developing advice services with the deaf community in 2012 – 2014.

Another core function of the bureaux is identifying the need for social policy change and supplying evidence, collated through Citizens Advice Scotland. This has contributed, for example, to the introduction of the LILA procedure for people in debt with low income and low assets and legislation to curb abuses of migrant workers.

3.4.2 Consultation

Please describe your previous experience of consulting with service users to improve the quality of your service. Please provide evidence.

Response:

Our service users include clients, colleagues within the legal profession, the Third Sector, Housing Associations and other organisations within the Scottish Borders that ask the CAB for assistance in relation to personal queries or those of their own clients.

Yearly client satisfaction surveys are given to our clients and collated for our audit procedure. In 2011 we issued a common general survey to clients visiting bureaux during September. 174 clients chose to complete and return the form.

Results:

1: Nature of Enquiry:	
<i>No. of clients</i>	174
<i>Benefits</i>	31.6%
<i>Debt</i>	21.2%
<i>Employment</i>	16%
<i>Housing</i>	10.3%
<i>Consumer</i>	5.1%
<i>Other</i>	28.7%
2: Satisfied with access to service:	100%
3: Satisfied with Advice given:	100%
4: Satisfied with Service received:	100%
5: Difference the advice made to client:	
<i>Nil response</i>	0%
<i>Improved peace of mind</i>	76%
<i>Improved ability to resolve problem</i>	48.2%
<i>Improved income</i>	21.2%
<i>Improved ability to manage money</i>	17.2%
<i>Improved housing situation</i>	9.7%
<i>Improved access to a solicitor</i>	4.5%
<i>Improved ability to live and work in area</i>	9.1%
6: How did you find out about the CAB service?	
<i>Recommended by a friend</i>	36.7%
<i>Referral from other agency</i>	7.4%
<i>Other methods</i>	50.5%
7: Would you use the service again?	100% said 'Yes'

	8: Would you recommend the service to others?	100% said 'Yes'
	<p>In response, we will use a publicity drive to highlight the range of reliable advice and the skills of advisers in the bureau, with poster and leaflet distribution and publicity releases.</p> <p>We are part of community, third sector and Council-led groups such as</p> <ul style="list-style-type: none"> • Strategic Partnership Against Poverty, • Health and Homelessness, • Migrant Support Group, • Partnership Action for Continuing Employment, • Third Sector Forum, <p>helping design policies, feeding back on their impact and involved in joint action. Specialist projects are monitored by regular reports to the funding organisations.</p> <p>Close working relationships developed through such groups enhance the service to clients, for example the liaison between Community Learning and CABx for migrant workers. Specialist staff also attend regular Focus Group meetings at Citizens Advice Scotland where concerns regarding Benefits, Employment, Debt and Money Advice are discussed and professional organisations deliver up-to-date seminars.</p> <p>We also have meetings locally with Borders Voluntary Community Care Forum, Berwickshire Association of Voluntary Services and The Bridge to keep in touch with forthcoming changes to this sector which may impact on the bureaux.</p> <p>We will also, on request, give presentations to other groups and provide information and statistical data to MPs, MSPs and others, and are alert to their experience of our service and their views on any scope for its improvement.</p>	
3.4.3	<p>Access to Service</p> <p>Please describe how you have worked with customers that are located in hard to reach areas and how these service users have accessed your service. Please provide evidence.</p>	
	<p>Response:</p> <p>Analysis of clients' location by postcode sector shows that we are able to reach clients in all geographical parts of the Scottish Borders.</p> <p>Clients are usually encouraged to attend a face-to-face interview at a main or outreach centre but where this is not practicable, queries are dealt with by telephone. Analysis shows that (Bureaux Characteristic Surveys 2010 -2011):</p> <ul style="list-style-type: none"> • 58% of our contacts were personal visits, • 29% were phone calls, • 9.8% were letters and • 2.3% were emails <p>Questionnaires issued to personal callers to the bureaux in September 2011 identified no problems in accessing our service in any of the Borders CABx.</p> <p>The following actions we have taken relate to geographically hard to reach areas:</p> <ul style="list-style-type: none"> • adjusting opening times; • introducing evening provision, 2 hrs pw at Hawick, average 5 clients per week; • publicising the service availability more widely; • ensuring that an experienced adviser is always available, during opening times, 	

	<p>to answer the telephone;</p> <ul style="list-style-type: none"> • introduction of email access (2.3% of contacts in 2010-11); • trialling use of Facebook (to go live when confidentiality issues resolved) and a Young Scot website (931 hits to end August 2011); • dedicated mobile phone numbers for Project Workers; • able to conduct home visits, though only do them where necessary; • outreach clinics in community centres, currently in Chirnside
3.4.4	<p>Partnership</p> <p>Please detail where you have worked in partnership in the past and how you plan to work with the Council and other relevant agencies to deliver the outcomes laid out in schedule 3.</p>
	<p>Response:</p> <p>Most partnership working is between individual bureaux and SBC, particularly Welfare Benefits, Homelessness and Social Work. Bureaux contributed significantly to the Borders Single Outcome Agreement and the Poverty and Financial Exclusion Strategies. We are actively involved in SBC partnerships including:</p> <ul style="list-style-type: none"> • Strategic Partnership against Poverty, • Health and Homelessness Group, • Migrant Support Group, • PACE, • 'Safe T in the Park', • Third Sector Forum • Borders Voluntary Community Care Forum. <p>The Youth Project works in partnership with Borders College and High Schools in Berwickshire.</p> <p>The CAB takes part in workshops and advice presentations to young mothers through the Healthy Living Network.</p> <p>CAB provides advice and assistance for migrant workers with little or no English, supported by ESOL tutors and Community Learning. We also have informal partnerships with support agencies such as Penumbra and The Big River Project.</p> <p>Nationally, through membership of Citizens Advice Scotland, partnership relationships also exist with:</p> <ul style="list-style-type: none"> • Consumer Direct, • CPAG, • Ethnic Minorities Law Centre, • General Medical Council, • Jobcentre Plus, • Law at Work, • Money Advice Scotland, • Money Advice Service, • NHS, • Poppy Scotland, • Scottish Government, • SHAS, • Shelter Scotland, • Young Scot.

	<p>We have formal protocol arrangements through CAS with these and other organisations. As appropriate, we can obtain specialised help with clients' cases, or can refer the client on. We also accept referrals to deal with issues outside the organisation's particular area of expertise.</p> <p>We have informal protocol arrangements with many local organisations eg charities. We intend to build on these, making access to charitable help quicker and thus more effective.</p> <p>Ad hoc partnerships with local organisations will continue as at present. Any current formalised written agreements will continue, as with Citizens Advice Scotland, Scottish Borders Council and Scottish Borders Citizens Advice Bureaux Partnership Agreement. These agreements enable CABx to provide advice and representation to Level 3 of the Scottish National Standards for Welfare Benefits, Money Advice and Housing.</p>
--	---

3.5 KEY SERVICE OUTCOMES – 16%

You are required to outline how you will deliver the key welfare outcome areas to be addressed by this contract. You should refer closely to the Service Specification in Schedule 3. Where possible provide practical examples of your experience in this area and what you will do to address the outcome. Your response will be assessed as part of the overall evaluation of your submission. Your response to each key outcome area should not exceed 500 words (please use Arial, Font size 10/12).

3.5.1	Outcome 1: Reduce the number of households in the Scottish Borders currently in debt, or at risk of being in debt;
	<p>Response:</p> <p>To have maximum effect on the number of households in debt, our service needs to be known, accessible and trusted by those in or at risk of debt. We have high recognition and trust as a service run in local communities by the local community (see 3.6.5, 3.6.11), and will take steps to improve our accessibility further (3.5.3). We will raise awareness of the help and advice available by:</p> <ul style="list-style-type: none"> • Participating in local events including PACE and Safe T in the Park. • Providing public information material on both local and national issues including leaflets and posters translated into several languages. • Sign posting to www.adviceguide.org.uk • Local and national media campaigning, building on existing good contacts. • Promoting the recently commenced Money Advice Service which helps people manage their money and avoid debt. <p>When clients approach us about debt or potential debt, we will focus on:</p> <ul style="list-style-type: none"> • Debt advice including: <ul style="list-style-type: none"> ○ dealing with priority and non priority debts; ○ explaining how to deal with creditors and negotiating for the client where necessary; ○ budgeting advice; ○ accessing debt remedies; and • Income maximisation including: <ul style="list-style-type: none"> ○ helping clients claim all the benefits that they are entitled to; ○ better off calculations using the Quick Benefits Calculator (QBC) and Lisson Grove; ○ employment advice; ○ Charitable/Trust applications;

	<ul style="list-style-type: none"> ○ referral to Money Advice Service where appropriate. <p>Our aim will be to help the client manage the immediate crisis so that the consequences of debt are minimised for the client, to ensure that the client is aware of the requirements and implications of any debt remedy pursued (offering a range of insolvency practitioners where this step is appropriate) and to ensure that as far as possible the client has the tools and the awareness to avoid falling back into debt in the future.</p> <p>Our service will be anchored in decades of experience, using the constantly updated tools of the unique CAB information system AdviserNet, PGDebt software and QBC. We will bring to the task the expertise of 70 fully trained volunteer advisers and 14 core and project funded employees, including 1 accredited DAS money adviser, who together in 2010/11</p> <ul style="list-style-type: none"> • dealt with £7,498,668 worth of new debt for 369 households. • advised 328 clients on one-off debts totalling £1,008,521 • handled 14 Protected Trust Deed applications, 16 new DAS applications, 130 LILA bankruptcy applications. <p>All advisers will remain alert to problems that would benefit from a change in social policy, and channel suggestions and evidence through the established route of Citizens Advice Scotland. This process was key to showing the need for better remedies in Scotland resulting in the DAS scheme and LILA route to bankruptcy.</p> <p>Bureaux will continue to deal with the client's whole situation, not just their debts, which can improve the client's health and wellbeing. Clients often present with multiple problems that are causes and effects of their debt, such as unfair dismissal, relationship breakdown, benefit problems, and homelessness issues.</p>
3.5.2	Outcome 2: Improve access to affordable and manageable financial services in order that household's manage their money efficiently;
	<p>Response:</p> <p>The bureaux in Scottish Borders will build on their partnership working with the Money Advice Service (MAS), by promoting its service, referring clients who would benefit from general money advice, as distinct from action on debt, and facilitating face-to-face sessions with MAS advisers. MAS was established recently by UK Government and is funded by a levy on the financial services industry. Its statutory objectives are to enhance the understanding and knowledge of members of the public about financial matters and their ability to manage their own financial affairs.</p> <p>MAS provides advice by telephone and online and a trained MAS adviser gives free, impartial, face-to-face advice in Galashiels, Hawick, Peebles and Duns CAB offices on:</p> <ul style="list-style-type: none"> • Budgeting to saving • Credit to borrowing • Mortgages • Insurance • Pensions and retirement <p>Bureau advisers also give advice on managing money efficiently, often in the context of other issues such as debt or benefit problems, and will:</p> <ul style="list-style-type: none"> • ensure clients are claiming all the benefits they are entitled to; • help clients to make benefit claims or manage their problems in payments; • negotiate with creditors and help clients access debt remedies;

	<ul style="list-style-type: none"> • make available up-to-date public information material on managing money and maximising income, translated into several languages; • access specialist support for advisers from a range of projects and agencies such as; Armed Services Advice project; CAS Kinship care project; CPAG in Scotland; IASS/PASS; • signpost clients to www.adviceguide.org.uk/scotland. <p>Bureau staff will:</p> <ul style="list-style-type: none"> • develop relationships/partnerships with a range of statutory, voluntary and commercial organisations and attend local events to publicise the availability of the service; • take part in co-ordinated local and national publicity campaigns in press, radio and TV, such as "Christmas Shopping Tips". <p>The Youth Project operating in Berwickshire, which has secured separate funding to 30 September 2012, will continue to promote to young people the importance of managing money effectively and the sources of help and advice, working in partnership with schools, Borders College and other organisations and using a variety of digital media. In the 2 years to September 2011 it has helped 178 people between 16 and 25 with 1534 issues to make potential gains of £159,000.</p> <p>CAS ensures bureau advisers have access to quality second tier support including MATRICS (money advice training resources information and consultancy service).</p> <p>Advisers will continue to be alert to ways in which social policy changes could make it easier for people to manage their money efficiently, and promote such changes, with evidence, through CAS to Government.</p>
3.5.3	<p>Outcome 3: Improve access to information and advice to help maximise income, as well as employment and tenancy sustainment.</p>
	<p>Response:</p> <p>CABx are already strongly focused on helping clients maximise income and sustain employment and tenancies, for example by:</p> <ul style="list-style-type: none"> • an holistic approach to the client's whole situation to cover the causes, consequences and exacerbating factors for the presenting problem; • signposting to public information material and www.adviceguide; • using AdviserNet to give comprehensive, current advice on rights; • specialist support, often through helplines dedicated to advisers, from projects and agencies including e.g.: <ul style="list-style-type: none"> ○ Armed services project. ○ CAS Kinship Care project. ○ CPAG in Scotland. ○ Free Legal Services Unit (FLSU). ○ Free Representation Unit (FRU). ○ Government Legal Service for Scotland (GLSS) initiative – Free legal advice to bureau advisers by Scottish Government lawyers. <p>and in particular: to maximise income:</p> <ul style="list-style-type: none"> • ensuring clients receive all entitlements, involving benefits checks, and <ul style="list-style-type: none"> ○ helping apply to DWP and HMRC for benefits including support with Tribunals; ○ helping negotiate with DWP and HMRC on payment problems;

- referring clients to Money Advice Scotland;
- to sustain employment:*
- advising on rights at work, and advising on or assisting with negotiation with employers;
 - advising clients threatened with redundancy including through PACE events;
 - supporting and representing clients at Employment Tribunals;
 - accessing specialist support such as Law at Work, Ethnic Minorities Law Centre;
- to sustain tenancies:*
- advising on housing rights in private and social rented sectors and signposting or referring to appropriate agencies including solicitors;
 - giving practical assistance beyond level 1 including negotiations with landlords on rent arrears and repayment;
 - working with partners such as SHAS and Shelter to represent clients in negotiations and at court to prevent evictions;
 - maintaining close working relationships with SBC's Homelessness Unit;
 - advising clients on mitigating tenancy problems and avoiding their recurrence.
- We will improve access to information and advice in these and related areas by:
- Increasing awareness by promotion through:
 - press, radio and TV, locally and through CAS-led national activities;
 - digital media as appropriate, building on Berwickshire Youth Project pilots
 - community events;
 - public sector, third sector and community groups and networks;
 - an holistic approach that offers advice on issues beyond the presenting problem.
 - Making access easier for clients by:
 - reviewing hours in the light of the scale and nature of demand;
 - providing both appointment and drop-in options;
 - increasing outreach to new locations, where this is likely to be and remains effective;
 - maximising the time during which active contact and advice is available by telephone;
 - widening the use of digital media channels for contact with bureaux;
 - encouraging press to carry general advice on money management etc.
 - Enhancing the effectiveness of advice by:
 - seeking closer working with partners such as SBC's Welfare Benefits and Homelessness teams and Jobcentre Plus;
 - continuing training, especially for benefit changes and the impact of recession;
 - feedback to government through the CAS social policy channel and to others such as private companies on the effect of their debt policies;
 - follow-up with clients to identify scope for improvement;
 - seeking SBC's agreement that we provide housing advice beyond level 1 and, where the client wishes it, support and representation at Welfare Benefits Tribunals.

3.6 SERVICE DELIVERY – 45%

Your response should not exceed more than 300 words per question and should be Arial, Font size 10/12.

3.6.1**Configuration of Service**

Given the needs assessment provided and the availability of premises across the region through SBC Customer Services and Community Learning and Development, describe how you will deliver services to best meet need across the region, within the identified resources.

Your answer should show:

- Which service centres you intend to operate the service from in year 1
- The hours you intend to offer at each service centre on,
 - an appointment basis
 - a drop in basis
- The rationale for your service delivery choices.

Response:

At the start of the contract we will have in place:

- an initial set of opening hours
- revised telephone and email contact arrangements
- public awareness generated during the transition period
- staff and volunteers trained in the new approach
- with the agreement of SBC, a service development programme to achieve the desired delivery outcomes in 2014 in the light of emerging patterns of demand

We aim for the following at contract commencement subject to Community Centre availability:

<i>Service centre</i>	<i>Private office*</i>	<i>Interview rooms</i>	<i>Adviser** hours pw</i>	<i>Appointment/ drop-in open hrs pw</i>
Central Borders				
Galashiels CAB	<input type="checkbox"/>	4	93	23
Peebles and District				
Peebles CAB	<input type="checkbox"/>	4	57	18
Roxburgh & Berwickshire				
Hawick	<input type="checkbox"/>	3	104	26
Kelso Extension	<input type="checkbox"/>	1	18	6
Duns	<input type="checkbox"/>	3	48	9
Eyemouth Extension	when open	3	36	9

* Private offices require telephone and internet connections and secure storage.

** Trainees at the solo stage add to the adviser hours.

Past outreach trials have ceased for reasons including low take-up and clients being wary of attending the CAB in small communities. We will analyse the location of clients and run trials where analysis suggests viable outreach at any of –

- Melrose
- Selkirk
- Newtown St Boswells
- Innerleithen
- Coldstream
- Jedburgh

There is currently Berwickshire Youth Project outreach at Chirnside (1½ hrs pw).

Experience shows combining drop-in and appointments at each main office session

	<p>works best. It provides flexibility to cope with missed and overrun appointments and improves our ability to handle emergency cases.</p> <p>At contract commencement we expect to make appointments for repeat clients (currently 40% of cases) and offer appointments to all clients contacting us by telephone or digitally, where an interview is needed. We accept a goal of 75% appointments during the contract period, subject to experience of its practicality.</p> <p>We offer the existing Galashiels and Peebles premises at no charge. The remaining premises are either Council owned or under Community Centre management. We expect them to be available at no charge and when in use by CAB to have a clear identity and separation from other activities in the premises.</p> <p>The pattern of provision will evolve through successive reviews in the light of demand, and the implementation of the Council's Contact Centre programme. Overall, we expect demand to increase as the impact of Government initiatives and the general economic conditions works through.</p> <p>Home visits will be offered where the need is sufficiently great and it is not possible for the client to attend a service centre, even at a time outwith the normal appointment slots.</p> <p>The client's first contact is often by telephone or digital media – see 3.6.12 for the latter. The ITT proposes a dedicated number staffed by Council employees. We believe this would undermine the public perception of the independence of the Citizens Advice service and the confidentiality of the fact they had contacted the service. It would complicate the client's access to the service as substantive advice would not be available at first contact. We propose instead:</p> <ul style="list-style-type: none"> • during open hours, direct telephone contact with a trained adviser • adviser answers simple enquiry or makes an appointment appropriate to the issue, giving the client specific information about how to prepare and what to bring. • at other times, transfer to Citizens Advice Direct, which has the following advantages over the proposed Council service: <ul style="list-style-type: none"> ○ gives level 1 advice and signposting ○ open 59 hours per week, to 8pm on weekdays and on Saturday mornings ○ member of CAS, subject to the same requirements as CABx including confidentiality and independence ○ part of the Citizens Advice 'brand' ○ uses same case recording system which, in a version to be rolled out shortly and subject to suitable DPA procedures, could allow sharing of case records for a seamless service as the client moves from initial enquiry to more detailed advice.
3.6.2	<p>Management and Staffing Structure</p> <p>Please provide an organisational structure diagram for the provision of this service that shows key roles and responsibilities. In addition, clarify the qualifications and experience of all grades of staff within the structure.</p>
	<p>Response:</p> <p>ROLES AND RESPONSIBILITIES See structure chart – attachment 9.</p> <p>Managers will be responsible to their Board for:</p>

	<ul style="list-style-type: none"> • delivering the service in the contract with SBC and complying with the sub-contract with BCAC; • performance and delivery for other funders and partners; • office services and premises; • recruitment, training, management and retention of staff - primarily volunteers; • linking with CAS Support; • IT competence and compliance and system testing as required; • building and maintaining relationships with funders and other partner organisations; • promoting the service to the public; • supervision and review of advice given by volunteers to ensure technical competence and adherence to CAS standards. <p>Session Supervisors supervise client sessions, giving advice and assistance to advisers, reviewing advice given and ensuring high quality and adherence to CAS standards.</p> <p>Volunteers provide advice to clients of both a general and more specialist nature. This can entail advice at levels 1, 2 and 3 of the national standards, dependent on experience and specialism. This includes formal tribunal representation and we propose that we should continue to provide Welfare Benefit Tribunal support and representation where the client wishes us to do so.</p> <p>QUALIFICATIONS AND EXPERIENCE</p> <p>All staff, paid and voluntary, must complete the CAS structured advice training programme. This is comprehensive competence based nationally recognised (see 3.6.2) learning supported by ongoing regular training sessions. Many staff also undertake specialist training provided by CAS, Shelter, Money Advice Scotland, CPAG etc.</p> <p>Managers and other paid staff have wide experience gained in both the public and voluntary sectors.</p> <p>Volunteer advisers bring an unparalleled wealth of knowledge, skills and experience. See attachment 10 for further details. This tender has been prepared mainly by voluntary input.</p>
3.6.3	<p>Staff deployment</p> <p>Given your structure, describe how you will organise and co-ordinate staff/volunteer deployment to maximise your ability to be responsive to customer demand, using the full range of digital media.</p>
	<p>Response:</p> <p>We will need to adjust staff/volunteer adviser deployment for changes in service arrangements; increased use of digital media; and external factors such as economic conditions and changes in government policy.</p> <p>We will review with advisers their availability and flexibility (both of time and geography). We will agree with SBC and community centres the flexibility in the availability of premises. Managers will then be able to optimise advisers and accommodation for:</p> <ul style="list-style-type: none"> • interviews at routine appointment and drop-in sessions; • non-routine arrangements for interviews; • outreach sessions as they are trialled and established; • handling telephone calls, emails and other digital contact.

	<p>Advisers will be managed actively to ensure that there is appropriate cover for each of the service channels. For example, telephone call-back and e-mail responses can be undertaken when demand for face-to-face service is weaker.</p> <p>Managers will ensure that there is telephone answering cover by advisers during operating hours; we are proposing (see 3.6.1) that outside those hours, callers are referred to Citizens Advice Direct, who will advise and signpost them. We aim to maximise the period during which the caller can speak direct to an adviser.</p> <p>Appointments give clients greater certainty and allow client and adviser to prepare better, but we need flexibility to cope with missed and overrun appointments and to handle emergency situations. We therefore propose drop-in services during the same hours as for routine appointments.</p> <p>We will use data from the common electronic case recording system now used by all three bureaux to analyse the evolving pattern of demand in terms of client needs, opening hours and the location of sessions in order to optimise demand-led service delivery.</p>
3.6.4	<p>Governance Arrangement</p> <p>Describe the governance structures and systems will you put in place to ensure the integrity of the service.</p>
	<p>Response:</p> <p>The contract will be between the Council and Borders Citizens Advice Consortium (BCAC). The consortium will be a charitable company limited by guarantee, whose Board will comprise directors of the three existing Borders CABx (also charitable companies limited by guarantee). Its functions and interests will relate solely to the delivery of advice services in Scottish Borders and like its member bureaux it will have long-term commitment and no competing priorities or profit motive.</p> <p>In the event that the bid is successful, BCAC will be formed and will agree subcontracts with the three CABx for the delivery of the service. The staff and volunteers of each CAB will be responsible to its Board for delivering services, including those covered by the contract, in its area. The relevant Board will be responsible for ensuring that, in relation to service covered by the contract with SBC, it meets its obligations under the subcontract with BCAC.</p> <p>The subcontracts will include arrangements that BCAC will be able to implement in the event that one or more CABx are unable to implement the terms of their subcontract. This will include the ability to apply sanctions and to redistribute resources among the CABx if that is necessary to avoid a breach of contract with SBC.</p> <p>These arrangements have been agreed among the three CABx in terms of a formal Minute of Agreement, which represents a new level of joint working between the three Bureaux.</p> <p>BCAC will not employ staff but the co-ordinating roles necessary to implement the management and financial functions of BCAC will be assigned to existing staff in the light of the nature of the contract as awarded, with those staff being responsible to the BCAC Board for the performance of those roles.</p>
3.6.5	<p>Use of Volunteers</p>

	Please advise if / how you plan to recruit volunteers to work as part of the service.
	<p>Response:</p> <p>Our existing base of 70 fully trained volunteers is already providing the full range of advice envisaged in the proposed contract, across the Borders. We therefore do not have an immediate need to expand recruitment unless new opening patterns and outreach go beyond the available volunteer hours.</p> <p>Experience shows the 'brand' name of Citizens Advice, with its independence and holistic breadth, will bring individual volunteers to our door. Managers will supplement national promotion of CABx' work through, for example, talks to local groups and local press releases, which always include a call for new volunteers.</p> <p>All bureaux will make full use of the nationally prepared recruitment leaflets. Citizens Advice Scotland will continue actively to promote the service and volunteering, through the press and at various organisations' national events where they can identify potential volunteers.</p> <p>The CAS website has a specific area about all aspects of volunteering with a CAB, through which interested individuals can send their details to their nearest bureau.</p> <p>When a specific need for new recruits is identified, local CABx will produce and distribute leaflets and posters to encourage local people to volunteer. Where appropriate, CAB staff and volunteers will attend large public events such as galas and organised volunteer recruitment events, to promote the service and encourage individuals to consider volunteering. All Border CABx are registered with Volunteer Centre Borders who identify specific requests by potential volunteers and recommend the CAB to individuals who register in general terms with them.</p> <p>Discussions with existing volunteers and CAS evidence have shown that the Citizens Advice brand and its independent status are important to them, as is delivering holistic advice according to free, confidential and impartial principles. This underlies the ability of the CABx in the Borders both to recruit high calibre volunteers and to retain them.</p>
3.6.6	<p>Staffing Training</p> <p>For all staff members / volunteers who will be designated to service delivery for the duration of this contract, please provide details of training for each staff grade that allows competent delivery of the 3 key areas of service described in Section 4 of the Service Specification (please provide a training timetable, linked to the competency framework in Appendix 3).</p>
	<p>Response:</p> <p>Every CAB trainee follows the Adviser Training Programme (ATP) to become a generalist adviser. National Standards auditors have confirmed that the ATP together with the content of Advisernet equips advisers to deliver services beyond level 1.</p> <p>Through practice, assessment, guidance and support the programme enables trainees to gain the required knowledge, skills and attitudes through a combination of:</p> <ul style="list-style-type: none"> • <u>Materials</u>: Topic-based training units and e-learning introductory modules; • <u>Group sessions</u>: Delivered by a CAB tutor or regional volunteer support officer. • <u>Bureau practice</u>: Practical experience in the bureau, working under supervision. <p>There are 4 stages to completing training, on average after 6 months:</p> <ul style="list-style-type: none"> • <u>Induction</u> – a Trainee Support Pack covers CAB aims and principles, the work of

	<p>the bureau, health and safety and the information system (Advisernet)</p> <ul style="list-style-type: none"> • <u>Shadowing</u> – introduction to advice subject areas through training materials and by shadowing an experienced adviser. • <u>Supported interviewing</u> – the trainee leads interviews supported by an experienced adviser, who records progress and provides feedback until the trainee demonstrates competence. An observed session with the bureau manager or management check is then conducted. • <u>Solo practice</u> – the trainee now works solo, all of their case records being thoroughly assessed until they reach full competence. <p>Further training and training opportunities are provided for all advisers and paid staff in specialised courses presented by CAS and CPAG, as well as suitable and relevant courses provided by other agencies.</p> <p>All bureaux conduct monthly local training sessions on identified topics of interest.</p> <p>All staff are trained in the use of Quick Benefits Calculator.</p> <p>All training is geared to the competencies in the National Standards, backed by quality control audits by CAS. It covers the full range of competencies to level 1 required in the ITT, with training to higher levels being carried out for those advisers and paid staff who are ready. Managers will ensure that all the competency requirements for the 3 key areas of service are covered among the advisers and paid staff to ensure the capacity to deliver those requirements.</p>
3.6.7	<p>Staff Development</p> <p>Please describe the process of how your organisation ensures continuing professional development for both staff and volunteers.</p>
	<p>Response:</p> <p>Each bureau undergoes a comprehensive quality of advice and organisational audit every 3 years conducted by Citizens Advice Scotland. All paid and volunteer staff are given annual appraisals and staff satisfaction surveys are also conducted annually</p> <p>CAS, Child Poverty Action Group (CPAG) and Wiseradviser (Debt and Money) offer specific courses aimed at increasing the knowledge and skills of volunteers. These include welfare benefits, money advice/debt advice, and housing, as well as Immigration and employment.</p> <p>CAS provide an extensive set of training manuals which cover all aspects of CAB work. These are used by all new recruits, but also provide reference materials for all advisers. The content of these manuals is updated centrally by CAS.</p> <p>Advisers are also able to use both the CAS website and the CAS E-Learning website from home. This provides an ideal opportunity for advisers to keep up to date with all aspects of their work.</p> <p>Managers are members of the All Scotland Managers Forum which provides management training at each of their quarterly meetings. Other management training opportunities are provide by CAS.</p> <p>Every bureau organises monthly training sessions for advisers. The areas covered during these sessions vary from month to month with emphasis placed on current topics. Recent events have included input from SBC Homelessness Unit and Money</p>

	<p>Advice Services. Members of the CAS Training team are regularly asked to provide inputs.</p> <p>Staff and volunteers are provided with regular distribution of electronic information in the form of e-news letters (e.g. CAS e-news, CPAG e-newsletter) and a constantly updated news section on the AdviceNet system.</p> <p>All staff require to be computer literate, and training is provided where necessary.</p>
3.6.8	<p>Recruitment, Induction and Supervision</p> <p>In relation to this service, please provide a copy of your process for recruitment, induction and supervision of staff and volunteers that ensures a consistent and professional service for all customers.</p>
	<p>Response:</p> <p><u>Volunteers</u></p> <p>All prospective trainees are interviewed informally by the Manager, who then decides whether to accept the applicant for basic training.</p> <p>If the applicant is considered unsuitable for the role for which they have applied, the Manager will consider whether to offer a different volunteer role.</p> <p>All applicants must complete an application form, confidentiality statement and Data Protection agreement before starting basic training, and provide 2 references, which will be taken up before basic training starts.</p> <p>Where a person will working primarily with young people or vulnerable adults, a Disclosure Scotland check will be made.</p> <p>On completion of basic training, when the Manager is satisfied about competence (see 3.6.6), trainees will be interviewed by the Chair and/or Vice-Chair of the Bureau's Board and formally accepted as full members of staff.</p> <p><u>Paid Staff</u></p> <p>The Board of Directors will appoint an appointment panel for all paid posts (except an extension to an existing contract).</p> <p>All paid posts will be advertised as appropriate, within the CAB service, and through the local and national press.</p> <p>All applicants for paid posts must complete the Bureau's application forms (which will conform with CAS Conditions of Membership and guidance).</p> <p>The appointment panel will meet to draw up a short list for interview from applications received by the due date.</p> <p>References will be taken up before staff start in post.</p> <p>Where the post is to replace an outgoing member of staff, that member of staff may not be involved in any capacity in the selection of his/her replacement.</p> <p>An induction will be provided by both local staff and Citizens Advice Scotland.</p>

	<p><u>Supervision</u></p> <p>Every advice session is supervised by an experienced adviser, paid session supervisor or manager. All electronic case records are examined to check the quality of advice provided and ensure advisers complete them in the prescribed manner.</p> <p>Managers conduct regular interviews with volunteers and staff to identify areas of concern and provide feedback on performance.</p>
3.6.9	<p>Performance Management and Performance Improvement</p> <p>Please describe the arrangements in place to manage the quality and consistency of written work and practice as well as strategies to improve performance as required.</p>
	<p>Response:</p> <p>Quality of advice is assured through ongoing operational supervision of volunteers' advice provision, peer support from experienced advisers, and constant reference to Advisernet as the source of accurate, independent information, designed specifically for advice provision and updated daily.</p> <p>All three bureaux use the CAS electronic case recording system (CASTLE). It records details of the types of advice provided and enables management to:</p> <ul style="list-style-type: none"> • examine and assess case records for quality of advice; • give direct feedback to advisers; and • assess trainees' competency during the final stages of their programme. <p>We are keen to discuss the compatibility of CASTLE with proposed KPIs.</p> <p>CAS audits each bureau for quality of advice, organisational structure and performance comprehensively every three years. Audit passports the bureau through the National Standards in relation to organisational standards. Audits and complaints handling feed back into performance improvement.</p> <p>Each member of the bureau must submit to audit by the CAS audit team and comply with any reasonable request for access to sites and client records made by the audit team or other person authorised by CAS for auditing purposes.</p> <p>In the audit, the bureau must demonstrate that it upholds the following aims:</p> <ul style="list-style-type: none"> • Ensure individuals do not suffer through lack of knowledge of their rights or responsibilities, or of services available to them, or through inability to express their needs effectively; • Exercise a responsible influence on the development of social policies and services, locally and nationally. • Be independent and provide free, confidential and impartial advice to everybody regardless of race, sex, disability or sexuality. <p>The audit will assess the bureau against indicators for compliance with the following 6 conditions of membership of the Scottish CAB Service:</p> <ul style="list-style-type: none"> • compliance with the <u>12 Principles of the Service</u>. • provision of a quality generalist advice, information and assistance service. • commitment to developing social policy at a local and national level. • willingness to work for the local community, in a co-operative spirit with other organisations. • the bureau is managed effectively. • compliance with the Quality Assurance scheme.

3.6.10	Complaints and Escalation Process Please describe your complaint handling and escalation process
	<p>Response:</p> <p>Each bureau uses a standard process (copy available), built on Ombudsman good practice and principles, for complaints about its advice service. It involves CAS at the higher levels, as an external organisation with knowledge of the issues and power to act. CAS uses information from complaints handling for feedback on service improvements across Scotland.</p> <p>Complaints should be made within 3 months, but discretion will be exercised to extend the time limit where appropriate.</p> <p>Each stage has a timetable and is the responsibility of a different individual:</p> <p>A. Informal Resolution The bureau seeks to resolve the matter locally and informally, through discussion between the client and a designated person with authority to give an apology or other redress. All complaints and action will be reported to the bureau's Board.</p> <p>B. Formal Procedure:</p> <ol style="list-style-type: none"> 1. formal internal investigation by bureau manager 2. formal internal investigation by bureau's Board, supported by a CAS officer 3. review of complaint handling by CAS 4. review by independent Arbiter <p>The objective is to resolve the complaint at each stage, based on the facts on both sides. In formal stages 1 and 2, the complainant is offered assistance in making the complaint. Stage 3 reviews the investigations, dealing with any process shortcomings. If the complainant remains dissatisfied, the case goes to an independent Arbiter, whose decision is final.</p> <p>Complaints can also be claims. Where it becomes clear that the complainant is claiming compensation for material loss or professional negligence, the matter is referred to the insurers, who take over investigation from there.</p> <p>The client, or a third party, might complain to SBC as the funder. If SBC proceeds with an investigation there is a distinct risk that any subsequent claim relating to the complaint will be rejected by the insurer. We suggest that such complainants be directed to the established complaints process; the Council would have the option, following completion of that process, to consider whether it wished to take further action on the basis of its contractual relationship with the provider of the service.</p>
3.6.11	Access to Service Please detail how you will ensure that people from hard to reach client groups will access your service. E.g. those with a disability, offenders, ethnic minority groups
	<p>Response:</p> <p>Citizens Advice is at the forefront of developing policies and advice for hard to reach groups. In Borders, for example, we alerted government with hard evidence leading to legislation and best practice guidance protecting migrant workers from exploitation on pay, accommodation and working practices.</p>

	<p>CABx have exceptionally wide reach. The CAB Brand name is very widely known and trusted (a recent MORI poll showed 98% trust). Information on contacting CAB is in 75% of local and national government publications for people seeking information and advice. Every DirectGov page is likely to point to CAB for more information.</p> <p>National evidence shows CABx in Scotland already reach hard to reach groups. Compared with the Scottish population, bureaux clients are:</p> <ul style="list-style-type: none"> • more likely to be in social or rented accommodation • twice as likely to be divorced or separated • three times as likely to be a single parent • three times as likely to be unemployed • four times as likely to be unable to work due to ill health or disability. <p>To give extra reach for particular groups in Borders we:</p> <ul style="list-style-type: none"> • have translated standard materials and discounted access through CAS to translation into 120 languages • have volunteers with language skills, including Russian, French, German, Italian, Polish speakers and signing for the deaf • advertise with the Third Sector Forum to organisations representing hard to reach groups • are part of Council and other groups for hard to reach groups, such as the Migrant Support Group • give advisers specialised training, e.g. on immigration law, dealing with migrant workers, and Kinship Care • secure funding (mainly through CAS) for special projects aimed at more disadvantaged and harder to reach groups, e.g.: <ul style="list-style-type: none"> ○ people having problems with health services ○ profoundly deaf people ○ young people ○ money advice to Waverley tenants <p>The AdviserNet system used by all staff gives contact details for support groups for a wide range of needs. Advisers will provide clients with these details or make initial contact with such groups on their behalf.</p>
3.6.12	<p>Digital Media</p> <p>Please describe the range of digital media products that facilitate the services and that customers will use to access your service .</p>
	<p>Response:</p> <p>Adviceguide (www.adviceguide.org.uk), advertised through each bureau, is a first point of contact for many enquiries, providing comprehensive information on rights, including benefits, housing, family matters, employment, debt, consumer and legal issues. Over three years it will expand to include tools such as template letters.</p> <p>For further advice, clients can already contact the service using email. We follow CAS guidance – developed with the Information Commissioner - to ensure confidentiality. Our response will normally link to the appropriate “Adviceguide” page and invite contact with CAB for more detailed advice if required.</p> <p>Many potential clients use computers or smartphones with internet access. The ‘find a bureau’ pages on www.cas.org.uk are formatted for smartphone use and give full details of the client’s nearest CAB service.</p>

	<p>Our text messaging pilot for Berwickshire Youth Project shows its main value is supporting contact and continued engagement, rather than delivering advice. We will roll this out over the next three years. The Project is also piloting the use of Facebook and a <u>website</u>.</p> <p>Digital media are increasingly used internally by each bureau:</p> <ul style="list-style-type: none"> • AdviserNet is an essential resource for every adviser, comprehensively covering the full range and constantly updated • software for benefit checks and debt counselling/ money advice • electronic case recording using CASTLE software integrated with AdviserNet also gives management information and helps client referral between bureaux <p>We already use Sharepoint appointments booking, a web based system more advanced than MS Outlook, for Money Advice Service appointments.</p> <p>CAS gives each bureau:</p> <ul style="list-style-type: none"> • daily updates via the CAS intranet, on legislative changes and advice development; • weekly e-mail updates on funding sources, training support, organisational development and Advice Service news; • software support across the board. <p>These support services are being developed nationally throughout the next three years as CAS delivers on the transformational change 2014 programme.</p>
3.6.13	<p>Transition Plan</p> <p>Please provide a detailed Transition Plan, including timescales and resource allocation, detailing <u>as a minimum</u>:</p> <ul style="list-style-type: none"> • the tasks to be undertaken between the date of award and the Commencement Date, including but not limited to, TUPE, continuity of service etc. identification of the staff to be involved in the Lead In Period and their specific roles <p>your expectation of the transitional assistance required from SBC.</p>
	<p>Response:</p> <p>See attachment 11</p>
3.6.14	<p>Capacity</p> <p>Please state how you will ensure that sufficient capacity exists to deliver the range of advice required across a range of geographic locations across the Scottish Borders</p>
	<p>Response:</p> <p>The three bureaux in the Borders that will deliver the contract entered into by the Borders Citizens Advice Consortium already have the capacity to deliver the service as it will commence in April 2012, across locations throughout the Borders.</p> <p>As demand levels become evident under the new arrangements and in the light of external factors, the necessary capacity will be reviewed in terms of volunteer and room availability. Any increases in capacity required will be handled by an appropriate mix of negotiation with SBC and community centres over room availability; negotiation with existing volunteers over increased availability; and recruitment of additional volunteers.</p> <p>Should external factors lead to a substantial and sustained rise in demand, we will seek the opportunity to review the contract's terms with you.</p> <p>We will continue to seek additional funding streams for specialist projects. Experience</p>

	shows that, as well as addressing additional needs, they deal with some clients who would otherwise have come to the general CAB service, and so assist in providing capacity.
3.6.15	<p>Risk Prioritisation</p> <p>What processes and systems would you use to ensure that customer needs and demands are responded to in a prioritised way that ensures more vulnerable customers are not left at risk?</p>
	<p>Response:</p> <p>The CAB always establishes as a first step the level of urgency and seriousness of a presented case. That is done through assessing each case at first contact to establish whether it is a priority because the client is in critical need of a substantial kind. This assessment is assisted by taking an holistic view of the client's situation because a combination of circumstances may, for example, create a level of urgency of which the client is unaware.</p> <p>A high-risk situation (continuing or anticipated) is recorded as such in the electronic case management system so that advisers dealing with subsequent contacts are alerted. Managers and supervisors are aware of such situations through their case checking and will ensure timely follow-up where necessary.</p> <p>All advisers are trained to recognise the need for priority action, for example where the client is threatened with eviction or a deadline for action on benefits is about to expire.</p> <p>All advisers are trained to advise on priority debts and to explain to the client the risks that flow from not dealing with them properly.</p> <p>Our proposals in 3.6.1 for combined drop-in and appointments sessions are partly driven by the need to be available to react promptly to emergency and other high-priority situations.</p>
3.6.16	<p>Added Value- please provide details of any additional added value features / services available to the Council under the terms of this contract. For example, this may be additional funding streams for projects that are complementary to the service, planned funding bids etc.</p>
	<p>Response:</p> <p>We bring a clear, high-profile, respected identity. Recent MORI research showed 98% of clients trust CAB.</p> <p>Our 70 volunteers:</p> <ul style="list-style-type: none"> • are of high calibre, with a strong commitment; • contribute unpaid time which, in 2010-11, would have cost £217,000 at the national minimum wage but which is vastly more valuable if the skills and experience they bring to bear are assessed at their true value; • benefit personally through training and experience in the bureau (to illustrate, CAB training gives exemption from part of a Law Degree course); • by their approach are an exemplar of the 'Big Society' (see <u>column 921</u> of the Lords debate on 8 December) and promote social cohesion in the Borders <p>Our wider service allows the benefits of an holistic approach and further financial gain to clients beyond that under the contracted service, to benefit the individuals, their families</p>

and the local economy.

Existing and planned projects bring extra resources into the Borders and address the needs of particular groups. These include:

<i>Project</i>	<i>Purpose</i>	<i>Funding</i>	<i>To</i>
IASS (PASS from April 2012)	Independent advice and support for complaints and concerns about health services	£29,900 p.a	31 March 2015
Waverley/BGET	Money advice to Waverley tenants	£117,444 since August 2008	31 March 2012
Youth Project, Berwickshire	Promoting awareness and giving advice to under-25s	further £14,270 for next 6 months	30 Sept. 2012
Session Supervision	Trust contribution to staffing costs	£5,000	31 March 2012
'We Hear You'	Project for the deaf	£75,337 for 2 years	31 March 2014

'We Hear You' will only proceed if CAB wins the Money and Welfare Advisory Services contract

Our membership of CAS brings:

- advanced, integrated advice and case recording systems with technical backup;
- training, practical support and quality control across the complete range of bureaux' responsibility;
- the ear of government on social policy and a systematic approach to identifying, evidencing and promoting social policy issues;
- our main access route to project funding;
- if agreed, fully effective auditing and complaints processes, and Citizens Advice Direct telephone back-up under the same Citizens Advice umbrella.

We also offer the use of premises at Galashiels and Peebles (the two bureaux not currently based in Council premises).

From April, the Citizens Advice service will deliver the former Consumer Direct services. The centrally delivered national consumer helpline will greatly augment bureaux' service and be a key contact point for most council trading standards departments in Scotland.

3.6.17 Information sharing

Describe how you will share information across your organisation to ensure a co-ordinated, flexible service that can work across a variety of geographic locations as required in the Service Specification

Response:

The Board of Borders Citizens Advice Consortium will comprise directors of the three existing bureaux. It will meet 4 times annually, with telephone conferencing and additional meetings as necessary, building on current close co-operative working.

Bureau managers will have bi-monthly meetings, sharing information on contract issues and matters of joint interest. Managers individually represent the Borders bureaux as a whole on various SBC and voluntary sector groups and will ensure through the managers' meetings that they present a joint view and keep their colleagues informed.

	<p>There will be further frequent informal contact as required. Managers will provide reports and statistics to their own Boards and to the consortium Board, supporting the formal agreements to be made between the bureaux and the consortium. Managers' roles will be reviewed in the light of the new contract.</p> <p>Projects such as Money Advice will continue to be co-ordinated Borders-wide by one bureau. Where appropriate, PACE events will be co-ordinated across Borders. Joint training will help advisers to share information and understanding of current issues.</p> <p>Through CAS, bureaux are at the forefront in the voluntary sector on using information technology. CAS has a transformational change 2014 programme, which will enhance the current situation that all Borders bureaux:</p> <ul style="list-style-type: none"> • use computers with current office software for all research and recording of information; • are networked with a server and a fast internet connection utilising an industry standard operating system; • have full access to <ul style="list-style-type: none"> ○ specialist software for welfare benefit checks and money advice/ debt counselling ○ a centralised database for recording all interactions with clients, statistical reports and social policy work ○ Advisernet – the comprehensive, constantly updated advice database ○ email ○ the Scottish CAB service intranet, www.caslink.org.uk for sharing good practice ○ e-learning, www.caslearning.org.uk. <p>The CAS IT Support team will provide technical support to all bureaux sites.</p>
3.6.18	<p>Phase out and Exit Strategy</p> <p>Please provide a detailed Phase-Out Plan & Exit Strategy identifying and addressing the tasks necessary to be undertaken during the 6 months period prior to the date of Contract expiry or date of earlier termination as notified by SBC.</p>
	<p>Response:</p> <p>See attachment 12. The strategy is based on existing guidance from CAS and will be reviewed closer to the end date for the contract. Legal and other professional advice will be taken at that time. The consortium and each bureau is a legal entity and so will have to determine its detailed approach in the light of its particular circumstances.</p> <p>The strategy is framed in terms of the 6 months prior to contract expiry. Should the Council decide to exercise its option to terminate at 3 months' notice or, in certain circumstances, shorter notice, the strategy will need to be implemented in a compressed mode, to be determined according to the particular circumstances.</p>

3.7 BUSINESS CONTINUITY – 2%

Your response should not exceed 300 words per question.

3.7.1	<p>Business Continuity</p> <p>Business Continuity Planning is an essential management task that makes businesses better able to cope effectively with all kinds of disruptions and emergencies. How will your organisation ensure business continuity during any commission you may carry out on behalf of the Authority?</p>
--------------	--

	<p>Response</p> <p>Each Bureau in the Consortium has a business continuity plan in place. The structure of each is similar but personalised to suit the individual bureau needs. The plan is based on the principles that all bureau services are of equal priority and that service recovery should happen in the shortest time possible thereby protecting the public from undue stress.</p> <p>The plan covers:</p> <ul style="list-style-type: none"> • Purpose and distribution of plan • Potential causes of disruption • Key roles and responsibilities • Invocation of the plan • On invocation the Manager or Administrator will..... • Immediate responses • Recovery time objectives • Outline approaches to potential scenarios i.e loss of office; IT; telecommunications <p>Key personnel from each bureau will have access to their plan. Copies will be held within the bureau in hard copy and electronically. Hard copies will also be kept by these persons, securely, in their home. Copies will also be retained by partnership bureaux and the Chair of the Borders Consortium. Each continuity plan will be reviewed half yearly and post event.</p> <p>The plan also includes a management strategy and a checklist of practical things which need to be taken care of. Contact details of staff, volunteers, directors and partnership bureau managers are also appended for convenience. To further assist in service continuity, details of external suppliers, services, stakeholders and partnership organisations are also listed.</p> <p>In the event that service cannot be resumed in main premises, relocation premises have also been surveyed and agreed on.</p> <p>Copies are available to peruse if required.</p>
3.7.2	<p>Sustainability</p> <p>The supplier must support the Government's Purpose http://www.scotland.gov.uk/About/scotPerforms/objectives/greener in regards actively managing, measuring and minimising their impact to the environment in respect of the servicing of this framework agreement. This includes, but is not restricted to, their carbon footprint, emissions, heat or noise output, fuel efficiency. Please provide details of your planned approach and proposals to continuously manage, measure and improve this requirement and outline any specific initiatives in this regards.</p>
	<p>Response</p> <p>The Government Strategic Objectives are:</p> <ul style="list-style-type: none"> • Wealthier and fairer • Smarter • Healthier • Safer and Stronger • Greener

	<p>Citizens Advice fully supports these objectives. The first four points are the essence of the advice and support given to clients who contact CAB. From the information we give quality and general well-being of life can be greatly improved. The training given to volunteers can provide skills which can be transferred into the work-place and so improve employment prospects.</p> <p>Scottish Borders Citizens Advice Bureaux have adopted an environmental policy. All members of Bureaux adhere to this policy and its implementation. Copy available.</p> <p>The commitments are:</p> <ul style="list-style-type: none"> • Complying with any relevant environmental legislation and other applicable regulations and codes of conduct • Minimising consumption of supplies and energy – turning off electrical equipment when not in use; saving water by ensuring that dripping taps are turned off and/or repaired; walking or alternative forms of transport are encouraged; car sharing and economical driving practices are also encouraged. • A policy of continuous improvement in identifying and ensuring the reuse, whenever possible, and otherwise the correct disposal of recyclable materials – using paper efficiently; circulating or displaying non important information to avoid multiple copies; recycling used paper and envelopes; collect used stamps for charity; recycle used printer and fax cartridges • Minimising the amount of landfill material produced for disposal • Ensuring that all staff are aware of the policy and are actively encouraged to adhere to it • Regularly reviewing and amending the policy in the light of all new information available <p>Bureau Advisers actively incorporate energy best deal advice within their generic interviews with clients, where appropriate, as a way to saving money and energy.</p> <p>Funding has also been secured for energy advice (December 2011- April 2012).</p>
3,7,3	<p>Conflict of Interest - for information only</p> <p>Confirm that no conflict of interest would arise if you were successful in being awarded the Contract. (delete as appropriate)</p>
	<p>Response: Yes – No Conflict</p> <p>If No, Please explain;</p>

4 References: - For information only

<p>Provide contact details for 2 referees for work within the last two years that is similar or the same to that required by this requirement. Note that contact may be made with referees without further reference to you.</p>					
<p>NB: Most of our projects falling within these criteria are through the Council or CAS. If you wish further referees for work not in the last 2 years, please contact us.</p>					
<p>a. Referee Organisation</p> <p>Contact Name</p> <p>Title</p> <p>Address</p> <p>Email address</p> <p>Service Provided</p> <p>Period of Agreement</p>	<table border="1" style="width: 100%; height: 100%;"> <tr> <td style="width: 50%; height: 50px;"></td> <td style="width: 50%; height: 50px;"></td> </tr> <tr> <td style="width: 50%; height: 50px;"></td> <td style="width: 50%; height: 50px;"></td> </tr> </table>				

Approximate Value	
b. Referee Organisation Contact Name Title Address Email address Service Provided Period of Agreement Approximate Value	

**Tender for Money and Welfare Advisory Services in Scottish Borders
Borders Citizens Advice Consortium**

GLOSSARY

Adviceguide	Online advice guide for the public provided by Citizens Advice
Advicenet	Online news, information and support network for CAB members
AdviserNet	Comprehensive advice database for use by advisers provided by CAS, which is constantly updated and is integrated with CASTLE.
BCAC	Borders Citizens Advice Consortium – the consortium is an incorporated company with charitable status formed by the three CABx in Scottish Borders for the purpose of bidding for the Money and Welfare Services Advice contract, contracting with SBC and implementing the contract through sub-contracts with the CABx.
BGET	British Gas Energy Trust
CAB/ CABx	Citizens Advice Bureau / Citizens Advice Bureaux. In the Scottish Borders they are the following incorporated companies with charitable status: <ul style="list-style-type: none"> • Roxburgh and Berwickshire CAB • Central Borders CAB • Peebles and District CAB
CAD	Citizens Advice Direct, providing telephone advice; member of CAS and subject to their principles and quality auditing
CAS	Citizens Advice Scotland; umbrella organisation to which CABx belong, which governs membership, audits quality and provides support services.
CASTLE	The CAS electronic case recording system
consortium	See BCAC
CPAG	Child Poverty Action Group
DAS	Debt Arrangement Scheme – a government-run debt management tool which allows clients to repay your debts through a debt payment programme
DPA	Data Protection Act 1998
ESOL	English for Speakers of Other Languages
IASS	Independent Advice and Support Service, supporting patients and carers who want to make complaints and raise concerns about NHS Services; funded by NHS
ITT	Invitation to Tender issued by SBC on 21 October 2011
LILA	Low Income Low Assets; a simplified route into bankruptcy for people for whom the standard route is inappropriate because they have low income and low assets.
Lisson Grove	Benefits advice software provider
MAS	Money Advice Service; government funded service; caseworker for Borders managed by Central Borders CAB
MORI research	Results of poll by Ipsos MORI Scotland in 2009 showing clients' perceptions of CAB services – see "The Scottish CAB Service: the public verdict" at this link
PACE	Partnership Action for Continuing Employment – joint action to support employers and employees in redundancy situations
PASS	Patient Advice and Support Service – expected replacement for IASS from 1 April 2012 to 31 March 2015
PGDebt	Standard debt case management software used by CABx
QBC	Quick Benefits Calculator; software to identify and calculate welfare benefit entitlements, include 'what if' calculations.
Safe T in the Park	Annual advice and information event for 5 th year pupils within the Scottish Borders, every secondary school in the Scottish Borders, with a range of inputs including CAB.
SBC	The Scottish Borders Council
SHAS	The Scottish Housing Advisory Service, a partnership between Shelter Scotland and Citizens Advice Scotland

**TENDER FOR MONEY AND WELFARE ADVISORY SERVICES
(REF SBC/CPS/650)****CITIZENS ADVICE BUREAUX IN THE SCOTTISH BORDERS,
AS THE BORDERS CITIZENS ADVICE CONSORTIUM (BCAC)****NON COLLUSION CERTIFICATE**

The essence of competitive tendering is that SBC shall receive *bona fide* competitive tenders from all firms tendering. In recognition of this principle, we certify that this is a *bona fide* tender, intended to be competitive, and that we have not fixed or adjusted the amount of the tender by or under or in accordance with any agreement or arrangement with any other person. We also certify that we have not done and we undertake that we will not do at any time before the returnable date for this tender any of the following acts:-

- (a) communicating to a person other than the person calling for these tenders the amount or approximate amount of the tender herewith submitted;
- (b) entering into any agreement or arrangement with any person that he/she shall refrain from tendering or as to the amount of any tender to be submitted; and
- (c) offering or paying or giving or agreeing to pay or give any sum of money or consideration directly or indirectly to any person for doing or having done or causing or having caused to be done in relation to any other tender or proposed tender for the said work any act or thing of the sort described above.

In this certificate, the word "person" includes any persons and any body or association, corporate or incorporate; and "any agreement or arrangement" includes any such transaction, formal or informal, whether legally binding or not.

SIGNED

ON BEHALF OF

Central Borders Citizens Advice Bureau, Peebles and District Citizens Advice Bureau and Roxburgh and Berwickshire Citizens Advice Bureau, acting as a consortium

DATE

15th January 2012

**TENDER FOR MONEY AND WELFARE ADVISORY SERVICES
(REF SBC/CPS/650)**

**CITIZENS ADVICE BUREAUX IN THE SCOTTISH BORDERS,
AS THE BORDERS CITIZENS ADVICE CONSORTIUM (BCAC)**

BUSINESS PROBITY & CRIMINAL CONVICTIONS SCHEDULE

Tenderers must confirm whether any of the questions below applies to their organisation. Where it does, tenderers must provide full details.

BUSINESS PROBITY – Pass/Fail

Please answer yes or no to the following questions (delete as appropriate):	
Is the organisation bankrupt or being wound up, having its affairs administered by the court, or have you entered into an arrangement with creditors, suspended business activities or any analogous situation arising from similar proceedings under national laws or regulations?	No
Is the organisation the subject of proceedings for a declaration of bankruptcy, for compulsory winding-up or administration by the court or for an arrangement with creditors or of any other similar proceedings under national laws or regulations?	No
Has any director, partner or employee who is involved in the tendering process for this contract been convicted of an offence concerning his professional conduct by a judgement which has the force of res judicata? ¹	No
Is any director, partner or employee who is involved in the tendering process for this contract guilty of serious misrepresentation in supplying or failing to supply the information that may be required in this Section?	No
Has any director, partner or employee who is involved in the tendering process for this contract been found guilty of grave professional misconduct?	No
Has the organisation failed to fulfil obligations relating to the payment of social security contributions in accordance with the legal provisions of the United Kingdom or the country in which it is established?	No
Has the organisation failed to fulfil obligations relating to the payment of taxes in accordance with the legal provisions of the United Kingdom or the country in which it is established?	No

Note: Failure to disclose information relevant to this section may result in your exclusion from this competition.

CONVICTION OF CRIMINAL OFFENCES – Pass/Fail

Have any of the directors, partners or any other person who has the powers of representation, decision or control of the organisation and who is involved in tendering process for this contract ever been convicted of any of the following offences:	
The common law offence of conspiracy where the conspiracy relates to participation in a criminal organisation;	No
Corruption within the meaning of section 1 of the Public Bodies Corrupt Practices Act 1889 or section 1 of the Prevention of Corruption Act 1906;	No
Bribery or corruption within the meaning of section 68 and 69 of the Criminal Justice (Scotland) Act 2003;	No
The common law offence of incitement to commit a crime;	No
Fraud, where the offence relates to fraud affecting the financial interests of the European Communities as defined by Article 1 of the Convention relating to the protection of the financial interests of the European Union, within the meaning of: (i) the offence of cheating the Revenue; (ii) the common law offence of fraud; (iii) the common law offence of theft or fraud; (iv) fraudulent trading within the meaning of section 458 of the Companies Act 1985; (v) defrauding the Customs within the meaning of the Customs and Excise Management Act	No

¹ A matter already settled in court

1979 and the Value Added Tax Act 1994;	
(vi) an offence in connection with taxation in the European Community within the meaning of section 71 of the Criminal Justice Act 1993; or	
(vii) the common law offence of uttering;	
(viii) the criminal offences at common law of attempting to pervert the course of justice;	
Money laundering within the meaning of the Money Laundering Regulations 2007;	No
Any other offence within the meaning of Article 45(1) of EC Directive 2004/18 as defined by the national law of any relevant state.	No

Note: Failure to disclose information relevant to this section may result in your exclusion from this competition.

We the undersigned hereby certify that we have not been subject to and are not currently the subject of proceedings that could lead to convictions or compulsory declarations or administrative measures and have fulfilled our obligations in respect of the above.

Signature:



Date:

15th January 2012

Name:

GEORGE RUSSELL

BLOCK CAPITALS

Position:

Chair, Area Group of Citizens Advice Bureaux in The Scottish Borders

Signed for and on behalf of:

Central Borders Citizens Advice Bureau, Peebles and District Citizens Advice Bureau and Roxburgh and Berwickshire Citizens Advice Bureau, acting as a consortium

**TENDER FOR MONEY AND WELFARE ADVISORY SERVICES
(REF SBC/CPS/650)****CITIZENS ADVICE BUREAUX IN THE SCOTTISH BORDERS,
AS THE BORDERS CITIZENS ADVICE CONSORTIUM (BCAC)****FREEDOM OF INFORMATION SCHEDULE**

We would ask that SBC withhold the following information from release under the Freedom of Information (Scotland) Act 2002/Environmental Information (Scotland) Regulations 2004 as appropriate:

Tender for: Welfare Advice Service
Reference: SBC/CPS/650

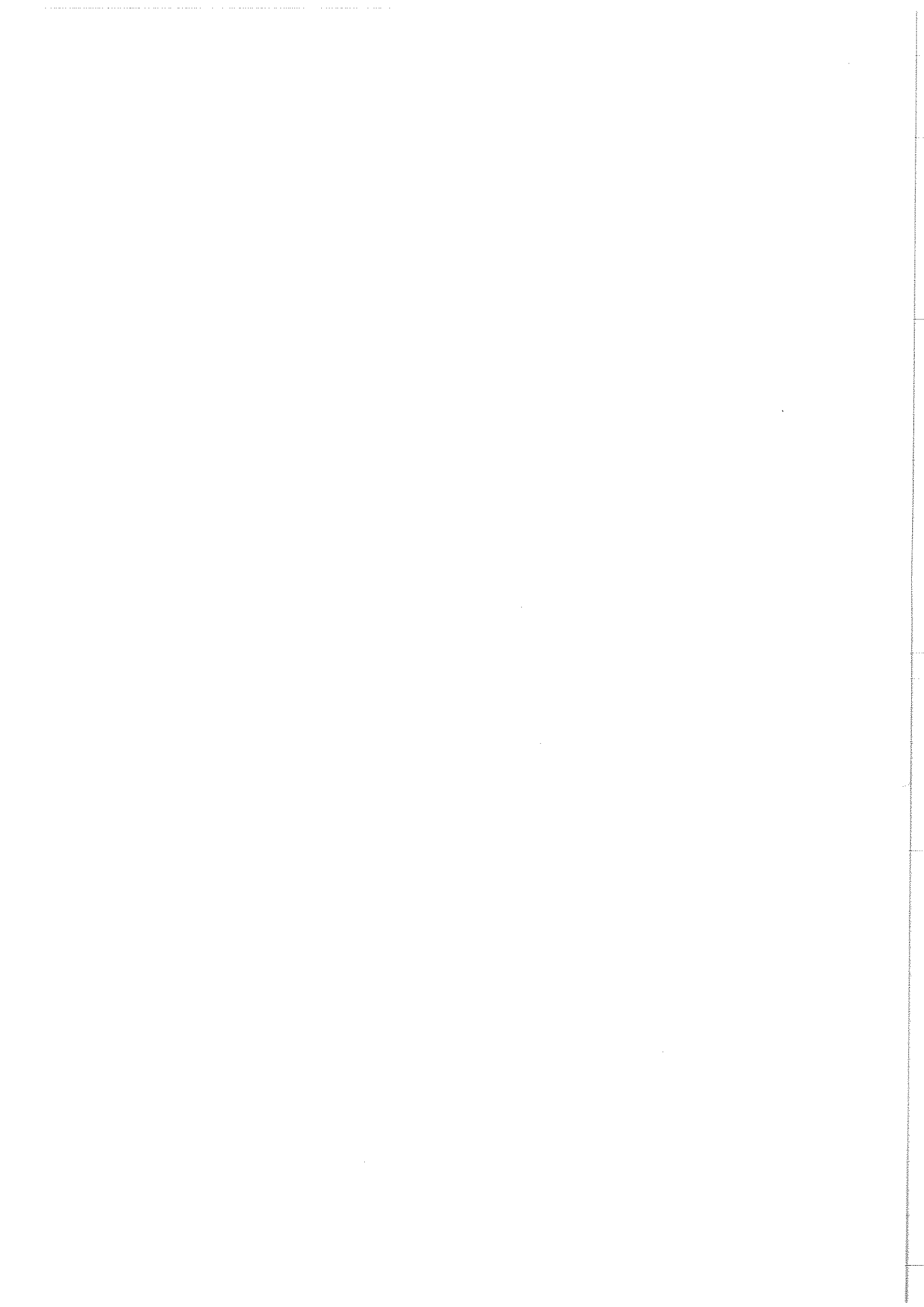
Information <u>Not</u> to be Disclosed	Reason it should <u>not</u> be disclosed	Proposed Time the Restriction Should Apply For
None		

SIGNATURE: _____

DESIGNATION: Chair, Area Group of Citizens Advice Bureaux in The Scottish Borders

NAME OF TENDERER: Central Borders Citizens Advice Bureau, Peebles and District Citizens
Advice Bureau and Roxburgh and Berwickshire Citizens Advice Bureau,
acting as a consortium

DATE: 15th January 2012



Tender for Money and Welfare Advisory Services in Scottish Borders

Borders Citizens Advice Consortium

ATTACHMENT 12

PHASE OUT AND EXIT STRATEGY (reference question 3.6.18, schedule 7 of ITT)

This paper deals with phase out and exit from a contract between Scottish Borders council (SBC) and Borders Citizens Advice Consortium (BCAC) based on the invitation to tender issued on 21 October 2011.

The timescale for action will depend on SBC's actions and decision-making and specifically whether and when:

- SBC or BCAC decides to terminate the contract before its end date;
- SBC decides to terminate the contract at the end date and to stop funding external advice services in the Scottish Borders;
- SBC does not invite tenders for a further contract but delays a decision on whether to extend the contract with BCAC (SBC has stated that the notice for extending the contract is 3 months – i.e. 31 January 2015); or
- SBC invites tenders but the outcome is not known until possibly as late as March 2015.

BCAC and the three bureaux will each be incorporated companies and will have to take their own decisions, though clearly within a joint context. They will have to prepare for the following scenarios, which will only narrow as SBC makes decisions as indicated above:

1. Continue: BCAC wins the SBC contract and the service continues to be provided by the Borders CABx;
2. Transfer and close: a third party wins the contract, the service and paid staff transfer to them and BCAC and the bureaux are wound up;
3. Transfer and continue reduced service: a third party wins the contract, appropriate staff are transferred and the CABx continue with a reduced service funded from other sources;
4. Close: SBC funding for external advice services ends and BCAC and the bureaux are wound up; or
5. Continue without SBC funding: SBC funding for external advice services ends and the bureaux continue with funding from other sources.

The situation will be less complex if SBC decides at an early stage whether it will continue to fund external advice services (leaving either scenarios 1,2 and 3 or scenarios 4 and 5) and, of course, whether it intends to extend the BCAC contract. The CABx can make some early preparations by sounding out alternative sources of funding to inform scenarios 3 and 5, but would not eliminate those scenarios at that early stage, since the pressure of immediate necessity could improve the chances of obtaining such funding at a later stage.

On this basis, the approach to phase out and exit from the contract cannot be attached to a clear time-line. However, the following tasks will need to be carried out as appropriate. These will run in parallel with tasks geared to bidding for and winning a tender for a further contract.

By 6 months prior to contract expiry

- ensure asset register and information on paid staff entitlements up to date
- explore funding alternatives
- seek certainty from SBC on whether it will continue to fund services and whether it intends to extend the existing contract

At 6 months

- Advise staff/volunteers of position, options and approach

If winding up seems a possibility:

- consult Memorandum and Articles of Association and Constitution

- seek legal and other specialist advice on procedures to be followed for winding up incorporated company, and appropriate route in particular circumstances
- ensure company records up to date
- seek legal and other specialist advice on TUPE transfers
- ensure financial and asset records up to date and accurate and carry out a detailed analysis of costs to be incurred in closure
- explore whether funding available from CAS, SBC or other sources should it be necessary to avoid premature cessation of trading
- make provisional arrangements to store records
- advise staff/volunteers of position

If winding up proves necessary:

- assess whether able to cover liabilities and costs of closure; if not, cease trading and obtain legal advice
- set dates for ceasing service and for ceasing trading/ dissolving the company
- take advice from Law at Work or other source then notify staff and advise of rights
- notify any trade unions who have members employed by the service
- if staff are to be transferred, obtain advice on TUPE and advise staff
- notify creditors and suppliers
- dispose of assets, including property leased or owned, in accordance with company documentation and the terms of any relevant agreements, obtaining professional advice if organisation is insolvent and/or property is to be sold
- go through appropriate winding-up process in consultation with appropriate professional
- make arrangements for storing and in due course destroying records that are not transferred, obtaining professional advice on retention periods to satisfy insurance and company law requirements
- keep OSCR and Companies House informed of actions being taken

If there is an option to continue providing services without SBC funding:

- reach agreement with other funders
- devise service delivery within available budget
- advise staff/volunteers
- notify staff of their position and entitlements (depends whether there is a TUPE transfer for the bulk of staff)

To minimise disruption to clients:

- where service is to cease rather than transfer, wind down casework if there is time, taking on no new clients within 3 months of closure
- if service is to transfer and once position is clear, advise existing clients and, where appropriate, seek consent to transfer their records
- publicise impending change in arrangements (unless handled by SBC and incoming provider)
- notify partner agencies of impending change and discuss options for minimising impact on clients.

TENDER FOR MONEY AND WELFARE ADVISORY SERVICES (REF SBC/CPS/650)

CITIZENS ADVICE BUREAUX IN THE SCOTTISH BORDERS, AS THE BORDERS CITIZENS ADVICE CONSORTIUM (BCAC)

ATTACHMENT 11: TRANSITION PLAN

Action by:	Action:	Start	Latest	Subject to
1. Negotiate and finalise contract				
2. Chairs	Identify "PTN team" for Post Tender negotiations	Now	23 Jan	
3. PTN team	Engage with SBC and feed back	Feb?		Timing fixed by SBC
4. Subgroup	Advise on consequent changes	end Feb?		Timing for PTN
5. 4 Chairs*/Boards	Agree final contract		late Mar	Timing for PTN. BCAC formed
6. BCAC Chair*	Sign contract		end Mar	BCAC formed, sub-contracts signed
7.				
8.	Finalise organisational structure			
9. Area Group	Appoint BCAC staff, Treasurer and Secretary		end Jan	
10. Subgroup/Secretary	Draft sub-contracts with BCAC	mid Jan	mid Feb	
11. Subgroup/Secretary	Establish financial processes with BCAC		end Feb	
12. Subgroup/Secretary	Establish reporting processes with BCAC		end Feb	
13. Area Group	Finalise Articles etc. for BCAC		end Feb	
14. 3 Boards	Elect BCAC board members		end Feb	
15. Secretary	Form BCAC as company		late Mar	
16. 4 Chairs*/Boards	Agree and sign sub-contracts		late Mar	
17. Secretary	Notify Companies House, OSCR etc.		late Mar	BCAC formed
18.				
19.	New arrangements			
20. Subgroup	Research telephony	mid Jan		
21. Managers	Arrange appropriate telephone switching and messages		mid Mar	
22. Managers	Expand and review email facility	mid Jan	mid Mar	
23. PTN Team	Devise protocols with SBC	mid Feb	early Mar	Starts with PTN
24. Managers	Notify Information Commissioner of effect of protocols		early Mar	After contract awarded
25. Managers	Confirm room requirements with SBC, Community Centres		mid Mar	After contract awarded
26. Managers	Obtain any additional equipment		mid Mar	After contract awarded
27. Managers	Notify partners and revise protocols if their referral burden will increase		early Mar	After contract awarded
28. Subgroup/Managers	Review systems for booking appointments	mid Jan	early Mar	

29.	PTN Team	Agree notification/mandates for clients under DPA with SBC		early Mar	Starts with PTN
30.	PTN Team	Agree service development programme with SBC		Mar	Starts with PTN
31.	PTN Team	Agree premises details in PTN		early Mar	
32.	PTN Team	Agree outreach proposals in PTN		early Mar	
33.					
34.		Lead-in			
35.	Managers	Test new reporting processes for BCAC		early Mar	
36.	Managers	Train staff/volunteers in new arrangements		mid Mar	
37.	Managers	Establish staff availability; role, time, location		mid Mar	
38.	Managers	Devise and implement revised deployment		mid Mar	
39.	Managers	Promote to public through press and other awareness-raising		Mar	After contract awarded
40.	Managers	Organise outreach		mid Mar	
41.					

* nominated director for BCAC if no Chair

Assumes post-tender negotiation (PTN) during February, contract awarded by first week in March

**TENDER FOR MONEY AND WELFARE ADVISORY SERVICES
(REF SBC/CPS/650)**

**CITIZENS ADVICE BUREAUX IN THE SCOTTISH BORDERS,
AS THE BORDERS CITIZENS ADVICE CONSORTIUM (BCAC)**

ATTACHMENT 10

Educational and Professional Qualifications with Work Experience

Staff and advisers have a wide range of knowledge skills and experience which they apply to their roles in Citizens Advice. Some have no formal qualification but bring their own skills and experience developed within their working lives and other voluntary roles.

The following is a representative, but not an exhaustive, list of the qualifications held:

- Institute of Bankers
- Institute of Chartered Accountants and other accountancy bodies.
- Institute of Personnel and Development
- Legal qualifications with practising certificates from the Law Society of Scotland
- Institute of Chartered Engineers
- Registration with General Teaching Council
- Certificate in Counselling
- Around 30% hold a first degree with a number having a post graduate degree or professional qualification.
- Others hold HNC/HND qualifications in a variety of subjects .

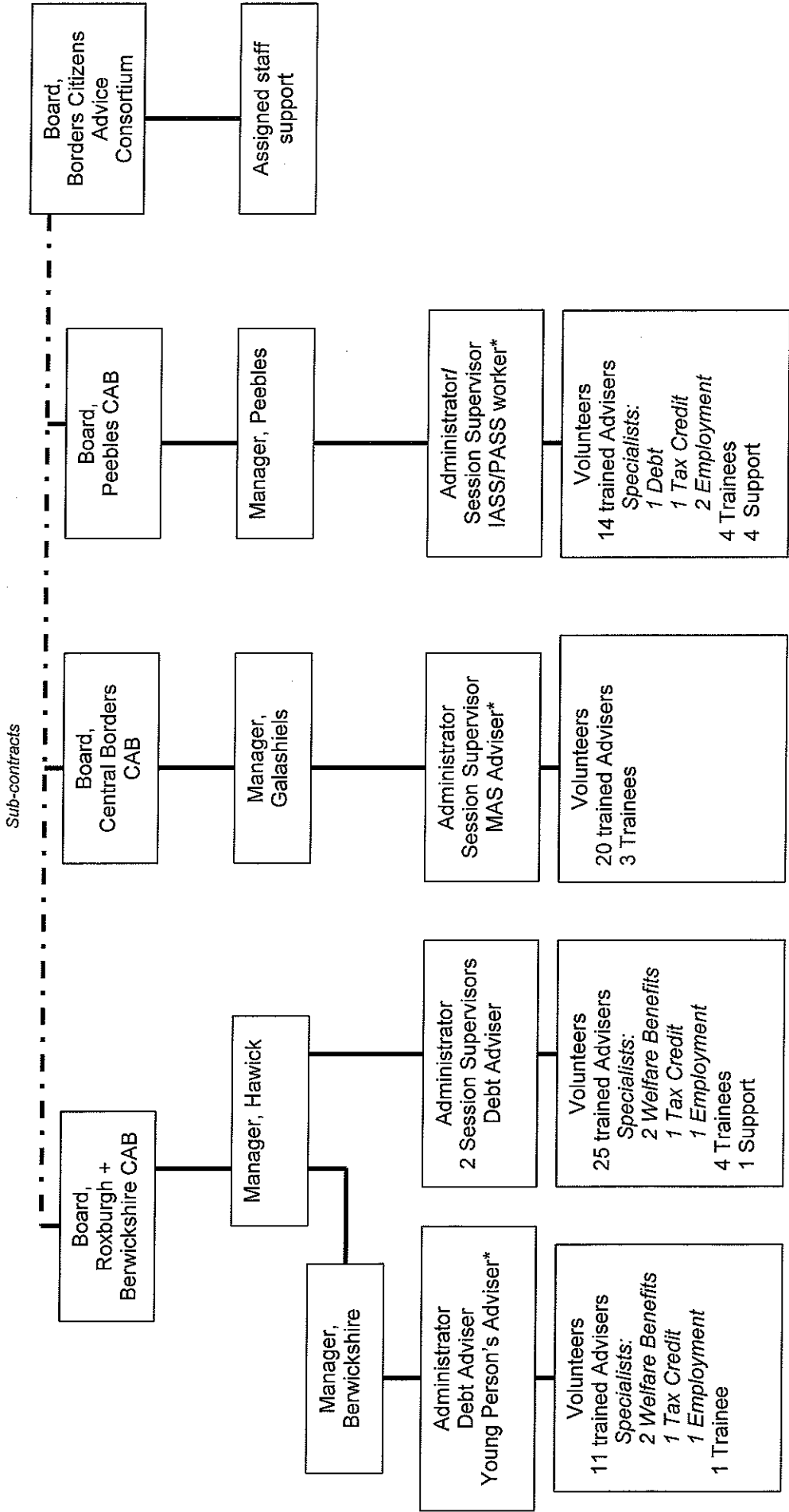
Advisers have held many senior roles in a wide variety of companies, public bodies and third sector organisations. Again a representative sample is:

- Professor of Public Health and Consultant to Scottish Government
- Principal Inspector of Taxes (HM Revenue and Customs)
- Head of Human Resources in a major public utility
- Director of Finance in a local authority
- Group Bank manager (5 branches in Group)
- Senior Trade Union Representative

Advisers are public spirited and many undertake other voluntary work in addition to their CAB roles. Examples are:

- Justice of the Peace
 - Deputy Lord Lieutenant
 - Member of Childrens Panel
 - Member of Community Council
 - Secretary/Treasurer of local youth organisations /sports clubs
-

ORGANISATIONAL STRUCTURE:
CAB MONEY AND WELFARE ADVICE SERVICES, SCOTTISH BORDERS



*Separate funding stream – added value – managed by bureau manager

TENDER FOR MONEY AND WELFARE ADVISORY SERVICES (REF SBC/CPS/650)

CITIZENS ADVICE BUREAUX IN THE SCOTTISH BORDERS, AS THE BORDERS CITIZENS ADVICE CONSORTIUM (BCAC)

ATTACHMENT 8

Data Protection Policy

Status: September, 2011

The Data Protection Act 1998 applies to 'personal data' that is about identifiable living individuals. Those who decide how and why personal data are processed (data controllers), must comply with the rules of good information handling, known as the data protection principles, and the other requirements of the Data Protection Act.

1. The rules of good information handling

- Fairly and lawfully processed
- Processed for limited purposes and not in a manner incompatible with those purposes
- Adequate, relevant and not excessive.
- Accurate
- Not kept for longer than necessary
- Processed in line with the data subjects rights
- Secure.

Personal data covers both facts and opinions about the individual. It also includes information regarding the intentions of the data controller towards the individual.

2. Processing of personal data

Processing is broadly defined and takes place when any operation or set of operations is carried out on personal data. The Act requires that personal data be processed "fairly and lawfully". Personal data will not be considered to be processed fairly unless certain conditions are met. A data subject must be told the identity of the data controller, and why that information is to be processed.

Processing may only be carried out when one of the following conditions has been met:

- The individual has given his or her consent to the processing
- The processing is necessary for the performance of a contract with the individual
- The processing is required under a legal obligation
- The processing is necessary to protect the vital interests of the individual
- The processing is necessary to carry out public functions
- The processing is necessary in order to pursue the legitimate interests of the data controller or third parties.

The Data Protection Act makes specific provision for sensitive personal data. This will include: racial or ethnic origin, political opinion, religious or other beliefs, trade union membership, health, sexuality, criminal proceedings or convictions.

Sensitive data can only be processed under strict conditions, which include:

- Having the explicit consent of the individual
- Being required by law to process the data for employment purposes
- Needing to process information in order to protect the vital interests of the data subject or another
- Dealing with the administration of justice or legal proceedings.

3. Our approach

The bureau operates a blanket policy.

4. Clients

On initial contact, either personally or by telephone the adviser must make the client aware of the data protection requirements and clearly record their consent. E-mail is set up to inform the client that by e-mailing it is assumed consent has been given to deal with the initial contact. Consent can be sought on subsequent contact.

If the client refuses to sign or give consent, then for that contact the case is made anonymous but the client is informed that the advice is limited so as not to contravene the Data Protection Act. Subsequent advice will require the client to provide consent.

CASTLE

Client consent is requested during the interview process and the response is electronically stored in the Add Client screen in CASTLE.

5. Paid staff and volunteers

A completed Data Protection Act consent form is completed for all in the bureau and stored in their personal file.

6. Access to offices by general public

Staff have a duty to ensure that members of the public are not given unattended access to either the general office or the Manager's office.

7. Premises security

All records, including case records, notebooks and continuity books, will be kept in lockable filing cabinets when not in use.

All staff are required to ensure that filing cabinets are locked before leaving the premises. All staff should be extremely aware of the possible consequences of leaving offices unattended whilst with clients. At the end of a session, staff are required to ensure that doors and windows are locked before the last person leaves the premises.

8. Keys

Door keys must be returned when a staff member leaves the service.
A log will be kept of all keys issued and returned.
Lost keys must be reported as soon as the loss is discovered.

9. Computers

The Manager and Administrator will maintain security on computer access.
Passwords will not be disclosed to anyone out with the CAB staff.

10. Disposal of records

Where records or other sensitive documentation require to be destroyed, this should be done with the office shredder.

11. Business Continuity Plan

The Manager or Administrator will ensure that regular back-ups are made of data held on computer.

12. Training

All staff will receive training in security as part of their induction training and at regular intervals throughout their service. Any breaches of security will be handled under the terms of the Bureau Complaints and Discipline Procedures.

Data Protection Act 1998: Paid staff and volunteers

1. Data protection principles

Where reference is made to 'employment' or 'employee', the guidance should be interpreted as applying to both paid staff and volunteers. This is purely for ease of reference in relation to the legislation. This item is not a definitive guide to the Act, but seeks to interpret relevant points as they may affect bureaux.

Further detailed information on the Act can be found in the Information System or on the Information Commissioner website

Any actions taken by bureaux in relation to Data Protection must comply with the data protection principles. These are:

- Fairly and lawfully processed ('processed' means: created or recorded in a data or manual (paper) file, copied, stored, transferred or destroyed/deleted)
- Processed for limited purposes and not in any manner incompatible with those purposes
- Adequate, relevant and not excessive
- Accurate

- Not kept for longer than is necessary
- Processed in accordance with individual's rights
- Held securely.

2. The Data Protection Act

The Data Protection Act 1998 covers computer and many manual records. It is likely that many, if not all, employment records will come under the scope of the Act even if they are paper based.

The Data Protection Commissioner has the power to issue an enforcement notice where he/she considers there has been a breach of the Data Protection Principles. This will set out the remedial action that an organisation has to take to ensure compliance with the Act.

3. Managing data protection

It is important that bureaux take and are seen to take the protection of employee data seriously and that a culture in which privacy, data protection security and confidentiality of personal information are taken seriously. Responsibility for ensuring the collection and use of employee data is within the law should be allocated clearly. Usually this will be to the manager, or whoever is the designated 'Data Controller' within the bureau at present.

Employment procedures should be checked for compliance with the principles and systems should be in place for monitoring that procedures are followed. Staff should be broadly aware of the legal duties the Act places on employers and their role in meeting them. Staff should also be aware of the extent to which they may be criminally liable if they knowingly or recklessly disclose personal data without their employer's (or the subject's) consent.

The bureau will need to allocate responsibility for ensuring that the details in any data protection registration are kept up to date.

4. Recruitment

The Act gives individuals some rights in the process of recruitment and helps strike a balance between the employer's need to know and the applicant's right to privacy.

Advertising

Individuals providing personal information, even if only name and address, in response to job advertisements, should be aware who they are giving the details to and how they will be used and they should be aware before they provide these details. This may apply where CAS is carrying out the administration for recruitment for a post on behalf of a bureau. If this is the case, it must be clear to the candidate that the information will be passed from CAS to the relevant bureau.

Applications

Again, individuals should know who they are providing the information to and how it will be used. Information should not be sought from candidates unless it can be justified as being necessary to enable a recruitment decision or for a related purpose such as equal opportunities monitoring. In particular, information should not be sought from all applicants, if it is only needed for those who progress further in the recruitment process or from the person appointed.

At the time of application, permission should be obtained from applicants for any processing of sensitive personal data involved in consideration of the application. Applicants should also be informed if the bureau intends to obtain information about them from any other sources. If applications can be submitted electronically, there should be a secure method for doing so.

If questions on criminal convictions can be justified, make clear that spent convictions do not have to be declared, unless the job being filled is covered by an exemption.

Verification

Applicants may not always give complete and accurate information to the questions they are asked and bureaux may therefore be justified in making reasonable checks. However, the verification process should be open and should be known to and agreed by the applicant.

Where information obtained from a third party differs from that provided by an applicant, it should not be assumed that the information provided by the applicant is necessarily incorrect or misleading. If necessary, further information should be sought and a decision reached on where the truth lies.

You should explain to applicants the nature and extent of checks that will be undertaken to verify the information provided and you should obtain their agreement both to the release of the necessary details to the third party and the provision of information to the bureau by this third party. Do not obtain personal information from applicants and then seek to verify it solely to test their honesty.

It is unlawful for a bureau to make it a condition of employment that an individual provides a copy of a record held by a third party.

Short listing

Ensure that short listing is carried out in a way that produces results that are objective, consistent and fair to all applicants. This implies use of criteria in assessing applications.

Selection testing

Testing of any sort should only be carried out and the results interpreted by people who are suitably qualified. This applies to knowledge, skills, mental capacity and psychological testing. Testing should only be used where it can be demonstrated to produce results that are objective, consistent and fair to those being tested.

Interviews

Information collected in the interview should be relevant and not excessive for the purpose of making the recruitment decision. If information is volunteered, only record and retain that which is relevant to the recruitment decision or necessary to demonstrate that the decision was properly taken.

Vetting

Do not carry out pre-employment vetting unless:

- There are particular and significant risks to the security of the employer or others associated with the post being filled
- The risks cannot be adequately addressed by asking the applicant to provide information that is then subject to verification.

Only carry out vetting on an applicant once a decision has been taken that on all other grounds they should be appointed and ensure that vetting is 'tailor made'. The extent and nature of the information sought should be no more than is justified by the particular position being filled.

The applicant should be aware of and understand the nature, extent and range of sources from which information will be sought and you should obtain their consent to the release of necessary details to third parties and the provision of personal information to the CAB by these third parties.

Retention of recruitment records

Other than for the successful candidate, recruitment records should not be retained any longer than is necessary for making an appointment and responding to any challenges to that appointment. If records are to be retained because applicants might be considered for other vacancies that may arise in the future, applicants should be advised of this and given an opportunity to say no.

Where records of unsuccessful applicants are kept for management analysis, for example to check for possible discrimination, they should not be kept as personal data. Information, which enables an individual to be identified, should be deleted from the record.

Bureaux should establish and stick to retention periods for recruitment records that are based on clearly established needs. Records should not be kept for longer than 6 months, from date of notification, in relation to candidates who were not short-listed or who were short-listed but not appointed.

If information has been gathered for verification or vetting, it should not be used for any other purpose and must be kept securely until the verifying or vetting is complete. It should then be destroyed and a record should be kept merely showing that the verification or vetting was carried out and the result. For example, it will be necessary to check whether successful candidates have permission to work in the UK. For this purpose you will need to see an individual's birth certificate or passport to establish their identity and make sure that the bureau is not employing someone illegally. Having established the person's credentials there will be no need to obtain copies of certificates or passports.

5. Employment records

Collecting information

Bureaux clearly need to hold records that enable them to keep under review the ability of employees to do the work they are in the bureau to do. They also need to hold records that they might reasonably need to defend themselves, for example in an employment tribunal. However, the risks to employees if decisions are made or opinions formed on the basis of inaccurate or inadequate records are obvious, as are the risks if records are not kept securely.

Employees should have the reassurance that information provided by them for employment will not be used for any other purpose without their agreement unless there is an overriding justification.

Sensitive personal information, for example in relation to health or union membership is often included in employee records. The employee's explicit consent will usually be needed for this and it is therefore wise to use the staff consent form for any personal information about individuals to be held by the bureau.

Newly appointed staff should be informed about what information will be kept about them, where it is obtained from, how it is used and who, if anyone, it will be disclosed to. You should clearly explain how sensitive data are to be used and get a clear indication of the employee's agreement by the signing of a consent form.

Do not seek any information about a new employee that is irrelevant or excessive to the employment relationship. You must also inform new staff about their rights under the Data Protection Act, in particular their right of access to the information held about them.

Maintaining records

Out of date information or information that is no longer required should be deleted. Put in place a system to ensure that the information in employee records is kept up to date and accurate, for example by giving every employee a copy of their basic record annually and asking them to make any amendments necessary. If an emergency contact is required, obtain and record this information not "next of kin".

Sickness records

Sickness records should only be held with the explicit consent of the employee. You will need to ensure that they are aware of and understand the extent of information that will be held in the records and how this will be used and that they have given their agreement to this. Do not make the sickness records of individual members of staff available to others unless this is needed to fulfil a specific management role.

Security

Care should be taken with the use of e-mail. An employer that allows the transmission of information by e-mail without taking appropriate security measures will be in breach of the Data Protection Principles. There are also risks associated with using fax. Systems should be put in place to take account of security standards, risks of unauthorised access, accidental loss or destruction of or damage to employment records.

You should consider putting in place a system of access controls and passwords that ensure staff access to employment records is strictly on a need to know basis.

Treat accessing, disclosing, or otherwise using employee records without authority as a serious disciplinary offence and make staff aware of this and the fact that such conduct may constitute a criminal offence as well.

Data Processors

If the bureau uses an outside agency to process employee data for any purpose, for example, using a council of voluntary service to process payroll, then the following steps should be taken:

- Satisfy yourself that the processor uses appropriate security measures
- Have a written contract in place that requires the contractor to process personal information only on your instructions and to maintain appropriate security.

Insurance and pension schemes

Care should be taken to ensure that information legitimately required by the scheme provider for administering the scheme is not made available to the bureau unless this is necessary for specific arrangements.

If the bureau has a scheme that insures against employee sickness try to limit your disclosure of personal information about individual employees to the insurer to a minimum. Where personal information has to be exchanged, obtain the explicit consent of the employees to this.

Equal opportunities

Do not collect information about ethnic origin, gender, disability, or other personal characteristics unless it is a legal obligation or unless it is a special feature of an equal opportunities initiative or job and even then when it can be strongly justified. Wherever possible, keep information used for equal opportunities monitoring in an anonymised form so that it cannot be linked to particular employees. An exception to this general rule might be information about a particular disability which may need to be retained for occupational health or safety reasons once a person is employed. This can be retained securely in the bureaux and only divulged in the event of an accident or if the health and welfare of the employee requires it. This should be strictly on a 'need to know' basis.

Review and appraisal

Limit the recording of information to that needed to support recent or future employment decisions. You should also ensure that the record identifies the sources of any comments, that opinions are not presented as facts, that information recorded is correct and not misleading and that, if the employee has challenged the record, this is recorded.

Employees should be shown all of the information recorded in the review or appraisal about them and should be enabled to record their own observations as part of the record. You should ensure that these observations are taken into account when a record is consulted.

6. Access and disclosure

You will need to have in place a system that allows you to locate all of the information about an employee and provide him or her with a copy of that information promptly and in any event within 40 days of receiving a subject access request. It is important to check the identity of anyone making a subject access request to ensure that information is only given to people who are entitled to it.

If an employee or volunteer requests information:

- Tell them whether you keep any personal information about him or her
- If you do, give them a description of the type of information you keep, the purposes you use it for and the types of organisation you pass it on to
- Show them the information you keep about him or her, explaining any codes or unintelligible terms used.

Employees generally cannot simply put in a request for all personal data held about them by the employer, but must specify in more detail the type of information sought (e.g. a copy of the personnel file, or all e-mails or other documentation concerning the employee sent or received by named managers in the months leading up to dismissal etc). As such, there is less need for the employer to be able to access all information held in relation to the employee.

If the request is so wide that this is difficult to do, it is in order to ask the employee to specify what information is sought. More important is for the employer to have systems in place to monitor this information themselves, particularly if litigation is in the offing!

- Provide this information in a hard copy or readily available, permanent electronic form
- Provide them with any additional information you have indicating the source of information you keep about him or her.

Take care where the source of the information you keep about an employee or volunteer includes information about another person who has not agreed to its disclosure. If the information identifies the other person directly or indirectly, you need to decide whether it is reasonable to release it.

Always release as much information as possible without enabling the third party to be identified, even if that information actually relates to the third party as well as the employee.

References

There is a special exemption from the right of access to a confidential reference in the hands of the person who gave it. However, good data protection practice is to be as open as possible with employees about information which relates to them. They should be able to challenge information they consider to be wrong or misleading, particularly where it may have an adverse affect on them.

When a confidential reference is in the hands of the recipient there is no blanket exemption for the right of access, although the recipient is entitled to take steps to protect the identity of third parties such as the author of the reference. Bear in mind that the release of information that identifies the author of a reference in his or her business rather than private capacity is less likely to intrude on his/her private life.

Do not provide confidential references on employees unless you are sure they have given their consent to your disclosure either directly to you or to a third party you can trust.

Disclosure requests

A bureau has a responsibility to its employees to be cautious in responding to any external requests for information about them. The Act does not require you to respond positively to such requests but you should have a disclosure policy. This does not need to be long or complex but should set out some basic rules for staff likely to be on the receiving end of requests. This should include information on how to deal with requests and where to refer requests that are non-standard or fall outside the policy rules.

Always establish the identity of the person making the request before responding and where practicable, obtain the request in writing. Take particular care with telephone request, for example, by phoning back to a known number.

Although there is an exemption from the restrictions on disclosure where a failure to disclose would prejudice crime and taxation purposes, there is no legal requirement to disclose. The decision whether to disclose is still one for the bureau.

The duty of fairness is owed primarily to the employee so circumstances should be taken into account, including the employee's understanding of how his or her data might be used; the extent and nature of the information requested; the person requesting it and the reason for that request; any view expressed by the employee or, if it is not practicable to ask for one, what their likely view would be if asked; and whether the employee is likely to dispute the accuracy of the information.

Always inform the employee at the time a non-routine disclosure is to be made unless prevented by law from doing so or the information would be a 'tip off' prejudicing the crime or taxation purposes.

Give the employee a copy of the information that has been disclosed, if possible before disclosure and keep a record of the disclosure.

Remind staff that that it is a disciplinary offence knowingly or recklessly to disclose information about employees without the employee's consent and incorporate this into disciplinary rules.

Discretionary disclosures

These normally arise in bureaux in relation to publication of annual and other reports where individual staff and volunteers may be identified. Do not publish information about employees unless:

- There is a legal requirement
- The information is not intrusive and publication would be expected
- The employee has consented.

If you are going to ask for consent for the information to be published, make sure the employee knows the extent of the information and how it will be published, for example, will it be included on a web page?

Do not supply information to a trade union for membership purposes unless the employee has consented to this.

7. Employee monitoring

The interception of communications is covered by The Regulation of Investigatory Powers Act 2000, and the Lawful Business Practice Regulations 2000. The Data Protection Act deals with what is done with the information once it has been intercepted, but does not cover the lawfulness or otherwise of the interception itself. Lawful Business Practice Regulations cover situations where interception may take place without gaining the consent of the employee.

Monitoring should be designed in such a way that it does not intrude unnecessarily on employees' privacy or autonomy. If you do plan to monitor use of telephone, e-mail or Internet by staff, then you should consider the following:

- Establish the business purpose for which monitoring is to be used
- Assess the impact of monitoring on the privacy, autonomy and other legitimate rights of staff and do not introduce any monitoring that may have any adverse affect that is out of proportion to the benefits
- Record both the business purpose and the impact assessment
- Make all staff that are subject to the monitoring aware of it and its purpose
- Covert monitoring of performance is almost never justified.

Monitoring by an employer of the content of telephone calls, e-messages and internet access involving employees, is potentially against the law and, in the case of bureaux, should only happen where all parties to the call, e-mail or other communication have

consented. In any event, you should avoid monitoring the content of all communications sent and received, as this would be deemed to be going too far.

Bureaux should establish a policy on the use of electronic communications, which sets out clearly to employees the circumstances in which they may or may not use the bureau telephone systems, e-mail system and Internet access for private communications.

Any rules for employees must be clear and wherever possible any monitoring should be designed to prevent rather than detect misuse. As well as setting out clearly any limits to the circumstances in which staff may use Internet activities, you should specify any restrictions on material from the Internet that can be viewed or copied. A simple ban on 'pornography' is not clear enough.

If, for example, employees are allowed to access the Internet in their own time for private purposes, how can monitoring the content of what they view rather than simply the times they are connected be justified? What is the risk to the employer? It has been suggested that employers might face prosecution if employees download pornography. This is unlikely if employees doing so are clearly disregarding instructions from an employer.

8. Discipline and dismissal

The accuracy of personal information is crucial if it is to form the basis of disciplinary action. The security of unsubstantiated allegations is crucial because prejudice can be caused even if the allegations prove unfounded.

Ensure that, when employment is terminated, both you and the employee are clear about the basis of the termination and that it is accurately recorded. Breaches of the Act occur where an employee has been allowed to resign but because s/he has been left with little choice, the employer has recorded dismissed' instead of resigned'.

Disciplinary procedures allow for warnings to expire after a set period of time. Ensure the procedure clarifies what is meant by 'expire'. Is the warning removed from the record or is it simply disregarded in determining a future disciplinary penalty? Have in place a procedure to ensure that the procedure is put into practice and where warnings are to be removed or deleted that this actually happens.

9. Retention of records

Retention times for these records must ensure that personal information is not kept for longer than is necessary but equally that it is not discarded when doing so would render the record inadequate. Bureaux would be justified in taking into account not only their own needs but also the needs of employees and former employees and others who might rely on the records.

Bureaux should establish and stick to standard retention times for various categories of information likely to be held on records of employees and former employees. Bear in mind that information should not be retained on the basis that it might come in handy some day; how often particular categories of information are accessed after, say, 2, 3 or 5 years; and what might be the consequences if the information were no longer available.

Do not retain all of the information in a record simply because there is a need for some of it. If records are maintained for management analysis, you should delete the information that enables individuals to be recognised.

You will need to ensure that records that are no longer needed are disposed of properly and securely, particularly where computer records are concerned.

The following guidelines might be helpful in deciding on retention times for particular types of document:

Application forms	Duration of employment
References received	1 year
Payroll and tax information	6 years
Sickness records	3 years
Annual leave records	2 years
Unpaid / special leave records	3 years
Annual appraisal / assessment records	5 years
Records on promotion, training, discipline	1 year from end of employment
References given / information to enable references to be provided	5 years from reference / end of employment
Summary of record of service, e.g. name, position held, dates of employment	10 years from end of employment
Records relating to accident or injury at work	12 years

Employer's duties to former employees are the same as for existing ones. When an employee leaves, explain how you treat requests for information about them and get their consent to any disclosures you intend to make without approaching them again.

10. Useful contacts

Information Commissioners Office – Scotland

93-95 Hanover Street

Edinburgh EH2 1DJ

Tel/Fax: 0131 301 5071

Email: Scotland@ico.gsi.gov.uk

Website: www.ico.gov.uk/ for information and for notification

Equality and Human Rights Commission - Scotland

The Optima Building

58 Robertson Street

Glasgow G2 8DU

Tel: 0141 228 5910 (non helpline calls only)

Helpline: 0845 604 5510

Email: Scotland@equalityhumanrights

Website: www.equalityhumanrights.com

Health and Safety Executive

HSE Infoline 0845 345 0055

Website: www.hse.gov.uk

Advisory, Conciliation and Arbitration Service (ACAS)

151 West George Street

Glasgow G2 2JJ

Tel: 0141 248 1400

Helpline: 08457 47 47 47

Website: www.acas.org.uk

Scottish Accessible Information Forum (SAIF)

SAIF supports the rights of disabled people and carers to have access to timely and accurate information to meet their needs.

Website: www.saifscotland.org.uk

BCAC_tender_v0.3_â€‘_attachment_8_-_Data_Protection_Policy

Signed Chair(date)

Signed Manager (date)

TENDER FOR MONEY AND WELFARE ADVISORY SERVICES (REF SBC/CPS/650)

**CITIZENS ADVICE BUREAUX IN THE SCOTTISH BORDERS,
AS THE BORDERS CITIZENS ADVICE CONSORTIUM (BCAC)**

ATTACHMENT 7

Extract from CAS guidance on confidentiality, dealing with Child Protection

4. Children

Parents and Children

Confidentiality is not normally breached if parents seek advice in relation to their children who are under 16 years of age. If the young person is the client, the visit and discussions are confidential, even in the face of parental enquiries. The child's right to confidentiality is as important as the adult's right.

Under the Data Protection Act 1998 a child or young person, aged 12 or above, is presumed to have sufficient age and maturity to exercise the same rights under the Act as an adult. They should therefore be granted the same right to confidentiality as an adult client.

Child abuse

Although some agencies have a statutory duty to report suspicions or evidence of child abuse to social services departments. The CAB Service has no such duty to report. However, this does not mean that the bureau must automatically ignore such suspicions or evidence.

Bureaux have helped many clients to take effective action about this problem. Many clients do not seek help from other agencies because they fear their children will be taken away from them.

Where knowledge of child abuse is drawn to the bureau's attention, there is a natural tendency to wish to act on the information. If the interviewer can establish the confidence of the client, it may then be possible to consider different options and obtain the client's permission to contact other agencies involved, or make an appropriate referral.

While advisers may suspect that a child is in danger, or be told by a child that they are being abused or that an adult client suspects that a third party is being abused. Bureau workers are not experts in child abuse and are not in a good position to judge whether or not a child is at risk from sexual or other abuse. This is why the procedure for decision making about a breach of confidentiality is varied when child abuse is suspected.

Understandably, bureaux are often concerned about automatically reporting all allegations of abuse to the authorities. By using the NSPCC helpline, bureaux can be sure that they are receiving expert advice in how to deal with this issue, and so bureaux should follow the following procedure:

- When an allegation is made, the adviser should take careful notes of what is being said and must not ask questions which seem to be 'leading'. The adviser should tell the person making the allegation that the adviser will discuss this with the bureau manager. He or she should also be told that, although the manager will not automatically report the allegation, this may happen.
- The adviser must make a note of the time and the date the allegation was made, who made it and the nature of the allegation

_Child_protection

- The adviser must record only the facts, preferably in the words of the person making the allegation
- The adviser must then report the allegation to their manager immediately
- If the person making the allegation indicates that they are willing to report the allegation to social services or to the police, then the bureau should offer to assist the individual to make contact with the authorities
- Where the person making the allegation (whether they be a child client, or an adult alleging third party abuse) refuses to allow disclosure of the allegation, the bureau manager should contact the national NSPCC helpline on 0800 800 5000 for expert advice on the situation.
- The manager will then have to discuss all the information available to him/her. Expert staff will then be able to assist the bureau to make a decision about whether there is a real risk which should be referred to the statutory authorities
- The bureau must not participate in any form of investigation

It may be that the NSPCC feels that the allegation of abuse should be reported to the relevant authorities. If a manager has any concerns about breaching confidentiality, then they should seek the assistance of their advisory officer at CAS.

**TENDER FOR MONEY AND WELFARE ADVISORY SERVICES
(REF SBC/CPS/650)**

**CITIZENS ADVICE BUREAUX IN THE SCOTTISH BORDERS,
AS THE BORDERS CITIZENS ADVICE CONSORTIUM (BCAC)**

ATTACHMENT 6

Lone Working Policy [Extract from Health and Safety Policy]

Sensible precautions

There should NEVER be an occasion when an employee is left working alone in the bureau when we are open to the public. As well as the obvious potential problems that could occur, you might become unwell or have an accident.

If you must work alone in the Bureau, you should have obtained permission beforehand from the Bureau Manager and a dependable person outside the office (with the Bureau telephone number) should know that you are there and for how long.

Lone working away from the Bureau

Some of our employees may at times provide CAB services to the public from "Outreach" locations elsewhere in the Tweeddale Area. They may then be acting alone in other organisations' premises (but normally near to staff working for these other organisations). It is important that our Outreach employees make themselves aware of and comply with the health and safety arrangements in force in these other workplaces. This is with regard to both themselves and their CAB clients.

Again, exceptionally, and by previous arrangement with the Bureau Manager, solo employees may make home visits to housebound clients. Such visits shall be made only by suitably experienced employees, keeping to prearranged appointments and carrying appropriate identification. (See attached Home Visits Policy)

Each case will be assessed on its' own merits and a risk assessment will be completed.

Policy documents have been specifically created to cover these topics and copies are attached at appendix

You can find general advice about controlling the risks of solitary work in the following publication: *HSE Leaflet INDG73 (rev) "Working alone in safety"*

Home visits

Status: Updated Nov 2011

Background

The Bureau's catchment area includes a higher than average proportion of elderly people, with the additional problems of rural isolation and poor public transport links.

Home visiting is a valuable way of delivering the CAB service to housebound clients, particularly the elderly.

However, there are identifiable risks to staff working in an isolated situation, and the Board is mindful of its duty of care towards the Bureau staff.

Policy

..... Citizens Advice Bureau will provide home visits to clients unable to access the Bureau in person, due to age, disability, or other appropriate circumstances, except where there is good reason to believe that such a visit could endanger the safety of Bureau staff.

Advisers should be fully conversant with the Bureau Health & Safety Policy.

Signed *Chair* ... (date)

Signed Manager (date)

Procedure

- All staff will receive training on the Health & Safety issues involved in home visiting during their basic training.
- Home visits must always be carried out by an experienced member of staff.
- No member of staff will be required to undertake home visiting as part of their commitment to the Bureau.
- Home visits will normally be made only during office hours.
- Where the client is personally known to the Bureau, a home visit may be made out of hours, by prior agreement with the Manager.
- Requests for home visits will be recorded in Castle as an initial enquiry. Full details will be recorded about client name, address and telephone number, the reason for the visit and any details of any referring agency.
- Where the client is unknown to the Bureau, a password will be agreed with the client. The password will be recorded in Castle.
- A standard letter of introduction will be given to the client.
- The adviser must ensure that someone in the Bureau [if possible, the Manager or Administrator] knows the details of where and when s/he is making a home visit and what time s/he expects to return. This person will be responsible for confirming that the home visitor has returned from the visit.
- If the adviser plans to continue elsewhere after the home visit rather than returning straight to the Bureau, s/he must contact the office or the manager on his mobile phone after the visit to report that it has been completed.
- Advisers must take a mobile phone with them on a visit and ensure it is fully charged before leaving the Bureau and easily accessible throughout the visit.
- Any incident which causes concern must be reported immediately to the Manager.

Home visits – staying safe

Home visiting is a valuable way of delivering the CAB service to our housebound clients and we occasionally receive requests for visits. As a service which is open to all members of the public, CAB work carries rare but identifiable risks to personal safety, whether working in the Bureau or away from it.

Please make sure you have read the instructions for home visit procedures, in the Office Procedures Manual and the Health & Safety Procedure Manual. If you have agreed to do a home visit, we ask you to follow these procedures, so that you, and we, will know that you are staying safe.

Get as much information as you can about the client you are going to see.

Full details of name, address and telephone number, the reason for the request and any referring agency must be taken when the client first contacts the Bureau to ask for a visit. Client details must be recorded in CASTLE before the visit takes place,

Some requests for home visits come through a third party who will also have knowledge of the client and his/her home circumstances. Note the referring person / agency in Castle. Whenever possible, phone the client yourself to arrange a convenient time and get directions. This will give you some opportunity to assess the situation, and also to find out more about the enquiry so you can go better prepared with relevant information.

Find out from the client who else is likely to be there when you call.

You may want to ask that any animals be kept out of the room where you will be conducting the interview.

- **Agree a password with the client, which only you and s/he will know.**

This is also a way for the client to ensure that the caller is bona fide. The password should be recorded in Castle and must be different for every client. Take a completed letter of introduction with you.

- **Home visits will only be made during Bureau opening hours, unless the client is known to us personally and does not present any recognisable risk.**
- **Any out-of-hours call must be agreed with the Manager.**
- **Make sure that someone from the Bureau knows exactly where you are going and what time you expect to be back.**
- **If you don't return straight back to the Bureau, it is essential that you phone to say you have safely left the client's house.**
- **Take a mobile phone with you and keep it where you can reach it (but preferably out of sight, eg in an outside pocket).**

- **Don't go alone into a situation you feel uneasy about**

If you have any reason to feel doubtful, do not even enter the house.

- **The safety rules for interviewing also apply in home visit situations.**
- **If you become uneasy during the interview, for any reason, make an excuse and leave!**

Eg you can "realise" you have forgotten some important item which you need in order to be able to advise the client. Tell the client you are expected to report back to the office and a further visit will be arranged through the Bureau.

- **If you are doubtful about going alone to a client's home, don't do it!**
- If the client is not known to the Bureau, lives in an isolated location, or if there is any other reason for doubt, arrange for a colleague to accompany you.
- **Report back to the Manager straight away about anything which causes you concern and complete a Home Visit Report.**

**TENDER FOR MONEY AND WELFARE ADVISORY SERVICES
(REF SBC/CPS/650)**

**CITIZENS ADVICE BUREAUX IN THE SCOTTISH BORDERS,
AS THE BORDERS CITIZENS ADVICE CONSORTIUM (BCAC)**

ATTACHMENT 5

Equal Opportunities Policy

Status: September, 2011

**EQUAL OPPORTUNITIES
POLICY STATEMENT**

Commitment and Scope of Policy

The CAB service comprises all CABx within Scotland and the Association – Citizens Advice Scotland.

We in the CAB service are committed to the principle of equality of opportunity for all in employment, volunteering, access to advice, service provision and within both decision-making structures. This commitment will involve bringing equality of opportunity into the mainstream of the CAB service by integrating equal opportunities into all of its operations to take account of and reflect the diverse needs of the Scottish population.

Discrimination

We recognise that issues relating to colour, ethnicity, religion, disability, gender, age and sexuality raise questions of discrimination in society.

We acknowledge that to achieve the effective implementation of this policy would require taking positive action to overcome barriers to services, employment and volunteering opportunities for groups who suffer discrimination.

We also recognise that advice and support services need to be delivered by a workforce that reflects the diversity of our communities and that it is necessary therefore for this diversity to be appropriately represented throughout CAS and the CABx. To this end we will seek accurate information about existing and potential clients, workers, and volunteers leading to appropriate marketing and provision of services and job opportunities.

We will work to ensure that that the CAB service actively acts equitably and justly; that those people who experience discrimination feel welcome within the CAB service and feel able to use and contribute to the organisation. To facilitate this, we will provide training and develop procedures and guidelines to ensure that all those involved in the management of the CAB service:

- know about the inequalities and difficulties faced by different sections of the community within which the CAB operates
- have an understanding of the needs of these diverse communities
- routinely assess the impact of its policies and practices on particular groups of people
- provide an appropriate and equal service to all within its area of benefit.

Obligations

The CAB service believes that no job applicant, worker, volunteer, or client should receive less favourable treatment than another on grounds of gender, sexuality, age, disability, race, colour, religion, or ethnic origin. There is no situation in which the CAB service will discriminate unfairly. In addition to our moral responsibility we recognise our obligation under equalities legislation and will work to comply with the codes of practice issued by the three Equality Commissions (Equal Opportunities Commission, Commission of Racial Equality and Disability Commission).

Implementation

We accept that the implementation of the equal opportunity policy is the responsibility of all those within the CAB service, including the managers, staff and committees that comprise Citizens Advice Scotland, as well as volunteer and paid bureau staff and management committees of bureaux. It is recognised, however, that those working at management level have a specific duty to set the required standards and ensure those standards are met.

The service recognises that to turn policy into practice equality standards would have to be subsumed within the membership scheme standards documents that set out the requirements that all bureau have to meet. Compliance with these standards will then be audited through the CAS audit process.

**TENDER FOR MONEY AND WELFARE ADVISORY SERVICES
(REF SBC/CPS/650)**

**CITIZENS ADVICE BUREAUX IN THE SCOTTISH BORDERS,
AS THE BORDERS CITIZENS ADVICE CONSORTIUM (BCAC)**

ATTACHMENT 4

Health and Safety

This policy is for Peebles and District CAB; equivalents apply in the other bureaux subject to minor adjustments to suit local circumstances.

Each bureau has an accident book which shows no safety issues in the last 5 years.

The main risks and their handling are covered in sections 8 to 11.

Policy & Procedures

List of Contents

Page

1	Information for Bureau employees	2
2	The Bureau's safety policy	2
3	Consultation and training	3
4	Basic administration and risk assessments	3
5	Fire safety	4
6	First-aid	6
7	Accident reporting	6
8	Bureau electrical equipment	7
9	Visual display units	7
10	Safe working in the Bureau	8
11	Bureau environment	9
12	Maintaining compliance	10
13	Where to find more information	10
14	Employees' signatures	11
	Appendix A	12
	Policy & Procedure	12
	Home visits Status: Updated Nov 2011	12
	Home visits – staying safe	14

1 Information for Bureau employees

1.1 What you should know as an employee

Just like other office workers, you have certain duties in law regarding your own health and safety, and that of fellow employees and any others that come to the Bureau. The duties are not onerous but they are important.

Please read through Volume 1 of this document and make yourself aware of the duties and how the Bureau has arranged to fulfil them. **After that, sign your name in Section 14 to confirm that you understand our particular arrangements and that you will follow them.**

Volumes 1 and 2 of this document shall normally be kept in the main Bureau office, to be consulted by employees at any time. Volume 2 contains risk assessments, audit material and records.

If you have any questions about the contents, ask your colleagues or the Bureau Manager for help.

1.2 “Employees” and “clients”

The Bureau's day to day services are provided by both paid staff and volunteer workers, some attending the Bureau full time, some part time. They may be established personnel or new recruits under training. For convenience, in this document we shall call all the foregoing people “employees”. The Bureau Manager holds the greatest seniority amongst the employees.

Likewise, those of the public seeking our services, their companions (sometimes children), visitors, maintenance people or any others with reason to be on the premises we shall call “clients”.

2 The Bureau's safety policy

2.1 Peebles & District CAB undertakes

- 1. to provide adequate control of the health and safety risks arising from our work activities**
- 2. to consult with our employees on matters affecting their health and safety**
- 3. to provide and maintain safe plant and equipment**
- 4. to ensure safe handling and use of substances**
- 5. to provide information, instruction and supervision for employees**
- 6. to ensure all employees are competent to do their tasks, and to give them adequate training**
- 7. to prevent accidents and cases of work-related ill health**
- 8. to maintain safe and healthy working conditions**
- 9. to review and revise this policy as necessary at regular intervals**

[Source: HSE publication INDG259]

(To comply with Management of Health and Safety at Work Regulations 1999)

3 Consultation and training

3.1 Employee consultation

Peebles & District CAB, through the Bureau Manager, consults its employees directly on health and safety matters, either on an *ad hoc* basis or via pre-notified meetings that the Manager may hold periodically for all the employees, and to which all are encouraged to attend.

3.2 Employee training

Each employee shall be given health and safety induction training when first coming to the Bureau to cover basics such as fire safety, first aid and office security. Employees shall be instructed to read and countersign this document. Volunteers following the Adviser Training Programme should also record their answers to the health and safety questions which have been put to them in their Trainee Support Pack.

Peebles & District CAB conducts an ongoing training and monitoring scheme for all its employees, as directed by its parent body Citizens Advice Scotland. This is to ensure that employees are competent to carry out their particular tasks and that they provide Bureau services to the stipulated countrywide standards. Being competent to do your work will enhance your health and safety awareness.

(To comply with Health and Safety (Consultation with Employees) Regulations 1996.)

4 Basic administration and risk assessments

4.1 Notification to the local authority

The Bureau's address and nature of business have been given to Scottish Borders, Department of Environmental Services, on copies of Form OSR1.

(To comply with Offices, Shops and Railway Premises Act 1963.)

4.2 Employers' Liability (Compulsory Insurance) Certificate

An up to date copy of this Certificate is displayed in the main Administration office. It has to be renewed annually.

(To comply with Employers' Liability Compulsory Insurance Act 1969.)

4.3 Health & Safety Law poster

The Health & Safety Executive's poster '*Health and Safety Law: What you should know*' is displayed in the Main Office. Read the poster which sets out where you stand within UK health and safety legislation (or read the HSE leaflet ISBN 0 7176 1702 5 "*Health and Safety Law...*").

4.4 Specific Health and Safety arrangements

Current health and safety legislation requires us to carry out (1) an assessment of risks associated with fire and (2) an assessment of any other risks arising from work activities.

The significant findings have generated particular risk-driven health and safety arrangements for the Bureau that you will read about in the next few sections.

(To comply with Management of Health and Safety at Work Regulations 1999.)

5 Fire safety

5.1 No Smoking

Smoking is not permitted anywhere in the Bureau. No-smoking signs are displayed.

(To comply with The Prohibition of Smoking in Certain Premises (Scotland) Regulations 2006.)

5.2 Register sheet

When an employee is on duty in the bureau they must ensure that their details are noted on the attendance sheet located in the Main Office.

5.3 Smoke detection

Smoke alarms are installed on ceilings in the Bureau. If a detector activates, employees shall investigate why immediately and, if necessary, prepare to evacuate the Bureau by raising a Fire Alarm.

5.4 Fire alarm system

The building is covered by an automated system..

Employees should be aware that they should NEVER place themselves in danger in an attempt to activate the alarm. Their personal safety should always come first.

5.5 Signs and emergency lighting

Signs, of an approved style, indicate the emergency exit at the back of the Bureau and the route to it. Emergency lighting provides illumination of these signs in the event of a power failure.

5.6 Fire extinguishers

Pressurised water fire extinguishers (red body) are provided to use typically on burning paper, textiles and wood fires. They should not be used on electrical equipment that may be live nor used on burning fats or oils.

CO₂ extinguishers (red body + black label) are supplied for use on flammable liquids such as petrol, diesel and oil. They may also be used on fires involving electrical equipment.

Do not use the fire extinguishers as door stops.

A water fire extinguisher is located on a wall mounting outside the manager's office.

CO₂ extinguishers are wall mounted in the main admin office and in the corridor downstairs next to the front entrance of 40 Old Town

5.7 Fire equipment maintenance and inspection

Professional inspection/maintenance shall be carried out on fire extinguishers and emergency lighting annually.

5.8 Fire drills

Fire drills to reinforce the use of the Fire Action Plan (see Section 5.10) shall be carried out at least yearly on dates and times arranged in conjunction with other departments within the building. The Emergency Services must not be contacted during these drills. The building caretaker shall initiate the fire alarm and the manager/administrator shall

supervise a full evacuation of the Bureau. Weekly checks of the alarm system will be conducted by the building caretaker.

(To comply with the Fire (Scotland) Act 2005: Part 3 as amended.)

5.9 Emergency Fire Action Plan

This plan sets out the responsibilities and actions to be taken by CAB Staff should a fire occur whilst they are at their normal place of work in the Chambers Institution.

ACTION ON DISCOVERING A FIRE/HEARING THE FIRE ALARM

- 1 The fire alarm is activated by operating the nearest alarm system call point or automatically by the smoke detectors.
- 2 On hearing the fire alarm the senior person on duty shall call the fire service by dialling 9 999.
- 3 CAB staff will ensure that members of the public evacuate the building quickly and calmly by the nearest fire escape route and make sure they do not delay their departure by collecting personal belongings.
- 4 CAB staff will then, so far as is practicable, check that all persons have left the CAB offices, toilets, kitchen and interview rooms.
- 5 If the fire is small enough and it is safe to do so, try to put out the fire with a suitable fire extinguisher. If in doubt, evacuate the building by the nearest exit.
- 6 Where possible, close windows and doors on leaving and proceed to the Assembly Point which is located on the High Street, by the Contact Centre entrance.
- 7 The senior person on duty shall assign members of staff to cover the exit. They will ensure no one re-enters the building until the fire brigade informs them that it is safe to do so.

Never assume a false alarm, always evacuate the building.

ACTION AT THE ASSEMBLY POINT

- All staff arriving at the Assembly Point will report to the senior person.
- The senior person on duty will liaise with the fire marshal who will be wearing a distinctive jacket, to check so far as is possible that all staff, visitors and contractors have left the building or establish how many persons are not accounted for, their possible location and ensure that this information is passed to the fire officer.

- Staff should not leave the Assembly Point unless detailed to carry out a specific duty by the senior person on duty.
- No one should re-enter the building unless authorised by the fire officer.
- In the event of being unable to re-enter the building for some time, the senior person will make arrangements for temporary shelter.

6 First-aid

6.1 Arrangements

The Bureau has a suitably stocked first-aid box located in the kitchen cupboard, available to all employees at all times.

The Office Administrator is responsible for the re-stocking of the first aid box.

A trained fire aider is located in the Library/ Museum Service

7 Accident reporting

7.1 The Accident Book

Any accidents and cases of work-related ill health are to be recorded in the Bureau's Accident Book. This book is kept on the wall of the Main Office.

7.1.1 Reportable incidents

Certain accidents, diseases and dangerous occurrences must be reported to the authorities as soon as possible by the Bureau Manager. To be reportable, the accident has to be connected with a work activity. Incidents which must be reported are:

- deaths
- major injuries
- over-3-day injuries – where an employee is away from work or unable to perform their normal work duties for more than 3 consecutive days
- injuries to members of the public or people not at work where they are taken from the scene of an accident to hospital
- some work-related diseases
- dangerous occurrences – where something happens that does not result in an injury, but could have done

For advice or to report an incident contact the HSE Incident Contact Centre on 0845 300 9923 or via the HSE website on the internet. Alternatively, report the incident to Scottish Borders Council, Department of Environmental Services, without delay.

7.1.2 Keeping records

The Bureau must also keep a record of any reportable injury, disease or dangerous occurrence for three years after the date on which it

happened.

8 Bureau electrical equipment

8.1 Portable electrical equipment

In our Bureau this comprises equipment powered via cable and plug and which can easily, or could, be moved, such as desk and laptop computers, monitors, projectors, photocopiers, fax machines, shredders, vacuum cleaners and kettles. All such equipment shall be subject to maintenance by visual inspection, which may be carried out by a competent Bureau employee, at stipulated intervals.

Before closing the Bureau for the night switch off equipment and the mains supply if the wall socket switch can be reached easily.

8.2 Permanently installed electrical systems

The electrical systems installed throughout the building shall be subject to inspection by competent persons for compliance with the latest issue of BS7671 (formerly known as the IEE Wiring Regulations) at intervals of not less than five years or at the time of any significant system modification. This is the responsibility of the building landlord.

8.3 Reporting faults

Employees shall report any electrical equipment or systems faults to the Bureau Manager. The equipment shall be labelled as faulty and taken out of use until repaired.

8.4 Personal electrical equipment

Ideally employees should not bring their own mains operated electrical equipment to use in the Bureau. If that is unavoidable, then the equipment may be subject to the same maintenance regimes as are applied to equivalent equipment belonging to Peebles & District CAB.

(To comply with the Electricity at Work Regulations 1989.)

9 Visual display units

9.1 Using computers

Bureau employees dealing with clients are unlikely to undertake long periods of uninterrupted computer use and should not be at risk from computer induced stress or "upper limb disorders". However if you are a more intensive user of the Bureau's computers, you may wish to read a HSE leaflet which gives practical guidance on health and safety in working with such equipment: *HSE Leaflet ISBN 0 7176 6222 5 "Working with VDUs"*

(To comply with the Health and Safety (Display Screen Equipment) Regulations 1992 as amended.)

10 Safe working in the Bureau

10.1 Slipping and tripping

Slipping on the Bureau floors is minimised because most floor surfaces are of fitted carpet. However take care to wipe up spillages, particularly in those areas with vinyl flooring. Tripping shall be minimised by good housekeeping, so ensure that there are no unmarked obstructions on the floors and in the corridors. In particular employees shall check that electric cables to and from equipment are neatly stowed away from walkways and sitting areas, especially in the interview rooms.

10.2 Reaching and stretching

Some office walls are fitted with open shelving above workplaces, principally to store documents. Heavy objects such as large paper punches etc. should not be kept on the uppermost shelves.

10.3 Lifting heavy things

The nature of our business will not require employees to be lifting heavy things often, if at all. If you do have to move heavy or awkwardly shaped items make sure you get capable assistance and use appropriate lifting or carrying equipment where necessary. If in doubt stop and get help.

10.4 Interview room call-button system

Each interview room has a wall mounted push button emergency bell, which when activated, will alert staff and the police of a potential problem in the relevant room. It is imperative that an employee immediately enters the interview room on some pretext and be prepared to give assistance.

The system allows help to be summoned in an otherwise uncontrollable situation when, for whatever reason, an employee cannot reasonably leave the interview room.

10.5 Violence at work

See it in perspective

By the nature of the services our Bureau offers to the public, some of our clients may be emotionally stressed or frustrated when they meet us face to face. Our door is open to the public without restriction and we should always be vigilant and try to defuse violence in any of its forms – verbal abuse, threats or physical actions.

Skill and confidence in handling interviews, and bringing them to a close in a controlled way, are significant risk mitigators. These techniques should come with practice but if you have any concerns at all discuss them with the Bureau Manager.

An HSE leaflet sets out some general practical advice on avoiding violence: *HSE leaflet INDG69 (rev) "Violence at work – a guide for employers"*

10.6 Working alone

Sensible precautions

There should NEVER be an occasion when an employee is left working alone in the bureau when we are open to the public. As well as the obvious potential problems that could occur, you might become unwell

or have an accident.

If you must work alone in the Bureau, you should have obtained permission beforehand from the Bureau Manager and a dependable person outside the office (with the Bureau telephone number) should know that you are there and for how long.

Lone working away from the Bureau

Some of our employees may at times provide CAB services to the public from “Outreach” locations elsewhere in the Tweeddale Area. They may then be acting alone in other organisations’ premises (but normally near to staff working for these other organisations). It is important that our Outreach employees make themselves aware of and comply with the health and safety arrangements in force in these other workplaces. This is with regard to both themselves and their CAB clients.

Again, exceptionally, and by previous arrangement with the Bureau Manager, solo employees may make home visits to housebound clients. Such visits shall be made only by suitably experienced employees, keeping to prearranged appointments and carrying appropriate identification.

Each case will be assessed on its’ own merits and a risk assessment will be completed.

Policy documents have been specifically created to cover these topics and copies are attached at appendix

You can find general advice about controlling the risks of solitary work in the following publication: *HSE Leaflet INDG73 (rev) “Working alone in safety”*

11 Bureau environment

11.1 Workplace requirements

Several basic workplace H&S requirements which are relevant to our Bureau have to be complied with. They are concerning **health** with respect to:

- ventilation, temperature, lighting, cleanliness & waste materials, room dimensions & space, workstations and seating,

: concerning **safety** with respect to:

- maintenance and floors & traffic routes

: concerning **welfare** with respect to:

- Lavatories & washing facilities, storage for clothing, kitchen facilities and drinking water.

More details of the requirements are given in the HSE leaflet ISBN 0 7176 6192 X “Workplace health, safety and welfare” of 09/06. Assessment of our compliance with them is carried out as part of the Bureau’s 12 monthly audits.

11.2 Central heating

Radiators are supplied with hot water from a gas fired boiler in a number of the offices

Wall mounted electrical heaters are also situated in the main office and

the interview rooms.

This equipment and associated boiler vent system shall be professionally inspected and serviced annually by an approved technician as arranged by the building landlord.

11.3 Tidiness and cleanliness

The Bureau needs cleaning, dusting and waste bin emptying to keep all in good order. Although there is a daily clean by an SBC employee, staff should make every effort to keep the working environment in a clean and safe condition.

11.4 Document shredding

Empty the shredders frequently to minimise the spillage of inflammable paper dust around the machines.

12 Maintaining compliance

12.1 Audits and checks

Routine audits shall be carried out at least every 12 months on dates stipulated by the Bureau Manager. **Audits shall include a check for any new legislation or changes to the Bureau's ways of working that require to be taken account of.**

Any corrective actions that need to be taken will be added and their subsequent achievement also noted later on the sheets. Audit sheets signed off by the Manager shall be kept for record purposes. The outcome of an audit shall be reported at the next staff meeting.

(To comply with Management of Health and Safety at Work Regulations 1999.)

13 Where to find more information

13.1 Signpost

- You can find an overview of (Scottish) health and safety requirements in our own **AdviserNet** at document 06.04.00.01 onward.
- The **Health and Safety Executive** maintains an excellent website at **www.hse.gov.uk**. The Executive can be contacted for information on tel. 0845 345 0055.
- The Scottish Borders Council **Department of Environmental Services** is based within SBC Headquarters, Newtown St. Boswells and has a local office based in the SBC offices, Rosetta Road, Peebles. Tel No. 01721 726312.
- For general fire safety advice, **Lothian and Borders Fire and Rescue** can be contacted at their headquarters, Tel. No. 0131 228 2401. Their website is **www.lothian.fire-uk.org**.
- A detailed guide to fire safety in premises like the Bureau is "Practical Fire Safety Guidance for Offices Shops and Similar Premises" produced by the Scottish Executive *et al* and found at **www.infoscotland.com/firelaw**

14 Employees' signatures

I confirm that I have read *“Health and Safety Information for Peebles & District Citizens Advice Bureau, Chambers Institution, High Street,, Peebles* and that I will follow the Bureau's arrangements...

SIGNATURE	DATE	SIGNATURE	DATE

[expand as required]

Appendix A

Policy & Procedure

Home visits

Status: Updated Nov 2011

Background

The Bureau's catchment area includes a higher than average proportion of elderly people, with the additional problems of rural isolation and poor public transport links.

Home visiting is a valuable way of delivering the CAB service to housebound clients, particularly the elderly.

However, there are identifiable risks to staff working in an isolated situation, and the Board is mindful of its duty of care towards the Bureau staff.

Policy

..... Citizens Advice Bureau will provide home visits to clients unable to access the Bureau in person, due to age, disability, or other appropriate circumstances, except where there is good reason to believe that such a visit could endanger the safety of Bureau staff.

Advisers should be fully conversant with the Bureau Health & Safety Policy.

Signed *Chair* ... (date)

Signed Manager (date)

Procedure

- All staff will receive training on the Health & Safety issues involved in home visiting during their basic training.
- Home visits must always be carried out by an experienced member of staff.
- No member of staff will be required to undertake home visiting as part of their commitment to the Bureau.
- Home visits will normally be made only during office hours.
- Where the client is personally known to the Bureau, a home visit may be made out of hours, by prior agreement with the Manager.
- Requests for home visits will be recorded in Castle as an initial enquiry. Full details will be recorded about client name, address and telephone number, the reason for the visit and any details of any referring agency.
- Where the client is unknown to the Bureau, a password will be agreed with the client. The password will be recorded in Castle.
- A standard letter of introduction will be given to the client.
- The adviser must ensure that someone in the Bureau [if possible, the Manager or Administrator] knows the details of where and when s/he is making a home visit and what time s/he expects to return. This person will be responsible for confirming that the home visitor has returned from the visit.
- If the adviser plans to continue elsewhere after the home visit rather than returning straight to the Bureau, s/he must contact the office or the manager on his mobile phone after the visit to report that it has been completed.
- Advisers must take a mobile phone with them on a visit and ensure it is fully charged before leaving the Bureau and easily accessible throughout the visit.
- Any incident which causes concern must be reported immediately to the Manager.

Home visits – staying safe

Home visiting is a valuable way of delivering the CAB service to our housebound clients and we occasionally receive requests for visits. As a service which is open to all members of the public, CAB work carries rare but identifiable risks to personal safety, whether working in the Bureau or away from it.

Please make sure you have read the instructions for home visit procedures, in the Office Procedures Manual and the Health & Safety Procedure Manual. If you have agreed to do a home visit, we ask you to follow these procedures, so that you, and we, will know that you are staying safe.

Get as much information as you can about the client you are going to see.

Full details of name, address and telephone number, the reason for the request and any referring agency must be taken when the client first contacts the Bureau to ask for a visit. Client details must be recorded in CASTLE before the visit takes place,

Some requests for home visits come through a third party who will also have knowledge of the client and his/her home circumstances. Note the referring person / agency in Castle. Whenever possible, phone the client yourself to arrange a convenient time and get directions. This will give you some opportunity to assess the situation, and also to find out more about the enquiry so you can go better prepared with relevant information.

Find out from the client who else is likely to be there when you call.

You may want to ask that any animals be kept out of the room where you will be conducting the interview.

- **Agree a password with the client, which only you and s/he will know.**

This is also a way for the client to ensure that the caller is bona fide. The password should be recorded in Castle and must be different for every client. Take a completed letter of introduction with you.

- **Home visits will only be made during Bureau opening hours, unless the client is known to us personally and does not present any recognisable risk.**
- **Any out-of-hours call must be agreed with the Manager.**
- **Make sure that someone from the Bureau knows exactly where you are going and what time you expect to be back.**

- **If you don't return straight back to the Bureau, it is essential that you phone to say you have safely left the client's house.**
- **Take a mobile phone with you** and keep it where you can reach it (but preferably out of sight, eg in an outside pocket).
- **Don't go alone into a situation you feel uneasy about**

If you have any reason to feel doubtful, do not even enter the house.

- **The safety rules for interviewing also apply in home visit situations.**
- **If you become uneasy during the interview, for any reason, make an excuse and leave!**

Eg you can "realise" you have forgotten some important item which you need in order to be able to advise the client. Tell the client you are expected to report back to the office and a further visit will be arranged through the Bureau.

- **If you are doubtful about going alone to a client's home, don't do it!**
- If the client is not known to the Bureau, lives in an isolated location, or if there is any other reason for doubt, arrange for a colleague to accompany you.
- **Report back to the Manager straight away about anything which causes you concern and complete a Home Visit Report.**

Peebles & District Citizens Advice Bureau

Home Visit Report

Date

Adviser	
Client's name & address	
Reason for request	
Referred by Self-referral	
Date and time of visit	
Reason for report	

ROXBURGH CITIZENS ADVICE BUREAU

REPORT AND ACCOUNTS

For the year ended

31st March 2010

Charity Number SC010123

REPORT OF THE MANAGEMENT COMMITTEE (Contd)

Structure, Governance and Management

The Bureau is an unincorporated association governed by its Constitution and is recognised as a Scottish Charity No. SC010123. Responsibility for managing the Bureau lies with the Management Committee, whose members are Trustees under Charity Law. Persons over the age of 18 who live in Roxburghshire or Berwickshire are eligible for appointment to the Management Committee. The Bureau Manager and three members of staff are eligible for membership providing that members of staff do not exceed one third of the total membership of the Committee. Certain Organisations are entitled to appoint members to the Management Committee. Details of these are included in the Reference and Administration Details Section of this report.

The Committee elects a Chair and Vice-Chair from amongst its members, excluding members who are also members of staff.

Objects and Activities

The Bureau's Constitution states that its purpose is the benefiting of the community of Roxburghshire and the former local authority district of Berwickshire by:

- (a) advancing the education of the public in matters relating to mental, physical and social welfare.
- (b) by relieving poverty.

The Management Committee have advanced these objects by operating advice centres in Hawick, Kelso, Eyemouth and Duns. It has also operated a project, in the Berwickshire area, funded by HMRC to encourage the uptake of tax credits. A project sponsored by Waverley Housing and funded by British Gas Energy Trust and Scottish Government Wider Role Funds to provide advice to Waverley Housing tenants. This project is based in Hawick and Galashiels and is being run in conjunction with Central Borders CAB. Funding provided by the Scottish Government has been received from Citizens Advice Scotland to increase the provision of money advice up to 31st March 2010. The funding for these projects is restricted to the specific project.

Achievements and Performance

During the year under review the Bureau had 9,842 (8,542 2008/09) contacts with clients and dealt with 22,576 issues (21,247, 2008/09). The client financial gains for the year were £2,739,852 (£3,175,246 2008/09). At 31st March the Bureau was dealing with 227 debt cases totalling £5,297,214.

During the year the Bureau ran three projects:

- (1) A Money Advice project funded by the Scottish Government.
- (2) A scheme funded by the British Gas Energy Trust and Wider Role Funding to provide help and advice to Waverley Housing tenants; This was run jointly with Central Borders CAB.
- (3) A Scheme funded by Fairer Scotland to provide help and advice to young people in Berwickshire.

Financial Review

2009/10 was the second year of a three year core funding agreement with Scottish Borders Council, and also received additional funding for Money Advice and the Debt Arrangement Scheme. The Bureau recorded a deficit of £2,343 for the year (surplus £17,020 2008/09). The Bureau has an accumulated surplus of £63,009. The Management Committee have agreed to earmark £12,000 of the accumulated surplus to provide for future replacement of IT equipment.

Plans for Future Periods

The Bureau will try to maintain the current level of core service and if possible expand its work with new project funding. Funding for core services is in place for 2010/11 and preparations are being made for negotiations with Scottish Borders Council for 2011/12 onwards. The Bureau is examining the benefits of incorporation with a view to moving to that status in April 2011.

Reserves Policy

The Committee aims to hold approximately three months operating expenditure in the Unrestricted Fund with an equipment reserve of £12,000. At 31st March 2010 the balance was greater than the targeted amount. The budget for the current year has been set with a view to reducing reserves to the target level by extending a money advice project for which six months funding was estimated, to a full year.

Pat Thom,
Chair.

Approved by the Management Committee 29th September 2010.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ROXBURGH CITIZENS ADVICE BUREAU

I report on the accounts of the charity for the year ended 31st March 2010 which are set out on pages 5 to 9.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulationshave not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Kevin D. Crowford
Chartered Accountant

The JRW Group,
19 Buccleuch Street,
HAWICK, TD9 0HL.

30th September 2010.

ROXBURGH CITIZENS ADVICE BUREAU

5.

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31st March 2010

	Note	2010 Unrestricted Funds	2010 Restricted Funds	2010 Total	2009 Total
Incoming Resources					
From Generated Funds	2	£ 752	£ -	£ 752	£ 1,267
From Charitable Activities	2	121,703	53,108	174,811	178,173
Total Incoming Resources		<u>£ 122,455</u>	<u>£ 53,108</u>	<u>£ 175,563</u>	<u>£ 179,440</u>
Resources Expended					
Charitable Activities	3	£ 122,672	£ 74,708	£ 197,380	£ 138,670
Governance Costs	3	2,126	-	2,126	2,150
Total Resources Expended		<u>£ 124,798</u>	<u>£ 74,708</u>	<u>£ 199,506</u>	<u>£ 140,820</u>
Net Movement in Funds		£ (2,343)	£ (21,600)	£ (23,943)	£ 38,620
Total Funds Brought Forward		65,352	21,600	86,952	48,332
Total Funds Carried Forward	7	<u>£ 63,009</u>	<u>£ -</u>	<u>£ 63,009</u>	<u>£ 86,952</u>

ROXBURGH CITIZENS ADVICE BUREAU

BALANCE SHEET

6.

As at 31st March 2010

	Note	2010	2009
Current Assets			
Debtors	5	£ 613	£ 279
Cash at Bank and in Hand		<u>114,047</u>	<u>106,367</u>
		£ 114,660	£ 106,646
Creditors - Due within one year	6	<u>(51,651)</u>	<u>(19,694)</u>
Net Assets		£ 63,009	£ 86,952
		=====	=====
Funds			
Restricted Income Funds	7	£ -	£ 21,600
Unrestricted Income Funds	7	<u>63,009</u>	<u>65,352</u>
Total Funds	7	£ 63,009	£ 86,952
		=====	=====

Approved by the Management Committee on 29th September 2010

Pat Thom	-	Chair
Fred Brown	-	Treasurer

ROXBURGH CITIZENS ADVICE BUREAU

NOTES ON ACCOUNTS

7.

For the year ended 31st March 2010

1. ACCOUNTING POLICIES

a) Accounting Convention

The Accounts have been prepared on the historical cost convention and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (2005); applicable Accounting Standards, the Charities and Trustee Investment (Scotland) Act 2005 and The Charities Accounts (Scotland) Regulations 2006.

b) Grants

Grants are recognised in the Statement of Financial Activities when receivable. Grants for future periods paid in advance are deferred.

c) Investment Income

Investment Income is recognised in the Statement of Financial Activities when it is received.

d) Recognition of Liabilities

Expenditure is included when incurred.

e) Fund Accounting

Details of the nature and purpose of each fund is set out in Note 7.

f) Taxation

The organisation is a recognised Scottish Charity and is therefore exempt from liability to Corporation Tax and Capital Gains Tax.

2. INCOMING RESOURCES

	2010 Unrestricted Funds	2010 Restricted Funds	2010 Total	2009 Total
From Generated Funds				
Voluntary Income - Donations	£ 626	£ -	£ 626	£ 319
Investment Income - Bank Interest	126	-	126	948
	<u>£ 752</u>	<u>£ -</u>	<u>£ 752</u>	<u>£ 1,267</u>
From Charitable Activities				
Grants				
Scottish Borders Council - Core Funding	£ 98,166	£ -	£ 98,166	£ 101,142
Scottish Executive - Money Advice	7,000	-	7,000	7,000
Scottish Executive - Debt Arrangement	9,000	-	9,000	9,000
Fairer Scotland - Young Citizen Project	-	13,190	13,190	-
HMRC - Tax Credits	-	-	-	20,000
Citizens Advice Scotland - Money Advice	-	15,289	15,289	6,988
Waverley/BGET - Money Advice to Tenants	-	24,629	24,629	24,986
Project Management Fee	6,264	-	6,264	5,193
Other Income	1,273	-	1,273	3,864
	<u>£ 121,703</u>	<u>£ 53,108</u>	<u>£ 174,811</u>	<u>£ 178,173</u>

ROXBURGH CITIZENS ADVICE BUREAU

8.

NOTES ON ACCOUNTS (Contd)

For the year ended 31st March 2010

3. RESOURCES EXPENDED

	2010 Unrestricted Funds	2010 Restricted Funds	2010 Total	2009 Total
Charitable Activities				
Costs Directly Allocated to Activities				
Staff Costs	£ 97,094	£ 63,457	£160,551	£108,207
Travel - Volunteers	4,741	-	4,741	3,204
Travel - Staff and Committee	2,061	285	2,346	2,906
Training	402	293	695	620
	<u>£104,298</u>	<u>£ 64,035</u>	<u>£168,333</u>	<u>£114,937</u>
Support Costs Allocated to Activities				
Premises Costs	3,972	-	3,972	3,756
Communication Costs	4,437	-	4,437	3,429
Postage, Printing, Stationery, Advertising	4,134	644	4,778	5,038
Repairs and Replacements	2,825	-	2,825	4,645
Subscriptions	1,149	-	1,149	1,092
Management Fee	-	10,100	10,100	7,390
Other Costs	1,857	(71)	1,786	(1,617)
	<u>£122,672</u>	<u>£ 74,708</u>	<u>£197,380</u>	<u>£138,670</u>
Governance Costs				
Costs Directly Allocated to Activities				
Annual Conference	£ 887	£ -	£ 887	£ 995
Annual General Meeting	101	-	101	-
Indemnity Insurance	420	-	420	450
Independent Examination Fee	718	-	718	705
	<u>£ 2,126</u>	<u>£ -</u>	<u>£ 2,126</u>	<u>£ 2,150</u>

4. STAFF NUMBERS AND COSTS

Wages and Salaries	£ 83,929	£ 54,368	£138,297	94,777
Pension Costs	6,445	4,078	10,523	5,925
Social Security Costs	6,720	5,011	11,731	7,505
	<u>£ 97,094</u>	<u>£ 63,457</u>	<u>£160,551</u>	<u>£108,207</u>

The average number of employees during the year was 9 (2009, 7).

There were no employees whose emoluments exceeded £ 30,000.

The members of the Management Committee received no remuneration (2009, Nil).

Expenses re-imbursed to Management Committee Members £203 (2009, £Nil).

5. DEBTORS

	2010	2009
Sundry Debtors and Prepayments	£ 613	£ 279
	=====	=====

ROXBURGH CITIZENS ADVICE BUREAU

NOTES ON ACCOUNTS (Contd)

9.

For the year ended 31st March 2010

6. CREDITORS: Due within one year

	2010	2009
Income received in advance	£ 35,269	£ 6,000
Sundry Creditors	<u>16,382</u>	<u>13,694</u>
	£ 51,651	£ 19,694
	=====	=====

7. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Restricted Funds		Total
		CAS Money Advice	Waverley/ BGET	
Debtors	£ 613	£ -	£ -	£ 613
Cash at Bank	114,047	-	-	114,047
Creditors: Due within one year	<u>(51,651)</u>	-	-	<u>(51,651)</u>
	£ 63,009	£ -	£ -	£ 63,009
	=====	=====	=====	=====

The Unrestricted Fund is available for use by the Management Committee in furtherance of the general charitable objects of the Charity.

The CAS Money Advice Fund consists of funding from the Scottish Government, distributed by Citizens Advice Scotland to increase the provision of money advice up to 31st March 2010.

The Waverley/BGET Fund relates to a project sponsored by Waverley Housing and funded by British Gas Energy Trust and Scottish Government Wider Role Funds to provide advice to Waverley Housing tenants.

8. CONTROLLING PARTY

The charity is controlled by the Management Committee.



INVITATION TO TENDER (ITT) FOR:

Money and Welfare Advisory Services

CONTRACT PERIOD: 3 years
with a 1 year + 1 year option to extend

REFERENCE: SBC/CPS/650

Dear

INVITATION TO TENDER FOR: Money and Welfare Advisory Services
SBC REFERENCE: SBC/CPS/650

1. You are invited by Scottish Borders Council (SBC), acting for itself and on behalf of those bodies listed in Schedule 2 to tender for the provision of Money and Welfare Advisory Services all in terms of, and in accordance with, the Invitation to Tender of which this Invitation to Tender Letter forms part.
- 2.1 The Contract covers the period 1st April 2012 to 31st March 2015 with 1 year + 1 year *option to extend*.
3. Your Tender must be submitted in accordance with this Invitation to Tender Letter, and in accordance with the following attached documents, all of which shall be deemed to form and to be read and to be construed as part of this Invitation to Tender:
 - 3.1 This Invitation to Tender Letter;
 - 3.2 Schedule 1 - Instructions & Information for Tenderers;
 - 3.3 Schedule 2 – Parties able to access and call from the Contract
 - 3.4 Schedule 3 – Service Specification
 - 3.5 Schedule 4 – Information Relating to Staff Transfers (TUPE);
 - 3.6 Schedule 5 – Monitoring and Evaluation Schedule;
 - 3.7 Schedule 6 – Terms & Conditions;
 - 3.8 Schedule 7 – Information to be Provided in the Tender Response;
 - 3.9 Schedule 8 – Form of Tender;
 - 3.10 Schedule 9 – Pricing Schedule;
 - 3.11 Schedule 10 - Parent Company Guarantee (or bond)
 - 3.12 Schedule 11 – Freedom of Information Schedule; (for tenderer completion where appropriate)
 - 3.13 Schedule 12 – Non-Collusion Tendering Certificate;
 - 3.14 Schedule 13 – Business Probity & Criminal Convictions Schedule;
 - 3.15 Appendix 1 – Data Spreadsheet
 - 3.16 Appendix 2 – Financial Viability Check
 - 3.17 Appendix 3 – Competency Framework
 - 3.18 Appendix 4 – Mandate
 - 3.19 Appendix 5 – Missing Persons Procedure
4. Tenders must arrive not later than Monday 16th January 2012.

Tenders will be issued and should be returned through SBC's electronic tendering system. Refer to Schedule 1 for details. Correspondence connected with the tender that requires attention before the above date should be emailed to the undersigned. It is the responsibility of all tenderers to ensure that their tender is submitted not later than the appointed time. Tenders received after that time will not be considered.

5. SBC are not bound to accept the lowest or any tender.
6. Enquiries regarding this Invitation to Tender should be addressed to the undersigned at the above address.

Yours sincerely,

Hayley Bell
Category Manager – Learning and Care
Corporate Procurement Service

INSTRUCTIONS & INFORMATION FOR TENDERERS

1 Disclaimer

- 1.1 This Invitation to Tender is provided for information only. No representation, warranty or undertaking, express or implied, is or will be made and Scottish Borders Council shall have no responsibility or liability as to or in relation to the accuracy or completeness of this Invitation to Tender or any other written or oral information made available to any party responding to this Invitation to Tender (Tenderers) or their advisers. No information contained in this Invitation to Tender will form the basis of any warranty or representation made by or on behalf of Scottish Borders Council to any Tenderer.
- 1.2 No response made by or on behalf of Scottish Borders Council to any response to this Invitation to Tender shall constitute an agreement or contract between Scottish Borders Council and any Tenderer unless expressly stated to that effect by Scottish Borders Council.

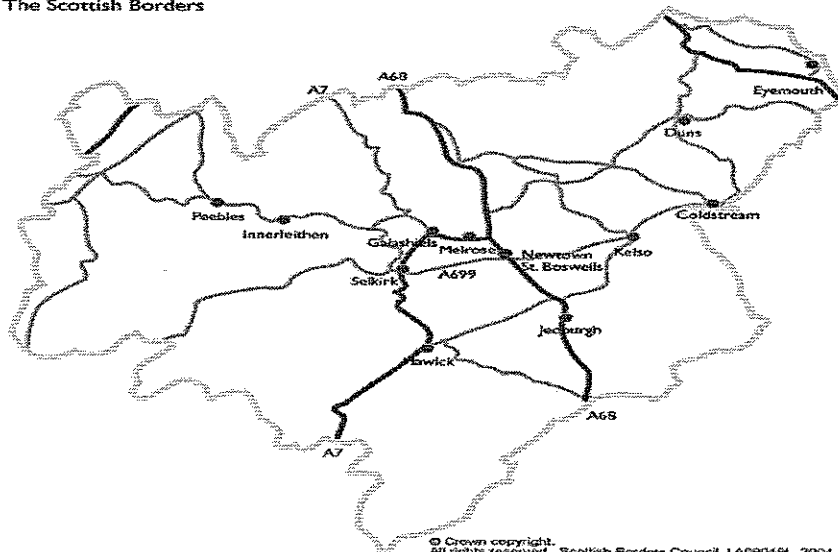
2 General Context

- 2.2 Scotland is represented by 32 Local Authorities, 3 islands and 29 mainland unitary councils, (often referred to as local government), of which Scottish Borders Council is one. The thirty-two Councils provide a wide range of public services paid for from a combination of national grant-aid from HM Treasury, Council Tax payments from residents and other grant aid.
- 2.3 The Scottish Borders area is 4,732 km² (1,827 square miles), located in the South East of Scotland. It has Edinburgh and the Lothians to the North, Northumberland to the South and Dumfries and Galloway to the West. It is a predominantly rural area with only two towns, Galashiels and Hawick, with more than 10,000 people. In June 2008 the General Register Office for Scotland (GROS) estimated that there were 112,430 people in the Scottish Borders.

Scottish Borders Council is made up of 34 Councillors, divided amongst 11 Wards (10 Wards having 3 Councillors and 1 Ward having 4 Councillor). Scottish Borders Council is organised into five departments, responsible for implementing the policies of the elected councillors. The departments are as follows: Chief Executives, Resources, Education and Lifelong Learning, Social Work, Environment and Infrastructure.

Tenderers may be required to provide goods, services or works to Scottish Borders Council sites within any or all departments. Tenderers may be asked to state, within the context of the work being tendered, whether they can fulfil this requirement or whether a third party distributor may be used. A geographical map of the area provided below for information.

The Scottish Borders

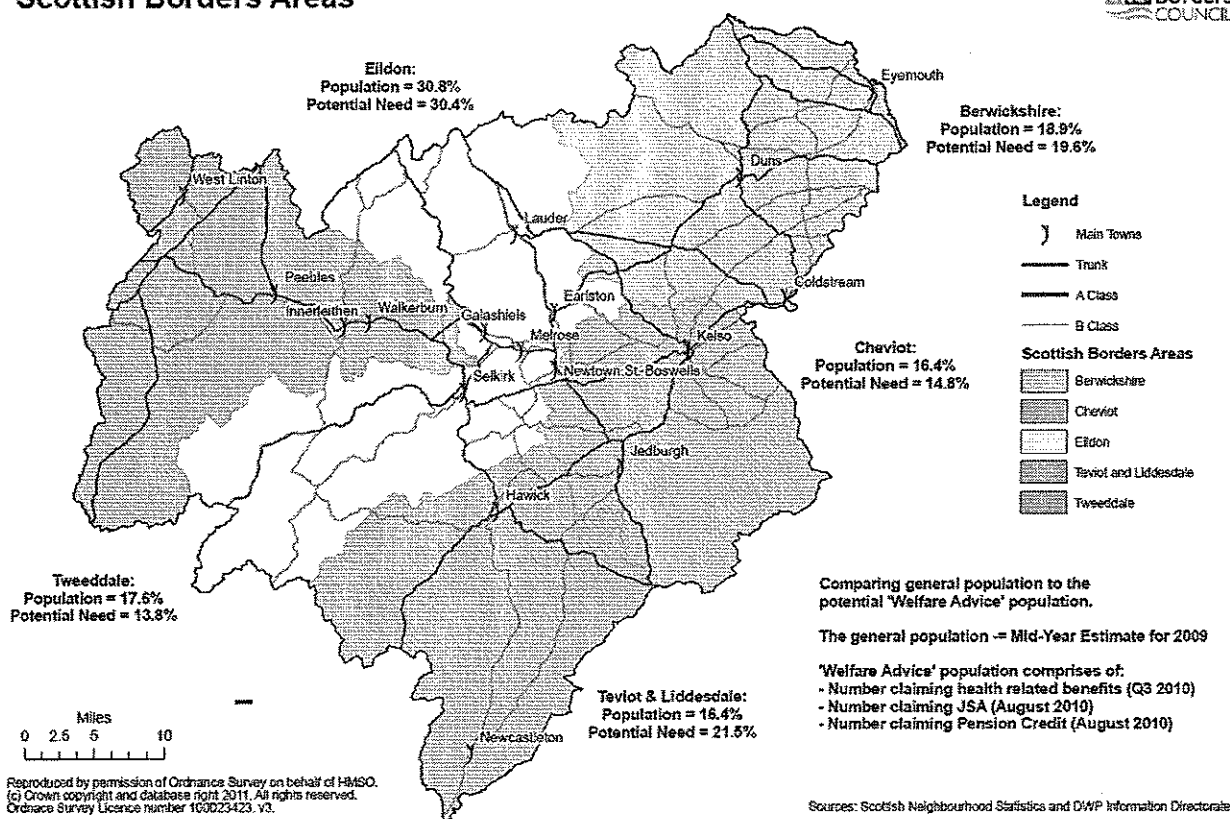


2.4 Needs assessment

Whilst it is impossible to predict actual need for the service, an analysis of *potential* need has been undertaken this year to point to the potential distribution of the service required across the Scottish Borders. An analysis of those receiving Job Seekers Allowance (JSA), health related benefits and pension credits has pointed to the following potential need:

Area	Main towns where need exists	Number of people in receipt of JSA, Health related benefits, and Pension credits	% distribution of potential need
Eildon	Galashiels Selkirk Newtown St Boswells	6180	30%
Teviot & Liddesdale	Hawick	4370	21%
Berwickshire	Eyemouth Duns Chirnside Coldstream	3980	20%
Cheviot	Kelso Jedburgh	3010	15%
Tweeddale	Walkerburn Innerleithen West Linton Peebles	2805	14%
TOTAL		20345	100%

Scottish Borders Areas



The details lying behind this analysis are available in Appendix 1.

The distribution of hours should reflect the potential need, with the greatest concentration of provision in the Eildon area.

In future years, Key Performance Indicators (KPI) collected by the Provider (by postcode) will be used to reconfigure the provision of service in each area as required (see Monitoring and Evaluation Schedule in Schedule 5)

2.5 Demand for services

Based on the way the service is currently delivered, there is an average of 250 customer contacts per week, mainly via a drop-in service, spread across the region. We anticipate that the number of client contacts may increase due to external factors but as customers can be responded to using a combination of drop in, appointments, telephone advice and e-mail, there should be an increased capacity to cope with increased demand within the given resources. The demand and methods of response will be reviewed at the end of Quarter 3 of year one and any necessary adjustments made for years 2 and 3.

2.6 Service Delivery Infrastructure

In line with the recent Christie Commission report

(<http://www.scotland.gov.uk/Publications/2011/06/27154527/18>) and the public sector reform agenda, there is an expectation that, by the end of year three of the contract, the Provider will be colocated with SBC in order that there is a broad range of non-stigmatised (i.e. colocated with a number of other services), Equality Act compliant service provision across the region. In order to facilitate this, SBC Customer Service will provide the following as part of the contract:

2.6.1 Physical premises for service delivery

Although the Provider may have their own premises, the Provider will be expected to optimise the use of Scottish Borders Council's premises for appointments and drop in sessions, as detailed in the table below:

Customer Services Premises*
<ul style="list-style-type: none">• Town Hall, High St, Hawick• Paton St, Galashiels• Newtown Street, Duns• Chambers Institute, Peebles• Council Headquarters, Newtown St Boswells• Selkirk Contact Centre, High Street, Selkirk

*As part of its "Transforming Community Services" programme, SBC is looking to integrate fully Libraries and Contact Centre.

Seven branch Libraries/Contact Centres are in scope for this project – Coldstream, Duns, Kelso, Jedburgh, Melrose, Selkirk and Innerleithen. With the exception of Selkirk it is proposed to transfer the Contact Centre to the Library in each town: in Selkirk the proposal is for the Library to relocate to the Contact Centre. The successful integration of the Libraries and Contact Centres would produce revenue cost savings, as well as capital receipts from the sale of vacated buildings. It would make the smaller branch Libraries and Contact Centres more sustainable and more accessible to the public.

As premises with bookable meeting rooms become available as part of this programme, the provider can book these as appropriate to meet need.

Any designated meeting rooms within these premises will be bookable using Microsoft Outlook, and using Citrix (remote working platform used by SBC), the Provider will be given access to SBCs Microsoft Outlook system.

It is anticipated that Customer Services staff in all Contact Centres will be trained to take enquiries about the Service either face to face or via telephone. This will involve

- Asking what the query is about
- Referring to the correct source (e.g. Social Work's Welfare Benefits Service or the Provider) or to the web should this be appropriate
- Booking an appointment for the customer and then notifying the Provider

A PC with internet access is available in each Contact Centre should the customer prefer to use the email contact form (part of the requirement of the contract from the Provider).

In addition to Customer Contact Centres, SBCs Community Learning and Development (CLD) service has a number of premises across the region, for example Abbey Row Community Centre in Kelso, Eyemouth Community Centre, Southfield Community Centre in Duns. Because each of these centres is run by a management committee with delegated powers from SBC, the Provider would be required to pay an annual affiliation fee of between £15-35 for use of meeting rooms, to then be able to book rooms at an hourly rate of between £3 and £4.50 (this includes utilities). The fee set is at the discretion of the management committee. All bookable meeting rooms in CLD premises are currently being put onto Microsoft Outlook and would therefore be able to be accessed by the Customer Service Adviser in the same way as rooms in the Customer Contact Centres.

2.6.2 Telephony

It is anticipated that all calls to the Service will come through a dedicated "0300" number that will be promoted by the Provider. This number (different to the Council's current 0300 100 1800) will link the caller to a message relating to the Service (name to be agreed) and will either present the caller with options or place them in a queue (process map to be in place for 1st April 2012). 0300 numbers are cheaper to call than other non-geographic numbers (e.g. 0845) even from mobiles and are exclusively reserved for non-profit organisations.

The primary benefit of using this system is that, for 51 hours a week, customers are guaranteed to speak to a trained Customer Services Adviser, at a standard rate, no matter where they call from in the Scottish Borders. Call centre opening hours are as follows:

Monday	8am - 5pm
Tuesday	8am - 5pm
Wednesday	8am - 5pm
Thursday	8am - 8pm
Friday	8am - 5pm
Saturday	9am - 12pm

A single number will allow the service to be marketed across the whole of the Scottish Borders and for the Council to take some of the administration burden away from the Provider, thus allowing them to concentrate staff/volunteer time on the provision of advice.

3 Timetable

3.1 Scottish Borders Council intends to follow the schedule below in performing the evaluation and vendor selection process. The timetable below identifies the indicative dates:

<u>Activity</u>	<u>Indicative Timescales</u>
Tenders Issued	21/10/11
Tender Clarification/Queries	09/01/12
Tender Returns	16/01/12
Interviews (delete if n/a)	Jan / Feb 2012
Contract Awards	Jan / Feb 2012
Contracts Live	01/04/2012

3.2 The timetable above is subject to change at Scottish Borders Council's discretion.

- 3.3 In order to allow appropriate time for analysis, selection, implementation, and communication of the selected Tenderers, we request the co-operation of Tenderers in meeting all of the deadlines specified above.
- 3.4 Tenderers will be notified in writing by email whether any further actions will be required. Tenderers should note that they may then be requested to attend a presentation and/or a discussion(s), and/or a technical demonstration of their technical proposal, undertake bid clarification at their own expense with SBC representatives during January 2012. Appropriate personnel must be available to undertake this.
- 3.5 Scottish Borders Council will notify Tenderers, at the end of the tender process, whether or not they have been awarded a contract.

4 Submission of Tender

- 4.1 All tenders must be submitted through Public Contracts Scotland portal (www.publiccontractsscotland.gov.uk).

5 Completion of Tender Documents

- 5.1 Tenderers may use their own text creation facilities. However the content and layout must be identical to the SBC version of the relevant sections of the tender, and it must be in the same order.
- 5.2 It is the Tenderers responsibility to contact Hayley Bell, Category Manager, Procurement@scotborders.gov.uk, 01835 826755 in a timely fashion to notify and resolve any technical problems.
- 5.3 The closing date for tender submissions is 16th January 2012 **by 12pm**. Late submissions will not be accepted.
- 5.4 Tenderers should allow sufficient time before the closing date to complete the tender.
- #### **6 Process for Questions/Clarifications**
- 6.1 Tenderers shall treat the Invitation to Tender documents as confidential and restrict its circulation on a "need to know" basis.
- 6.2 All questions regarding this material must be directed in writing by email /through the Public Contracts Scotland Website.
- 6.3 All questions and answers will be posted on the Public Contracts Scotland portal (www.publiccontractsscotland.gov.uk) and shared with all prospective Tenderers. It is our intention to respond to all reasonable requests for clarification. All questions/answers will be sanitised to ensure confidentiality of organisations. Tenderers should not provide any proprietary information in their questions.
- 6.4 Any contact made directly with any other employee of the Scottish Borders Council regarding this Invitation to Tender is a violation of the terms of the response criteria and may result in disqualification from the tender process.
- 6.5 Tenderers are advised that their responses may be reproduced and that no further indication or request prior to publication will be made. Only information provided as a direct response to the Invitation to Tender will be evaluated. Information and detail which forms part of general company literature or promotional brochures etc. will not form part of the evaluation process. Marketing material should not be included.
- 6.6 Supplementary documentation may be attached to the Tender submission only where Tenderers have been directed to do so. Such material must be clearly marked with the name of the organisation and the question to which it relates.

6.7 The response should be submitted by an individual of the organisation, company or partnership who has authority to answer on behalf of that organisation, company or partnership. Should the response be found to be erroneous or in any other way incorrect, we reserve the right to require the Tenderer to return the tender documents. In the case where the error or misrepresentation is not discovered until after a contract is awarded Scottish Borders Council reserves the right to determine the contract and all costs incurred by Scottish Borders Council as a result of the determination and to recover those costs from the Provider.

6.8 Scottish Borders Council will not be responsible for any expenses incurred in the preparation of Tenders, or in attending any post tender meetings, site visits or negotiations. No reimbursement shall be made by Scottish Borders Council whether or not an award of contract is made.

7 Tenderer Information Collection

It is the responsibility of the tenderer to obtain for themselves at their own expense any information necessary for the preparation of their tender and for any costs incurred during the tendering process.

8 Confidentiality

Subject to the provisions of Freedom of Information (Scotland) Act 2002, contained in paragraph 9 below, all information supplied by SBC in connection with the Invitation to Tender shall be treated as confidential by tenderers except that such information may be disclosed for the purpose of obtaining sureties and quotations necessary for the preparation and submission of the tender.

9 Information Disclosure and the Freedom of Information Act 2002

9.1 All information submitted to SBC may need to be disclosed and/or published by SBC. SBC may disclose information in compliance with the Freedom of Information (Scotland) Act 2002, (the decisions of SBC in the interpretation thereof shall be final and conclusive in any dispute, difference or question arising in respect of disclosure under its terms), any other law, or, as a consequence of judicial order, or order by any court or tribunal with the authority to order disclosure.

9.2 Further, SBC may also disclose all information submitted to them to Scottish or United Kingdom Parliament or any other department, office or agency of Her Majesty's Government in Scotland or the United Kingdom, and their servants or agents. When disclosing such information to either Scottish Parliament or the United Kingdom Parliament or their executive bodies, it is recognised and agreed by both parties that SBC shall, if they see fit, disclose such information and are unable to impose any restriction upon the information that they provide to Members of the Scottish Parliament, or Members of the United Kingdom Parliament; such disclosure shall not be treated as a breach of this Contract.

9.3 Accordingly, if you consider that any of the information included in your bid is commercially confidential, please complete and return Schedule 11 with your tender to identify it and explain (in broad terms) what harm might result from disclosure and/or publication. It should be noted though, that, even where you have indicated that information is commercially sensitive, SBC may disclose this information where they see fit. Receipt by SBC of any material marked "confidential" or equivalent should not be taken to mean that SBC accept any duty of confidence by virtue of that marking.

10 Modifications to the Invitation To Tender by SBC

10.1 Any modification to the Invitation To Tender by SBC will be notified to tenderers no less than 10 working days prior to the tender return date. If appropriate, SBC will revise the tender return date to all tenderers to accommodate this.

10.2 Note that this contract requires compliance with PVG Guidelines. This is on the assumption that Disclosure Scotland will view this service as regulated work. Should this not be the case, then the Council will revise their requirement for staff /volunteer scrutiny and/or vetting in consultation with the Provider.

11 Accuracy of Tender Response

Tenderers will be deemed to have examined all the documents enclosed with this Invitation To Tender and will be held to have fully informed themselves as to the nature and extent of the requirements detailed in the Invitation To Tender. Tenderers must check the accuracy of their tender submission prior to return, paying particular attention to clerical errors and omissions. SBC may, at its discretion, seek clarification regarding any concerns over accuracy of tendered responses. Tenderers will not be permitted to amend tenders after submission. SBC reserve the right to disqualify incomplete tenders.

12 Tender Evaluation Criteria

12.1 Each tender will be subject to a technical and financial analysis. The aim of the evaluation is to shortlist the tender(s) which represent the best long term value for money. Tender selection will be based on most economically advantageous tender.

12.2 The technical analysis will ensure that tenderers have met the outputs contained in the Service Specification and requirements detailed in the Information to be Provided in the Tender Response. The commercial analysis will ensure that tenderers' financial offers are fully evaluated to offer value for money. To undertake these analyses, a Price Quality Ratio of 70/30 will be applied during tender evaluation. The following evaluation criteria apply:

Price: 30%

Quality: 70%

Selection Criteria	Weighting
Financial	Pass/Fail
Mandatory Requirements	Pass/Fail
Business Probity	Pass/Fail
Conviction of Criminal Offences	Pass/Fail

Quality Criteria	Weighting
Service Specification	7%
Experience	30%
Key Service Outcomes	16%
Service Delivery	45%
Business Continuity	2%

12.3 In respect of the financial analysis, tenderers must score a PASS in all areas in **Appendix 2 – Financial Viability – Checks Conducted**.

12.4 When we have made a decision on the award of this contract, we will inform you in writing as to whether or not you have been successful and offer feedback to you.

12.5 SBC reserves the right to:

- accept or reject any Tender or alternative Tender
- accept only such part or parts of any Tender it shall deem to be appropriate
- enter into one or several Contract(s)
- cancel the Invitation to Tender process and reject all Tenders at any time prior to the formation of a Contract.

12.6 Please note that Scottish Borders Council may require clarification of the answers Tenderers have provided or ask for additional information during the evaluation process.

12.7 No part of the tender or the tender documentation will be returned to the tenderer.

13 Tender Validity

Tender responses shall remain open until the award of the contract.

14 Unsuccessful Tenders

Within the constraints of commercial confidentiality, unsuccessful Tenderers will be offered the opportunity of feedback on their tender submission and provided with appropriate information that will enable them to provide more competitive offers in the future

15 Tenderer Details

Please insert the following background information:

Name of Contact for this Tender			
Position			
Company Name			
Address			
Tel No		Fax No:	
E-mail			
Website address (if applicable)			
Address of Registered Office (if applicable)			
Nature of Organisation (e.g. PLC, Partnership etc)			
Number of Employees			
Names of the Directors or Partners			
Group If you are a member of a group of companies, please give the name and address of the ultimate parent company			
Company Registration Number (or alternative EU registration number)			
VAT Registration Number (or alternative EU registration number)			
BANK DETAILS:			
Name of Bank: (from which a financial reference may be sought)			
Address:			
Telephone Number:			
Suitable contact name:			
Telephone Number: (if different)			
Provide details of the Annual Turnover (in £ Sterling) for:			
Latest Year			
One year previous			

Any tender that does not accord with all the requirements herein and in the covering letter may not be considered.

PARTIES ACCESSING AND CALLING FROM THE CONTRACT

The below of organisations listed here in Schedule 2 will be able to access and call from the Contract.

Name of Organisation	Registered Office:
Scottish Borders Council	Council HQ Newtown St Boswells Melrose TD6 0SA

Service Specification

The Service Specification comprises Sections A and B. Section A details the Service Specification together with pertinent details whereas Section B provides information on the relationship between SBC and Contractors and the process for awarding a Contract.

Section A

Service Specification for the delivery of Money and Welfare Advisory Services in the Scottish Borders

1.0 Contract liaison person

For the management of the contract the Council's nominated person is the Group Manager Housing Strategy and Services, and for the Provider is -----

2.0 Strategic Aim and Key Objectives

Strategic Aim:

To provide an impartial, free and confidential advice service open to all residents in the Scottish Borders, which will primarily focus on advice relating to debt / money issues, welfare benefits and tax credits, and housing.

Key Objectives:

To meet the money and welfare advisory needs of all residents across the Scottish Borders by the provision of a modernised service delivery model that:

- provides accurate and consistent responsible advice in a manner that is cost effective, flexible, accountable and accessible
- promotes the maximisation of available income and prevents or redresses social deprivation.

Outcomes:

- Reduce the number of households in the Scottish Borders currently in debt, or at risk of being in debt;
- Improve access to affordable and manageable financial services in order that household's manage their money efficiently;
- Improve access to information and advice to help maximise income, as well as employment and tenancy sustainment.

3.0 Scope of the service

3.1 The Provider will deliver the services specified in Section 4 of this schedule to any resident of the Scottish Borders. However, in order to ensure best value, the Provider will be required to demonstrate that the service is being demand-led, taking account of an annual needs assessment, to be provided by Scottish Borders Council.

3.2 In line with the Key Objectives (outlined in Section 2.0 of this Schedule, above), the Provider will ensure that issues relating to the accessibility of services in a rural area are overcome by using a variety of service delivery methods (including full use of digital media) in a number of premises at key locations.

From the start of the service the Provider will, in accordance with their tender bid,:

- locate the service in the locations outlined in "Information to Providers" in Schedule 1, in line with need / demand;
- deliver services during the periods identified in their tender bid ;
- develop the service access (for example, use of electronic media) in accordance with their tender bid.

The Provider and the Council will review service delivery locations and methods of delivery on an annual basis. Times and duration of service delivery as well as changes to service centre locations can only be changed by Council agreement.

The Council will be able to make changes to both the times and duration of service delivery on making a reasonable request for the Provider to do so and when providing reasonable notice which will not be less than three months notice.

Service Centre location changes can only be made by mutual agreement between both parties.

3.2.1 Face to face contact

This will include a combination of drop-in and appointments, ideally taking place in a number of SBC owned premises, and collocation will be expected by the end of year 3. Drop in times will be specified within the Provider's submission (as specified above).

Appointments will be made for the Provider via SBC Customer Services function (either via telephone or in Customer Contact centres). If this is not acceptable to the customer, then the Customer Services Adviser can request a "call back" from the Provider, taking as many details from the customer as they are comfortable giving and passing to the Provider.

All appointments will be co-ordinated via Microsoft Outlook.

The expectation is that, in the first year of operation, drop-in will account for no more than 25% of provision, and appointments no less than 75%. This will be reviewed by the Council and the Provider at the end of Quarter 3. At the review, the Council will, in consultation with the Provider, set the expected ratio of drop in and appointment delivered supports.

3.2.2 Phone

From the beginning of the contract, calls to the service will be handled via SBC Customer Services function, using a dedicated "0300" advice number. The Provider will be responsible for marketing this number including utilising opportunities to jointly promote the service with the Council, when requested.

The Customer Service Advisers can either make an appointment for the customer, can try to pass the call to the Provider or can take contact details from the customer and request a "call back" from the Provider (via email).

The Provider should include an element of phone- based advice provision as part of their submission so that anything that *can* be dealt with in this way avoids the need for an appointment, saving the Provider and the customer time. The Customer Services Adviser will take contact details from the customer and request a call-back from the Provider, saving the customer time and money. Advisers working for the Provider can then deal with call-backs in terms of priority and as convenient.

3.2.3 Web-based contact / advice

By the end of Year One, the Provider will maintain a single website with up to date accessible information about the types of advice available, self- help options, sign-posting, Frequently Asked Questions etc. as well as an email contact form that can be used by customers to request either an appointment or advice via email. It is anticipated that a large volume of low level queries can be dealt with via email, with face to face contact only happening when necessary and when the issues being dealt with requires it, for example to discuss personal and sensitive information.

3.2.4 Text

The Council will soon be in a position to offer text based advice services. In the same manner, the Provider will offer Welfare Advice support to requests made by text, from the date the Council's Customer Services is able to facilitate requests sent by text, or earlier by mutual agreement between both parties if the Provider is able to offer such a service prior to that date.

3.2.5 Home visits

Only in exceptional circumstances (for example a client who is housebound due to a severe debilitating illness or a housebound client with a sensory impairment) and only once all other methods of communication have been ruled out as an acceptable form of contact (for example telephone and e-mail) should the provider undertake home visits. An allowance for this should be made within the submission and reviewed on an annual basis but it is not envisaged that this will be a large part of the submission.

3.3 Marketing the Service

The provider will be responsible for marketing the service using a variety of means including information boards in public areas (GP surgeries, hospitals, libraries, supermarkets etc), local media, leaflets and any other effective routes to market. Any promotion or marketing information should contain reference to the fact that the service is provided on behalf of Scottish Borders Council.

3.4 Delivery competencies

The Provider will be expected to have achieved specific competency levels as laid out by the Scottish National Standards for Information and Advice Providers (now referred to as "the National Standards"), for the duration of this contract. These levels will vary in accordance with the service categories specified in the Service Provision clause, and also in relation to specific time periods within the contract. Specific tasks in the Service Provision will also be dependent on the competency levels being attained as will funding. See Appendix 3 for detail.

4.0 Service Provision

The Provider must be able to deliver the services specified below:

4.1 Welfare Benefits & Tax Credits

Complementary to what Scottish Borders Council's Welfare Benefits Service (WBS) currently provides, the Provider will undertake benefits and tax credit assessments, assist with benefit and tax credit form completion and request revisions of decisions on behalf of customers where there are valid grounds. They will also assist with the lodging of appeals. This will be delivered in the manner specified below:

- 4.1.1 Diagnostic interviews where the problem and all relevant issues are identified and
- 4.1.2 Making a judgement as to whether the individual has a case that can be pursued. This will be carried out by using knowledge of relevant legislation and criteria in relation to benefits/tax credits and in some cases assessing medical evidence.
- 4.1.3 For cases that are to be pursued, main activities will include:
 - Setting out an individual's options or courses of action
 - Encouraging the user to take action on their own behalf
 - Providing practical aid with letters or forms
 - Negotiating with third parties on the user's behalf and with their consent
 - Introducing the enquirer by referral to another source of help
 - Support to users in making their own case.
- 4.1.4 In line with the approaches identified in 4.1.3 the Provider will, as applicable to the specific customer's case:
 - Undertake benefit and tax credit assessments with customers to establish if correct levels are in payment.
 - Assist in making appropriate claims monitoring and recording outcomes, where potential benefit/tax claims have been identified, with the intention of maximising customer income.

- 4.1.5 Where benefit claims have been refused, the Provider will assist customers to request revisions of decisions where appropriate. In the case of disability benefits this is likely to be where the customer has already obtained medical evidence. Revisions of decisions should be requested within the one month time limit unless the period has been extended by 14 days due to a written statement of reasons being issued within the dispute period.
- 4.1.6 Where customers wish to appeal a decision, the Provider will assist with completion of GL24 (standard DWP appeal request) or with an appropriate appeal letter, within the timescale. This will be within one month after the date the written decision was sent to the customer unless the period has been extended by 14 days due to a written statement of reasons being issued within the dispute period. Where an appeal is out of time, it should be submitted with reasons for lateness. The Provider would then, via the referral process (approved by the WBS), pass on all relevant documentation to the WBS. This will include the completion of a mandate (for format, see Appendix 4) authorising WBS to act on the customers behalf and signed by said customer.
- 4.1.7 The Provider will issue a customer survey form to all customers on the completion of their cases, in a format specified by WBS, after consultation with the Provider. The Provider will subsequently collate this information in a report format designed by the WBS. This report will be forwarded on an annual basis to the Welfare Benefits Service Manager, by the end Quarter 3.

4.2 Money Advice

The Provider will be the primary provider for money and debt advice in the Scottish Borders.

- 4.2.1 The principal activities will include:
- Advocacy and representation, for example where the Provider will prepare a case for the customer and represent or speak on their behalf at court;
 - Mediation i.e. where the Provider could act on behalf of the user by seeking to mediate between the user and a third party;
 - General money advice as detailed in the clauses.
- 4.2.2 In line with 4.2.1 the provider will:
- 4.2.3 Ensure the preparation of accurate Financial Statements with each customer and Common Financial Statements where appropriate, for example where a debt repayment offer is being made on behalf of the customer to creditors.
- 4.2.4 The Provider will have to gather in a consistent format (and in a format agreed by SBC) all relevant customer history and be alert to family, religious, health and cultural factors when doing a financial assessment of the customer's circumstances.
- 4.2.5 When carrying out financial assessments, the Provider will
- verify income, for example payslips, bank statements, correspondence re benefits, tax credits, identification of debtor's assets etc.
- 4.2.6 When providing assistance with maximising debtor's income and carrying out Welfare Benefits Assessments, the Provider will;
- Obtain copies of all creditor agreements to check and confirm that the creditor complied with the terms of agreement and proper execution.
 - Verify that the creditor has complied with the Consumer Credit Act 1974
 - Ensure that every customer is provided with a financial statement, which has been realistically prepared, taking an individual's circumstances into account. Consideration should be given to the Common Financial Statement.

- Where necessary, liaise with creditor(s) on behalf of the debtor(s) and ensure both are kept fully up to date with progress.
- Ensure that regular customer reviews on open cases are carried out at least every 12 months unless the creditor requests six monthly reviews.

4.2.7 Evaluate the liability and legal legitimacy of debts, highlighting, where appropriate, to Trading Standards, extortionate credit, unfair contract terms, and unenforceable debts, where applicable. Likewise assessing for potential areas where companies (for example banking or utility companies) may have compromised related, industry codes of practice

4.2.8 Fully explain to the customer, all options for dealing with debt. Details of the explanation and any discussion should be fully recorded. Evidence should show the course of action decided upon by the customer(s) and the justification for this decision, demonstrating that the customer(s) fully understands the consequences and long term implications of any decisions taken.

Below are areas to be covered as appropriate to the circumstances

- Token offer or pro rata payments to creditors
- Partial, or total, debt write offs
- Reduced offer of payment for full and final settlement
- Offer of lump sum in addition to regular payments
- Moratorium
- Trust Deeds (When providing advice relating to Trust Deeds, the provider must ensure that customers are always given a choice of insolvency practitioners and that routine referrals to only one or two specific companies do not occur. It is essential that Providers can evidence this, and provide documentation for monitoring purposes. Such evidence should include the range of advice available with their cost implications clearly identified)
- Sequestration (advising customers regarding this option needs to be done in the context of all the other relevant options being considered and evaluated, again evidence will be required for monitoring purposes)
- Debt Arrangement Scheme

4.2.9 In addition to the above the Provider as required will:

1. Negotiate with creditors on behalf of debtors
2. Assist customers with any actions of Diligence, Diligence stoppers and Court Proceedings (for example earnings arrestment, repossession)
3. Assist customers with Recalling Repossession Decrees for both rent and mortgage arrears and Appeals against other relevant Court Decrees and Orders
4. Following assistance to Recall Repossession Decrees for both rent and mortgage arrears the provider will advise customers of their legal defence, set and prepare such defence, and provide representation or refer to appropriate agency. The provider will advise the client accordingly of all costs and charges involved, ensuring any recall and defence is appropriate as defined by the appropriate legislation.
5. Give options for dealing with Utility debts taking into account industry Codes of Practice. These may include entering into a voluntary payment arrangement, fuel direct, application to Energy company or charitable trusts, installation of pre payment meter. Where energy companies are members of the Energy Retail Association ensure provision of accurate bills, recovery of debt or disconnection is in line with code of practice.
6. Advise the customer about responsible budgeting and minimising expenditure.

7. Advise on Local and National Tax debts
 8. Ensure that "priority debt" is identified and addressed first for example rent arrears, utility debt and Council Tax.
 9. Advise re Mortgage arrears, including Home Owners Support Fund (Mortgage to Rent and Mortgage to Shared Equity). When such advice is provided and assistance given with any application to the Scottish Governments Homeowners Support Team, SBC's Homelessness Prevention service will be informed subject to Customers agreement, to ensure the avoidance of duplication.
 10. Provide debt advise and give options regarding Secured loans
 11. Advise on making repayments of Civil and Criminal fines
 12. Advise on dealing with Business Debts
- 4.2.10 The Provider will issue to every customer on initial contact a standard information sheet, the format of which will be specified by the WBS in consultation with the Provider. This will include:
- An explanation of the customers(s) role and their involvement in the process along with what is expected of them e.g. full disclosure of debt(s), income, expenditure, assets, informing the Provider of any creditor contact or change in circumstances.
 - An explanation of record keeping, confidentiality and compliance with the Data Protection Act.
 - Contact details of the organisation
- 4.2.11 Discuss and issue a Service Agreement (format to be developed in agreement with the WBS) to every customer at the initial appointment, in conjunction with the signing of a customer consent form thereby allowing the Provider to deal with third parties.
- 4.2.12 The provider will ensure that they comply with current and future legislation when providing money advice.
- 4.2.13 Where relevant, the Provider will have a Consumer Credit licence.

4.3 Housing Advice

- 4.3.1 Complementary to what Scottish Borders Council's Homelessness Prevention service provides, housing advice should be provided to a level that informs customers of their options, which includes active information, sign posting and a basic level of explanation in the following areas as defined by Type 1 - Scottish National Standards for Information and Advice Providers and defined by the generic competences within this document.

This should include 'Active Information, Sign-posting and Explanation' in the following areas:

- Rent arrears – Early stage advice
- Mortgages/Secured Loans – Early stage advice
- Housing Benefit and Council Tax Benefit
- Disrepair in rented housing
- Housing Options
- Housing Specific Competences
- Discrimination in Housing
- Eviction

- Anti Social Behaviour
- Harassment and Illegal Eviction (including Race Discrimination)
- Homelessness
- Relationship Breakdown
- Rent: Private Sector
- Security of Tenure
- Statutory Tenancy Rights
- Housing Repair Improvement and Adaptations

(Guidance contained in The Scottish National Standards for Information and Advice Providers (Sections 2.1 – 2.15), <http://www.scotland.gov.uk/Topics/Built-Environment/Housing/access/nationalstandards/standardsforadvisers>)

- 4.3.2 In accordance with the general competencies, information will be provided either orally or in writing, sign-posting or referring the user to other available resources on services, and the explanation of technical terms or clarifying an official document, such as a tenancy agreement or a possession order.
- 4.3.3 Where the Provider is approached by someone threatened or facing eviction, they will refer the customer to the homeless prevention team to establish if the customer is already known to them. If they are known, the provider will liaise with the homeless prevention team in order to resolve the issue. If they have been issued with a Section 11 notification from the landlord and not contacted the homeless prevention team then the provider will take action to try and prevent homelessness occurring where appropriate lodging a minute for recall of decree. Any action taken should be notified to the homeless prevention team and where appropriate the case referred for further intervention.
- 4.3.4 The Provider will ensure full and proper advice is given in relation to rent and mortgage arrears as part of the money advice service ensuring the customer is aware of the consequences of all actions taken. The provider will also provide customers with appropriate representation and advocacy to resolve their arrears situation

4.4 Advice and Support out with the remit of this Contract and Specification

- 4.4.1 The Provider will not normally provide advice through this contract on the following issues, but rather sign post customers.

Type of Advice
Relationships Counselling
Education
Travel
Consumer Advice
Employment
Immigration
NHS and Council Complaints
Care and Support

However where the above areas overlap with core advice issues covered in this contract, i.e. Welfare Benefits, Money and Housing Advice, then general advice maybe offered on such issues. However wherever practicable sign posted organisations should be used and in no circumstances should advisory time spent on such issues outlined in this clause take up more than **10% of the total contract time available**.

- 4.4.2 The Provider will only provide advice in relation to Tax and Utility issues where they have been raised as part of a debt, benefits or housing related problem.

5.0 Prioritisation of cases and Risk Assessment

The Provider will take a risk based approach in relation to prioritising the Service's customer caseload. The Provider will therefore have in operation at all times an integrated risk prioritisation tool for managing the caseload, which is approved by the Council's contract liaison person.

6.0 Monitoring and Key Performance Indicators (KPI)

- 6.1 The Provider will report on a set of Key Performance Indicators that relate to each of the key Outcomes addressed by this contract. The key outcomes are to:
- Reduce the number of households in the Scottish Borders currently in debt, or at risk of being in debt;
 - Improve access to affordable and manageable financial services in order that household's manage their money efficiently;
 - Improve access to information and advice to help maximise income, as well as employment and tenancy sustainment.

Schedule 5 details the KPIs as well as the reporting requirements (generally quarterly).

- 6.2 The Council will annually review the identified KPIs in consultation with the Provider

7.0 Record Keeping

The Provider will be required to record and maintain case work in line with the National Standards.

On both paper and computer based systems, the provider will be required to make and maintain succinct notes of all customer contact which enables other advisers, supervisors, auditors and customers to understand all key information. Written notes must be legible.

The storage of this information should comply with relevant legislation, for example, data protection. The notes should include advice given; actions taken and reasons for said actions, roles and responsibilities and the outcome of the case.

The customer should fully understand the consequences and long term implications of any decisions they make as a result of advice given and this should be evidenced accordingly in case records. Case records both manual and computerised must be kept for a minimum of 5 years and there should be systems in place for the security and/or back-up of case records

The Provider will forward to the Council in a format specified and within a reasonable timescale any related monitoring information/data that is requested by the Council in order to report to the Scottish Government.

8.0 Training and Development

The Provider will ensure that their workforce (including any volunteers) is trained, developed and supported appropriately in order to carry out the roles and obligations under this contract, in particular it will ensure their workforce comply with the following:

- Ensure the workforce is able to deliver the service to the competency levels and timescales as set out in Appendix 3.
 - To be aware of issues in relation to Welfare Reform and to continually update benefits and tax credits knowledge through available training which will include joint training with the Welfare Benefits Service, when requested.
 - To attend awareness raising and training on particular long term health conditions where requested by the Council. This may include for example Cancer Awareness through Macmillan Cancer Support, equalities and sensory impairment.

- To provide ongoing training in relation to Money Advice for staff including keeping up to date with changes in legislation by attendance at external training

9.0 Liaison

All liaison for the contract will be with the Group Manager Housing Strategy and Services, with the exception of the requirements outlined in Section 4 of this Schedule where the provider is required to liaise directly with the Welfare Benefits Service (WBS) Manager.

Section B

1. Creating a Contract

SBC and the Contractor will be the parties to the Contract, which will constitute, as a minimum, the Service Specification, the completed Pricing Schedule, Monitoring Schedule and Terms & Conditions, in addition to any other document referred to in the Contract award letter. SBC will form the legally binding Contract by accepting the successful tenderer(s) tender and detailing all the documentation forming the Contract in the award letter. The successful tenderer is then only required to acknowledge receipt of the award letter and that the Contract has been entered into as set out in the award letter.

INFORMATION RELATING TO STAFF TRANSFERS

Tenderer should note that TUPE is likely to apply to the Contract, as detailed below:

Job Title:

Number of employees:

Name of Employer:

Location of Employment:

Name of Employer: Citizens Advice Bureaux

Location of Employment - Berwickshire

Number of Employees: 0.9 FTE Managers, 0.3 FTE Administrators

Location of Employment - Central Borders

Number of Employees: 0.9 FTE Managers, 0.6 FTE Administrators

Location of Employment - Roxburgh

Number of Employees: 1.0 FTE Managers, 0.6 FTE Administrators, 0.5 FTE Money Adviser

Location of Employment - Peebles

Number of Employees: 0.9 FTE Managers, 0.4 FTE Administrators

MONITORING AND EVALUATION SCHEDULE**1. Key Performance Indicators**

All indicators should be reported **quarterly** to Scottish Borders Council (SBC) Group Manager, Housing Strategy and Services, with the exception of the Customer Satisfaction indicator (see table below). The Provider will ensure that customer post code is recorded in order that data can be analysed annual to define future service deliver requirements

Data from the first 3 quarters of fiscal years 2012/13 and 2013/14 will be used to set targets for the following years.

OUTCOME	KEY PERFORMANCE INDICATORS	
1) Reduce the number of households in the Scottish Borders currently in debt, or at risk of being in debt	1.1	Number of "live" specialist debt customer cases
	1.2	Total debt on "live" specialist debt customer cases
	1.3	Total amount of debt on closed customer cases <i>plus</i> total <u>amount</u> and <u>%</u> of debt re-negotiated
	1.4	Number of new debt customer cases
	1.5	Number and type of debt customer case interventions (as defined in the Service Specification,)
2) Improve access to affordable and manageable financial services in order that household's manage their money efficiently	2.1	Number of people who have opened a bank account as a result of engaging with the service
	2.2	Number of people accessing a credit union as a result of engaging with the service
	2.3	Number of repeat debt customer cases
	2.4	Number of referrals made to SBC Trading Standards as a result of customers experiencing extortionate credit, unfair contract terms, and unenforceable debts,
3) Improve access to information and advice to help maximise income, employment and tenancy sustainment		<u>Income maximisation</u>
	3.1	Number of "live" benefit customer cases
	3.2	Total monetary benefit gain for customers on closed cases
	3.3	Annual cash amount on closed cases of ongoing benefits gained per customer*
	3.4	One-off benefit gained on closed cases per customer**
	3.5	Benefit overpayments reduced per customer***
	3.6	Number of referrals to SBC Welfare Benefit Service
	3.7	Number of reconsideration requested and rate of success
		<u>Employment sustainment</u>
	3.8	Number of employment cases dealt with
	3.9	Number of employment tribunals undertaken
	3.10	% of successful employment tribunals (as a % of tribunals undertaken)
		<u>Tenancy sustainment</u>
	3.11	Number of customers signposted to SBC Homeless Prevention team
	3.12	Number of customers signposted to Shelter Scotland (Housing Aid Edinburgh) and Shelter Housing Advice Service (SHAS)
	3.13	Number of recalls completed- Scottish Secure tenancies

	3.14	Number of recalls completed- homeowners
	3.15	Number of evictions and repossessions prevented at decree stage
	3.16	Number of housing advice cases dealt with, based on Homepoint defined areas (see Service Specification.)
	3.17	Number of rent arrears cases dealt with, by tenure
4) General	4.1	Number of issues signposted to other organisations (for example, Relate, Shelter, NHS Borders etc) – to be recorded by organisation
	4.2	% satisfaction with service (from Customer Surveys issued on completion of customer cases)- report to be submitted at end of Quarter 3 each year
	4.3	Number of customer appointments undertaken
	4.4	Number of customers seen using drop-in

*** Annual cash amount of ongoing benefit gained per customer.** This should be measured as follows: Amount of weekly benefit gained multiplied by 52. One case could include several types of benefit i.e. assistance with Disability Living Allowance Appeal, Income Support, Housing/Council Tax Benefit and although these benefits would be noted separately, they would still fall under one case. Ideally only actual confirmed benefit gains should be included per case.

Sometimes it is appropriate to include estimated gains (e.g. for a telephone-based service), but the rationale and methodology should be transparent and overt. If it is reasonably foreseeable that the entitlement will cease before 52 weeks, a shorter estimated period should be used based on the adviser's estimate of that shorter period. The adviser should record the basis for any such conclusion. When a 52 week period straddles a benefit uprating period, the pro-rata gain using the increased rates should be used only when the new rates have been announced.

A confirmed benefit gain is one where the adviser either has written confirmation from DWP/LA/HMRC of a benefit award or the client reports that the additional money has been paid to them. This therefore requires advisers to have a system for monitoring and following-up claims which are made.

****One-off benefit gained per customer.** This should consist of one-off benefit gains in addition to any ongoing benefit gain as well as any one-off gains without an ongoing increase in income. These would include lump sum gains (e.g. Social Fund Community Care grants, not Social Fund loans), backdated benefit awards, confirmed awards of benefit for less than 52 weeks.

*****Benefit overpayments reduced per customer.** This is a measure of confirmed reductions in benefit and tax credit overpayments – either because they are declared non-recoverable or reduced following the adviser's intervention. It should be recognised that reducing or stopping recovery of an overpayment also leads to an increase in weekly income for service users, so a 52 week benefit gain score is also appropriate in such cases.

Terms & Conditions



G:\SUPPLIES\CPS\
Learning and Care\Cc

1. INFORMATION TO BE PROVIDED IN THE TENDER RESPONSE

1.1 The details here will form part of the scoring of tenders. The key technical questions can be added to and amended as per the specifics of the project. However, these sections are good practice. Please indicate clearly which questions are for information and which questions will be scored.

2 **Tenderers must note that it is the intention of Scottish Borders Council to award the contract to one Provider only. However, if you are applying as a consortium, please note the following:**

2.1 **tenderers applying using a nominated Sub-Contractor(s) or as a consortium (with or without Sub-Contractors) must:**

- ensure that the nominated lead organisation includes all organisations in their response to the questions below

2.2 **tenderers applying using a nominated Sub-Contractor(s) or as a consortium (with or without Sub-Contractors) must clearly indicate in their response (against the relevant questions):**

- which segment of the service will be delivered by each member;
- how the organisations will collaborate effectively and ensure a seamless approach to delivery of the service; and
- the mechanism by which quality issues, monitoring and evaluation issues, disputes or disagreements will be agreed and resolved

2.3 **tenderers must submit the following documents in their tender:**

- technical response to this Schedule 7
- completed Form of Tender (Schedule 8)
- completed Pricing Schedule (Schedule 9)
- completed Parent Company Guarantee (Schedule 10)
- completed FOI statement (Schedule 11)
- completed Non Collusion Schedule (Schedule 12)

2.4 The information provided by tenderers in response to this Schedule 7 will be used to technically evaluate tenders, except where stated that the information provided is for information purposes. The response to the Pricing Schedule (Schedule 9) will be used to evaluate the price element of tenders.

2.5 If successful in being awarded the Contract, some or all of the information contained within individual tender responses may also be included in a guidance document to be produced by SBC and/or used in any marketing information connected with the Contract.

2.6 Tenderers should note that some or all of the responses to the Service Delivery questions could, at the Council's absolute discretion, specifically form part of the contractual agreement. As a consequence, tenderers are expected to provide responses that are specific to this service and as objective and quantifiable as reasonably practicable. Where applicable, menu responses are acceptable, as long as the options available to the Council are clear.

3 Technical Questions

3.1 Financial Checks - Pass/Fail

3.1.1	Audited Accounts Please attach 1 copy of your organisations audited annual reports and accounts (or equivalent) and the annual reports and accounts your group (if any) for the last 2 years in English and in UK Sterling together with details of any significant changes since the last year end and draft accounts for the last financial year if audited versions are not yet available.

3.1.2	Insurances Please provide one copy of your insurance certification demonstrating:
Public Liability Insurance (£5,000,000 – Five million pounds)	Yes/No
If the applicants cover is less than stated above, is the applicant prepared to increase the cover to meet these requirements for the duration of the contract?	Yes/No
3.1.3	Financial Viability Check Your account will be scored against the financial viability check sheet which can be found in appendix 2. Your organisation must pass all areas of this sheet.

3.2 MANDATORY REQUIREMENTS – Pass/Fail

Relevant documents and statements should be scanned/electronically submitted with the tender. Please ensure that scanned documents are fully legible.

3.2.1	Health and Safety You are required to submit one copy of your Health and Safety policy which must include; <ul style="list-style-type: none"> • Current safety record • A statement of issues you foresee with the work required and steps you propose to take to mitigate the impact of these issues.
3.2.4	Equal Opportunities Policy You are required to submit a copy of your Equal Opportunities Policy.
3.2.5	Lone Working Policy You are required to submit a copy of your Lone Working policy.
3.2.6	Adults at Risk and Child Protection Training All staff are required to complete and maintain relevant training in Adults at Risk and Child Protection. Please provide a copy of your training programme in Adults at Risk and Child Protection.
3.2.7	Data Protection Please give details of how you ensure that confidentiality of information is maintained by your staff. If applicable, please attach a copy of your standard confidentiality undertaking from staff and volunteers. (Please refer to the Terms and Conditions)

3.3 SERVICE SPECIFICATION – 7%

Your response should not exceed 500 words per question.

3.3.1	Understanding of Requirements Please provide a statement of your understanding and interpretation of the Service Specification in Schedule 3 in relation to: <ul style="list-style-type: none"> • The strategic aim of the service (To provide an impartial, free and confidential advice service open to all residents in the Scottish Borders, which will primarily focus on advice relating to debt / money issues, welfare benefits and tax credits, housing). • The key objectives to be met through the service: (To meet the welfare advisory needs of all residents across the Scottish Borders by the provision of a modernised service delivery model that: <ul style="list-style-type: none"> ○ provides accurate and consistent responsible advice in a manner that is cost effective, flexible, accountable and accessible ○ promotes the maximisation of available income and prevents or
--------------	--

redresses social deprivation).

Response:

3.4 EXPERIENCE – 30%

Your response should not exceed more than 300 words per question and should be in Arial, Font Size 10/12.

3.4.1	Organisation Experience Please provide a brief description of the nature of your business, highlighting core functions, any areas of specialised expertise and describe any relevant experience of providing welfare advice that is pertinent to this tender and to the delivery of the service in the Scottish Borders.
	Response:
3.4.2	Consultation Please describe your previous experience of consulting with service users to improve the quality of your service. Please provide evidence.
	Response:
3.4.3	Access to Service Please describe how you have worked with customers that are located in hard to reach areas and how these service users have accessed your service. Please provide evidence.
	Response:
3.4.4	Partnership Please detail where you have worked in partnership in the past and how you plan to work with the Council and other relevant agencies to deliver the outcomes laid out in schedule 3.
	Response:

3.5 KEY SERVICE OUTCOMES – 16%

You are required to outline how you will deliver the key welfare outcome areas to be addressed by this contract. You should refer closely to the Service Specification in Schedule 3. Where possible provide practical examples of your experience in this area and what you will do to address the outcome. Your response will be assessed as part of the overall evaluation of your submission. Your response to each key outcome area should not exceed 500 words (please use Arial, Font size 10/12).

3.5.1	Outcome 1: Reduce the number of households in the Scottish Borders currently in debt, or at risk of being in debt;
	Response:
3.5.2	Outcome 2: Improve access to affordable and manageable financial services in order that household's manage their money efficiently;
	Response:
3.5.3	Outcome 3: Improve access to information and advice to help maximise income, as well as employment and tenancy sustainment.
	Response:

3.6 SERVICE DELIVERY – 45%

Your response should not exceed more than 300 words per question and should be Arial, Font size 10/12.

3.6.1	Configuration of Service Given the needs assessment provided and the availability of premises across the region through SBC Customer Services and Community Learning and Development, describe
--------------	--

	<p>how you will deliver services to best meet need across the region, within the identified resources.</p> <p>Your answer should show:</p> <ul style="list-style-type: none"> • Which service centres you intend to operate the service from in year 1 • The hours you intend to offer at each service centre on; <ul style="list-style-type: none"> ○ an appointment basis ○ a drop in basis • The rationale for your service delivery choices.
	Response:
3.6.2	<p>Management and Staffing Structure</p> <p>Please provide an organisational structure diagram for the provision of this service that shows key roles and responsibilities. In addition, clarify the qualifications and experience of all grades of staff within the structure.</p>
	Response:
3.6.3	<p>Staff deployment</p> <p>Given your structure, describe how you will organise and co-ordinate staff/volunteer deployment to maximise your ability to be responsive to customer demand, using the full range of digital media.</p>
	Response:
3.6.4	<p>Governance Arrangement</p> <p>Describe the governance structures and systems will you put in place to ensure the integrity of the service.</p>
	Response:
3.6.5	<p>Use of Volunteers</p> <p>Please advise if / how you plan to recruit volunteers to work as part of the service.</p>
	Response:
3.6.6	<p>Staffing Training</p> <p>For all staff members / volunteers who will be designated to service delivery for the duration of this contract, please provide details of training for each staff grade that allows competent delivery of the 3 key areas of service described in Section 4 of the Service Specification (please provide a training timetable, linked to the competency framework in Appendix 3).</p>
	Response:
3.6.7	<p>Staff Development</p> <p>Please describe the process of how your organisation ensures continuing professional development for both staff and volunteers.</p>
	Response:
3.6.8	<p>Recruitment, Induction and Supervision</p> <p>In relation to this service, please provide a copy of your process for recruitment, induction and supervision of staff and volunteers that ensures a consistent and professional service for all customers.</p>
	Response:
3.6.9	<p>Performance Management and Performance Improvement</p> <p>Please describe the arrangements in place to manage the quality and consistency of written work and practice as well as strategies to improve performance as required.</p>
	Response:
3.6.10	<p>Complaints and Escalation Process</p> <p>Please describe your complaint handling and escalation process</p>
	Response:
3.6.11	<p>Access to Service</p> <p>Please detail how you will ensure that people from hard to reach client groups will access your service. E.g. those with a disability, offenders, ethnic minority groups</p>

	Response:
3.6.12	Digital Media Please describe the range of digital media products that facilitate the services and that customers will use to access your service
	Response:
3.6.13	Transition Plan Please provide a detailed Transition Plan, including timescales and resource allocation, detailing as a minimum: <ul style="list-style-type: none"> the tasks to be undertaken between the date of award and the Commencement Date, including but not limited to, TUPE, continuity of service etc. identification of the staff to be involved in the Lead In Period and their specific roles your expectation of the transitional assistance required from SBC.
	Response:
3.6.14	Capacity Please state how you will ensure that sufficient capacity exists to deliver the range of advice required across a range of geographic locations across the Scottish Borders
	Response:
3.6.15	Risk Prioritisation What processes and systems would you use to ensure that customer needs and demands are responded to in a prioritised way that ensures more vulnerable customers are not left at risk?
	Response:
3.6.16	Added Value- please provide details of any additional added value features / services available to the Council under the terms of this contract. For example, this may be additional funding streams for projects that are complementary to the service, planned funding bids etc.
	Response:
3.6.17	Information sharing Describe how you will share information across your organisation to ensure a co-ordinated, flexible service that can work across a variety of geographic locations as required in the Service Specification
	Response:
3.6.18	Phase out and Exit Strategy Please provide a detailed Phase-Out Plan & Exit Strategy identifying and addressing the tasks necessary to be undertaken during the 6 months period prior to the date of Contract expiry or date of earlier termination as notified by SBC.
	Response:

3.7 BUSINESSS CONTINUITY – 2%

Your response should not exceed 300 words per question.

3.7.1	Business Continuity Business Continuity Planning is an essential management task that makes businesses better able to cope effectively with all kinds of disruptions and emergencies. How will your organisation ensure business continuity during any commission you may carry out on behalf of the Authority?
	Response:
3.7.2	Sustainability The supplier must support the Government's Purpose http://www.scotland.gov.uk/About/scotPerforms/objectives/greener in regards actively managing, measuring and minimising their impact to the environment in respect of the

	servicing of this framework agreement. This includes, but is not restricted to, their carbon footprint, emissions, heat or noise output, fuel efficiency. Please provide details of your planned approach and proposals to continuously manage, measure and improve this requirement and outline any specific initiatives in this regards.
	Response:
3,7,3	Conflict of Interest - for information only Confirm that no conflict of interest would arise if you were successful in being awarded the Contract. (delete as appropriate)
	Response: Yes – No Conflict /No – Conflict possible If No, Please explain;

4 References: - For information only

Provide contact details for 2 referees for work within the last two years that is similar or the same to that required by this requirement. Note that contact may be made with referees without further reference to you.	
a. Referee Organisation Contact Name Title Address Email address Service Provided Period of Agreement Approximate Value	Referee Organisation Contact Name Title Address Service Provided Period of Agreement Approximate value
b. Referee Organisation Contact Name Title Address Email address Service Provided Period of Agreement Approximate Value	Referee Organisation Contact Name Title Address Service Provided Period of Agreement Approximate value

FORM OF TENDER**(* DELETE AS APPROPRIATE)**

*I/We the undersigned do hereby contract and agree on the acceptance of the tender by SBC, to provide the Welfare Advice Service in accordance with the Schedules, and, where ordered by the Contract, delivery of the Contract and at the Charges *[and discounts]* entered in the Pricing Schedule and in accordance with the Terms & Conditions which appear in this set of documents.

*I/We the undersigned undertake to submit a tender in accordance with the following documents:

1. This Invitation to Tender Letter;
2. Schedule 1 - Instructions & Information for Tenderers;
3. Schedule 2 – Parties able to access and call from the Contract
4. Schedule 3 – Service Specification;
5. Schedule 4 – Information Relating to Staff Transfers (TUPE);
6. Schedule 5 – Monitoring and Evaluation Schedule;
7. Schedule 6 – Terms & Conditions;
8. Schedule 7 – Information to be Provided in the Tender Response;
9. Schedule 8 – Form of Tender;
10. Schedule 9 – Pricing Schedule;
11. Schedule 10 - Parent Company Guarantee *[or bond]*;
12. Schedule 11- Freedom of Information Schedule; (for tenderer completion where appropriate)
13. Schedule 12 – Non-Collusion Tendering Certificate;
14. Schedule 13 – Business Probity & Criminal Convictions Schedule;
15. Appendix 1 – Data Spreadsheet
16. Appendix 2 – Financial Viability Check
17. Appendix 3 – Competency Framework
18. Appendix 4 – Mandate
19. Appendix 5 – Missing Persons Procedure

*I/We agree to abide by this tender from **16th January 2012** the date fixed for receiving tenders, until the award of the Contract.

*I/We understand that SBC are not bound to accept the lowest or any tender and shall not be bound to use the Contractor as a sole supplier.

*I/We understand that the Contract will commence on 1st April 2012 and end on 31st March 2015 unless the option to extend for 1 year + 1 year period is undertaken at the sole discretion of SBC or the Contract is terminated in accordance with the provision of the Terms and Conditions.

Signature:	
Name:	(BLOCK CAPITALS)
Designation:	

Duly authorised to sign Tenders for and on behalf of:

Name of Tenderer		
Nature of Firm		
Address		
Telephone No		
E-mail		
Date		

It must be clearly shown whether the Tenderer is a limited liability company, statutory corporation, partnership, or single individual trading under his own name.

PRICING SCHEDULE

1. Prices should be submitted in accordance with the requirements of the Pricing Schedule below. The format of the pricing schedule, as set by Scottish Borders Council, should not be altered by the Tenderer. All tenderers prices and any payments under a resulting contract shall be in pounds sterling. Tendered prices shall be exclusive of VAT.

Tenders between **£180,000 and £225,000** per annum are invited. The Provider should take into account the need to incorporate into their tender bid £25,000 to cover the costs of the Council providing the service delivery infrastructure (outlined in "Information to Providers", Schedule 1).

2.1 Pricing Schedule**Year 1**

<u>Budget Heading</u>	<u>Total Cost £</u>
Staff Costs (to include management, advisers, and administrative support)- note that this should be clearly linked to the organisational structure diagram asked for in Schedule 7	
Training Costs (to include direct training costs for staff and volunteers, venues, catering etc and should include an allowance for National Standards accreditation)	
Transport Related Expenditure (showing forecasts for mileage and a rate per mile)	
Service Delivery Infrastructure	£25,000
Other premises related expenditure (this should detailed clearly, given the availability of premises throughout the region, as outlined in "Information to Providers, Schedule 1).	
Supplies and Services (please specify, for example stationery, IT equipment)	
Other (please specify, for example relevant insurance costs)	
TUPE costs (if applicable)	
TOTAL COST OF THE SERVICE	
TOTAL BID PRICE TO THE COUNCIL	

Year 2

<u>Budget Heading</u>	<u>Total Cost £</u>
Staff Costs (to include management, advisers, and administrative support)- note that this should be clearly linked to the organisational structure diagram asked for in Schedule 7	
Training Costs (to include direct training costs for staff and volunteers, venues, catering etc and should include an allowance for National Standards accreditation)	
Transport Related Expenditure (showing forecasts for mileage and a rate	

per mile)	
Service Delivery Infrastructure	£25,000
Other premises related expenditure (this should detailed clearly, given the availability of premises throughout the region, as outlined in "Information to Providers, Schedule 1).	
Supplies and Services (please specify, for example stationery, IT equipment)	
Other (please specify, for example relevant insurance costs)	
TUPE costs (if applicable)	
TOTAL COST OF THE SERVICE	
TOTAL BID PRICE TO THE COUNCIL	

Year 3

<u>Budget Heading</u>	<u>Total Cost £</u>
Staff Costs (to include management, advisers, and administrative support)- note that this should be clearly linked to the organisational structure diagram asked for in Schedule 7	
Training Costs (to include direct training costs for staff and volunteers, venues, catering etc and should include an allowance for National Standards accreditation)	
Transport Related Expenditure (showing forecasts for mileage and a rate per mile)	
Service Delivery Infrastructure	£25,000
Other premises related expenditure (this should detailed clearly, given the availability of premises throughout the region, as outlined in "Information to Providers, Schedule 1).	
Supplies and Services (please specify, for example stationery, IT equipment)	
Other (please specify, for example relevant insurance costs)	
TUPE costs (if applicable)	
TOTAL COST OF THE SERVICE	
TOTAL BID PRICE TO THE COUNCIL	

Because there is the potential for a 1 plus 1 years extension to this contract, please provide details of your indicative costings for years 4 and 5.

Year 4

<u>Budget Heading</u>	<u>Total Cost £</u>
Staff Costs (to include management, advisers, and administrative support)- note that this should be clearly linked to the organisational	

structure diagram asked for in Schedule 7	
Training Costs (to include direct training costs for staff and volunteers, venues, catering etc and should include an allowance for National Standards accreditation)	
Transport Related Expenditure (showing forecasts for mileage and a rate per mile)	
Service Delivery Infrastructure	£25,000
Other premises related expenditure (this should detailed clearly, given the availability of premises throughout the region, as outlined in "Information to Providers, Schedule 1).	
Supplies and Services (please specify, for example stationery, IT equipment)	
Other (please specify, for example relevant insurance costs)	
TUPE costs (if applicable)	
TOTAL COST OF THE SERVICE	
TOTAL BID PRICE TO THE COUNCIL	

Year 5

<u>Budget Heading</u>	<u>Total Cost £</u>
Staff Costs (to include management, advisers, and administrative support)- note that this should be clearly linked to the organisational structure diagram asked for in Schedule 7	
Training Costs (to include direct training costs for staff and volunteers, venues, catering etc and should include an allowance for National Standards accreditation)	
Transport Related Expenditure (showing forecasts for mileage and a rate per mile)	
Service Delivery Infrastructure	£25,000
Other premises related expenditure (this should detailed clearly, given the availability of premises throughout the region, as outlined in "Information to Providers, Schedule 1).	
Supplies and Services (please specify, for example stationery, IT equipment)	
Other (please specify, for example relevant insurance costs)	
TUPE costs (if applicable)	
TOTAL COST OF THE SERVICE	
TOTAL BID PRICE TO THE COUNCIL	

2.2 Early Settlement Discount.

Can you provide an early settlement discount?	
Response:	Yes/No If yes, please provide details
30 Days	_____ %
21 Days	_____ %
14 Days	_____ %
7 Days	_____ %

2.3 Please note, any additional costs incurred, which are not reflected in the Tender submission will not be accepted for payment.

2.4 All prices submitted in this tender are to remain valid for acceptance until the award of the contract and for the duration of any contract awarded.

2.5 All prices submitted shall be inclusive of reasonable travel and subsistence.

3 Variation in the Charges

All prices quoted shall hold firm for the duration of the contract.

4 Payment & Invoicing

Scottish Borders Council pays all suppliers by Bankers' Automated Clearing Services (BACS). This is a scheme for the electronic processing of financial transactions. To avoid delayed payments, please ensure that you return your bank details to the Council's Finance Department when you receive a request to do so.

The Contractor will be required to submit invoices monthly in arrears for work in accordance with the Terms & Conditions. Value Added Tax, where applicable, shall be shown separately on all invoices as a strictly net extra charge. Each invoice shall be uniquely identified and shall specify the following minimum information:

Purchase Order number

Contract title & reference number

Deliverable details

Charges and total due including a deduction for any applicable discounts

Total value excluding VAT

Payment will be made to the Contractor within 30 of receipt of a valid invoice.

PARENT COMPANY GUARANTEE**NOTE to Tenderer:**

1. The Parent Company Guarantee is only to be completed if your organisation is a private or public company and the Tenderer is a subsidiary company. A completed Parent Company Guarantee is also required for any subsidiary company members from a consortium.

SBC require an undertaking, that your parent company will meet all your obligations under the Contract should you fail to do so.

(Completion to be arranged by the Tenderer)

1. We refer to the Tender for the above by (insert name of Tenderer) of which we are the ultimate holding company, and hereby undertake that in the event of SBC accepting the Tender and thereby entering into a Contract with (insert name of Tenderer) we shall, in security of their obligations thereunder guarantee the same in the following manner:-

1.1. We guarantee that (insert name of Tenderer) shall perform all its obligations contained in the Contract.

1.2. If (insert name of Tenderer) shall in any respect fail to perform its obligations under the Contract or shall commit any breach thereof, we undertake, on simple demand by SBC, to perform or to take whatever steps may be necessary to achieve performance of said obligations under the Contract and shall indemnify and keep indemnified SBC against any loss, damages, claims, costs and expenses which may be incurred by him by reason of any such failure or breach on the part of (insert name of Tenderer).

1.3. Our guarantee and undertakings hereunder shall be unconditional and irrevocable, and without prejudice to the foregoing generality we shall not be released or discharged from our liability hereunder by:

1.3.1 any waiver or forbearance by SBC of or in respect of any of (insert name of Tenderer) obligations under the Contract whether as to payment, time, performance or otherwise howsoever, or by any failure by SBC to enforce the Contract or this instrument, or

1.3.2 any alteration to, addition to or deletion from the Contract or the scope of the work to be performed under the Contract or

1.3.3 any change in the relationship between ourselves and (insert name of Tenderer) and our guarantee and undertakings shall continue in force

1.3.4 until all (insert name of Tenderer) obligations under the Contract and all our obligations hereunder have been duly performed.

2. This Guarantee shall be construed and take effect in accordance with Scots Law.

	Director	Director
Signatures:		
Names (BLOCK CAPS)		
Date		

Signed for and on behalf of (2 Directors of the Tenderer's ultimate holding company):

Company		
Address		
Postcode		

FREEDOM OF INFORMATION SCHEDULE

We would ask that SBC withhold the following information from release under the Freedom of Information (Scotland) Act 2002/Environmental Information (Scotland) Regulations 2004 as appropriate:

Tender for: Welfare Advice Service
Reference: SBC/CPS/650

Information <u>Not</u> to be Disclosed	Reason it should <u>not</u> be disclosed	Proposed Time the Restriction Should Apply For

SIGNATURE: _____

DESIGNATION: _____

NAME OF TENDERER: _____

DATE: _____

NON COLLUSION CERTIFICATE

The essence of competitive tendering is that SBC shall receive *bona fide* competitive tenders from all firms tendering. In recognition of this principle, we certify that this is a *bona fide* tender, intended to be competitive, and that we have not fixed or adjusted the amount of the tender by or under or in accordance with any agreement or arrangement with any other person. We also certify that we have not done and we undertake that we will not do at any time before the returnable date for this tender any of the following acts:-

- (a) communicating to a person other than the person calling for these tenders the amount or approximate amount of the tender herewith submitted;
- (b) entering into any agreement or arrangement with any person that he/she shall refrain from tendering or as to the amount of any tender to be submitted; and
- (c) offering or paying or giving or agreeing to pay or give any sum of money or consideration directly or indirectly to any person for doing or having done or causing or having caused to be done in relation to any other tender or proposed tender for the said work any act or thing of the sort described above.

In this certificate, the word "person" includes any persons and any body or association, corporate or incorporate; and "any agreement or arrangement" includes any such transaction, formal or informal, whether legally binding or not.

SIGNED

ON BEHALF OF
(name of Tenderer)

DATE

BUSINESS PROBITY & CRIMINAL CONVICTIONS SCHEDULE

Tenderers must confirm whether any of the questions below applies to their organisation. Where it does, tenderers must provide full details.

BUSINESS PROBITY – Pass/Fail

Please answer yes or no to the following questions (delete as appropriate):	
Is the organisation bankrupt or being wound up, having its affairs administered by the court, or have you entered into an arrangement with creditors, suspended business activities or any analogous situation arising from similar proceedings under national laws or regulations?	Yes/No
Is the organisation the subject of proceedings for a declaration of bankruptcy, for compulsory winding-up or administration by the court or for an arrangement with creditors or of any other similar proceedings under national laws or regulations?	Yes/No
Has any director, partner or employee who is involved in the tendering process for this contract been convicted of an offence concerning his professional conduct by a judgement which has the force of res judicata? ¹	Yes/No
Is any director, partner or employee who is involved in the tendering process for this contract guilty of serious misrepresentation in supplying or failing to supply the information that may be required in this Section?	Yes/No
Has any director, partner or employee who is involved in the tendering process for this contract been found guilty of grave professional misconduct?	Yes/No
Has the organisation failed to fulfil obligations relating to the payment of social security contributions in accordance with the legal provisions of the United Kingdom or the country in which it is established?	Yes/No
Has the organisation failed to fulfil obligations relating to the payment of taxes in accordance with the legal provisions of the United Kingdom or the country in which it is established?	Yes/No

Note: Failure to disclose information relevant to this section may result in your exclusion from this competition.

CONVICTION OF CRIMINAL OFFENCES – Pass/Fail

Have any of the directors, partners or any other person who has the powers of representation, decision or control of the organisation and who is involved in tendering process for this contract ever been convicted of any of the following offences:	
The common law offence of conspiracy where the conspiracy relates to participation in a criminal organisation;	Yes/No
Corruption within the meaning of section 1 of the Public Bodies Corrupt Practices Act 1889 or section 1 of the Prevention of Corruption Act 1906;	Yes/No
Bribery or corruption within the meaning of section 68 and 69 of the Criminal Justice (Scotland) Act 2003;	Yes/No
The common law offence of incitement to commit a crime;	Yes/No
Fraud, where the offence relates to fraud affecting the financial interests of the European Communities as defined by Article 1 of the Convention relating to the protection of the financial interests of the European Union, within the meaning of:	Yes/No
(i) the offence of cheating the Revenue;	
(ii) the common law offence of fraud;	
(iii) the common law offence of theft or fraud;	
(iv) fraudulent trading within the meaning of section 458 of the Companies Act 1985;	
(v) defrauding the Customs within the meaning of the Customs and Excise Management Act 1979 and the Value Added Tax Act 1994;	
(vi) an offence in connection with taxation in the European Community within the meaning of section 71 of the Criminal Justice Act 1993; or	
(vii) the common law offence of uttering;	

¹ A matter already settled in court

(viii) the criminal offences at common law of attempting to pervert the course of justice;	
Money laundering within the meaning of the Money Laundering Regulations 2007;	Yes/No
Any other offence within the meaning of Article 45(1) of EC Directive 2004/18 as defined by the national law of any relevant state.	Yes/No

Note: Failure to disclose information relevant to this section may result in your exclusion from this competition.

We the undersigned hereby certify that we have not been subject to and are not currently the subject of proceedings that could lead to convictions or compulsory declarations or administrative measures and have fulfilled our obligations in respect of the above.

Signature:

Date:

Name:

BLOCK CAPITALS

Position:

Signed for and on behalf of:

Appendix 1- Data Spreadsheet



G:\Business
Improvement\Business

Appendix 2

FINANCIAL VIABILITY - CHECKS

Scottish Borders Council – Corporate Procurement Service

1. Value of Commission	Yes	No
i) Is the value of the commission £20,000 or over for goods/services?		
ii) Is the value of the commission £50,000 or over for works?		
<i>If the answer to either of the above is Yes - continue with financial viability check.</i>		
i) Is the value of the commission below £20,000 for goods/services?		
ii) Is the value of the commission below £50,000 for works?		
<i>If the answer to either of the above is Yes - the financial viability check is not required</i>		

2. Review of Accounts	Yes	No
Have two sets of accounts been submitted?		
Are they the most recent accounts that could be sent?		
Have the accounts been audited? If so, have the accounts been approved as "True and Fair" within the Auditors opinion? If not, and the accounts are qualified, please refer to your Category Manager.		
If the company do not have accounts, or are not required to produce accounts, have they: submitted financial statements or a positive bankers' reference?		
<i>If (2) the remainder of the form need not to be completed.</i>		

3. Turnover*	Answer
For contracts with an estimated annual value of up to, and including, £100,000, average turnover over the last 2 years of accounts supplied should not be less than 80% of the annual value of the contract. Use the calculation as follows: $\frac{(\text{Year 1 Turnover} + \text{Year 2 Turnover}) \text{ divided by } 2}{\text{Estimated Annual Value of Contract}} \times 100 = \text{xx} \%$	
For contracts with an estimated annual value exceeding £100,000 average turnover over the last 2 years should be at least two times the annual value of the contract. Use the calculation as follows: $\frac{(\text{Year 1 Turnover} + \text{Year 2 Turnover}) \text{ divided by } 2}{\text{Estimated Annual Value of Contract}} = \text{xx}$	
*Turnover can also be expressed as Income, Revenue, Donations, Grants, Sales etc.	
4. Liquidity Ratio	Answer
To ensure that companies can pay their bills, it is important to conduct a liquidity test. The figure for the calculation should be drawn for the accounts submitted. The average over a 2 year period should be calculated. Use the calculation as follows: $\frac{\text{Current Assets}}{\text{Current Liabilities}} = \text{Liquidity Ratio}$ $(\text{Yr 1 Ratio} + \text{Yr2 Ratio}) \text{ divided by } 2 = \text{Average Liquidity over 2yrs*}$ *this figure should not be less than 0.8. Please Note If accounts are not available the bankers' reference should give some assurances on financial stability. Independent Financial Viability checks may be conducted by our Accountants if companies fail the financial viability test outlined above	

Appendix 3- Competency Framework

The "Types" referred to below are as specified in the National Standards for Information and Advice Providers and refer to three principal categories or types of intervention required for each area of service provision. Tenderers should ensure that they are familiar with the National Standards.

Area of Competence	Contract Commencement	By commencement of Year 2	By commencement of Year 3
Money Advice	Competence assessed at tender evaluation	Type 3	Type 3
Welfare Benefits and Tax Credits	Competence assessed at tender evaluation	Type 2	Type 2
Housing	Competence assessed at tender evaluation	Type 1	Type 1
Other (for example Employment)	Competence assessed at tender evaluation	Competence reviewed as part of annual review process	Competence reviewed as part of annual review process

Appendix 4- Mandate



G:\Business
Improvement\Business

Appendix 5- Missing Persons Procedure



G:\Business
Improvement\Business

**TENDER FOR MONEY AND WELFARE ADVISORY SERVICES
(REF SBC/CPS/650)**

**CITIZENS ADVICE BUREAUX IN THE SCOTTISH BORDERS,
AS THE BORDERS CITIZENS ADVICE CONSORTIUM (BCAC)**

Appendix 2

FINANCIAL VIABILITY - CHECKS

Scottish Borders Council – Corporate Procurement Service

1. Value of Commission	Yes	No
i) Is the value of the commission £20,000 or over for goods/services?	<input type="checkbox"/>	
ii) Is the value of the commission £50,000 or over for works?		
<i>If the answer to either of the above is Yes - continue with financial viability check.</i>		
i) Is the value of the commission below £20,000 for goods/services?	N/A	
ii) Is the value of the commission below £50,000 for works?		
<i>If the answer to either of the above is Yes - the financial viability check is not required</i>		

2. Review of Accounts	Yes	No
Have two sets of accounts been submitted?	<input type="checkbox"/>	
Are they the most recent accounts that could be sent?	<input type="checkbox"/>	
Have the accounts been audited? If so, have the accounts been approved as "True and Fair" within the Auditors opinion? If not, and the accounts are qualified, please refer to your Category Manager.	<input type="checkbox"/>	
If the company do not have accounts, or are not required to produce accounts, have they: submitted financial statements or a positive bankers' reference?	N/A	
<i>If (2) the remainder of the form need not to be completed.</i>		

Remainder of form not completed – see formal question answered by SBC on 7 December 2011

3. Turnover*	Answer
For contracts with an estimated annual value of up to, and including, £100,000, average turnover over the last 2 years of accounts supplied should not be less than 80% of the annual value of the contract. Use the calculation as follows: $\frac{(\text{Year 1 Turnover} + \text{Year 2 Turnover}) \text{ divided by } 2 \times 100 = \text{xx} \%}{\text{Estimated Annual Value of Contract}}$	
For contracts with an estimated annual value exceeding £100,000 average turnover over the last 2 years should be at least two times the annual value of the contract. Use the calculation as follows: $\frac{(\text{Year 1 Turnover} + \text{Year 2 Turnover}) \text{ divided by } 2 = \text{xx}}{\text{Estimated Annual Value of Contract}}$	
*Turnover can also be expressed as Income, Revenue, Donations, Grants, Sales etc.	
4. Liquidity Ratio	Answer
To ensure that companies can pay their bills, it is important to conduct a liquidity test. The figure for the calculation should be drawn for the accounts submitted. The average over a 2 year period should be calculated. Use the calculation as follows: $\frac{\text{Current Assets}}{\text{Current Liabilities}} = \text{Liquidity Ratio}$ $(\text{Yr 1 Ratio} + \text{Yr2 Ratio}) \text{ divided by } 2 = \text{Average Liquidity over 2yrs*}$	

*this figure should not be less than **0.8**.

Please Note

If accounts are not available the bankers' reference should give some assurances on financial stability. Independent Financial Viability checks may be conducted by our Accountants if companies fail the financial viability test outlined above

ROXBURGH CITIZENS ADVICE BUREAU

REPORT AND ACCOUNTS

For the year ended

31st March 2011

Charity Number SC010123

ROXBURGH CITIZENS ADVICE BUREAU
REPORT OF THE MANAGEMENT COMMITTEE

1.

The Management Committee submits its Annual Report and Accounts for the year ended 31st March 2011.

Reference and Administrative Details

Charity Number	SC010123
Main Office	1 Towerdykeside, Hawick, TD9 9EA.

Management Committee:

Chair	Pat Thom	
Vice Chair	Fiona McQueen	appointed 29.09.10
Treasurer	Fred Brown	
Manager	Patricia Buckley	acting 01.04.10 appointed 29.09.10

Representatives of Public	Frances Stuart	
	Zandra Elliot	resigned 13.05.10
	The Lady Polwarth	
	Val Robson	resigned 01.04.10
	George Russell	
	Peter Brown	resigned 29.09.10
	Susannah Lauder	resigned 29.09.10
	Maureen Bennett	appointed 29.9.10

Members of Staff	Alistair Stewart	
	Patricia McManus, OBE	
	Paul Keen	

Borders College	Stephanie Bell	
------------------------	----------------	--

Burnfoot Community Council	Ann Knight	resigned 15.07.10
-----------------------------------	------------	-------------------

Roxburgh Faculty of Solicitors	Craig Wood	appointed 20.12.10
---------------------------------------	------------	--------------------

Scottish Borders Council	Councillor J. Houston	
	Councillor George Turnbull	

Advisors	Independent Examiners	The JRW Group, Chartered Accountants, 19 Buccleuch Street, HAWICK, TD9 9HL.
-----------------	------------------------------	--

Bankers	Bank of Scotland, 7 High Street, HAWICK, TD9 9DA.
----------------	---

REPORT OF THE MANAGEMENT COMMITTEE (Contd)

Structure, Governance and Management

The Bureau is an unincorporated association governed by its Constitution and is recognised as a Scottish Charity No. SC010123. Responsibility for managing the Bureau lies with the Management Committee, whose members are Trustees under Charity Law. Persons over the age of 18 who live in Roxburghshire or Berwickshire are eligible for appointment to the Management Committee. The Bureau Manager and three members of staff are eligible for membership providing that members of staff do not exceed one third of the total membership of the Committee. Certain Organisations are entitled to appoint members to the Management Committee. Details of these are included in the Reference and Administration Details Section of this report.

The Committee elects a Chair and Vice-Chair from amongst its members, excluding members who are also members of staff.

Objects and Activities

The Bureau's Constitution states that its purpose is the benefiting of the community of Roxburghshire and the former local authority district of Berwickshire by:

- (a) advancing the education of the public in matters relating to mental, physical and social welfare.
- (b) by relieving poverty.

The Management Committee have advanced these objects by operating advice centres in Hawick, Kelso, Eyemouth and Duns. It has also operated a project, in the Berwickshire area, funded by HMRC to encourage the uptake of tax credits. There has also been a Young Persons' Project in Berwickshire funded by Fairer Scotland and sponsored by Scottish Borders Council. A project sponsored by Waverley Housing and funded by British Gas Energy Trust and Scottish Government Wider Role Funds to provide advice to Waverley Housing tenants. This project is based in Hawick and Galashiels and is being run in conjunction with Central Borders CAB. Funding provided by the Scottish Government has been received from Citizens Advice Scotland to increase the provision of money advice up to 31st March 2011. The funding for these projects is restricted to the specific project.

Achievements and Performance

During the year under review the Bureau had 7,893 (9,842 2009/10) contacts with clients and dealt with 11,982 issues (22,576, 2009/10). The client financial gains for the year were £2,760,607 (£2,739,852 2009/10). At 31st March the Bureau was dealing with 159 new debt cases with debts totalling £4,191,748.

During the year the Bureau ran three projects:

- (1) A Money Advice project funded by the Scottish Government.
- (2) A scheme funded by the British Gas Energy Trust and Wider Role Funding to provide help and advice to Waverley Housing tenants; This was run jointly with Central Borders CAB.
- (3) A Scheme funded by Fairer Scotland to provide help and advice to young people in Berwickshire. This project was due to finish on 31 August 2011 but additional funding has been obtained to continue the project until March 2012.

Financial Review

2010/11 was the final year of a three year core funding agreement with Scottish Borders Council. The bureau also received additional funding for Money Advice and the Debt Arrangement Scheme. The Bureau recorded a deficit of £792 for the year (deficit £2,343 2009/10). The Bureau has an accumulated surplus of £62,217. The Management Committee have agreed to earmark £12,000 of the accumulated surplus to provide for future replacement of IT equipment.

Plans for Future Periods

In 2011/12 core funding from Scottish Borders Council has been reduced by 2.6% from 2010/11 level. The Bureau will try to maintain the current level of core service and if possible expand its work with new project funding. Scottish Borders Council has indicated that it is likely that they will ask for tenders for the provision of advice services from 1st April 2012. The Bureau is working with the other Borders Bureau to prepare a consortium bid for this contract. The bureau has agreed to incorporate with effect from 1st October 2011 and preparations are well advanced.

Reserves Policy

The Committee aims to hold approximately three months operating expenditure in the Unrestricted Fund with an equipment reserve of £12,000. At 31st March 2011 the balance was greater than the targeted amount. The budget for the current year has been set with a view to reducing reserves to the target level by extending a money advice project for which six months funding was obtained, to a full year.

Pat Thom,
Chair.

Approved by the Management Committee 22nd August 2011.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ROXBURGH CITIZENS ADVICE BUREAU

I report on the accounts of the charity for the year ended 31st March 2011 which are set out on pages 5 to 9.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations
2. have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Kevin D. Crowford
Chartered Accountant

The JRW Group,
19 Buccleuch Street,
HAWICK, TD9 0HL.

23rd August 2011.

ROXBURGH CITIZENS ADVICE BUREAU

5.

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31st March 2011

	Note	2011 Unrestricted Funds	2011 Restricted Funds	2011 Total	2010 Total
Incoming Resources					
From Generated Funds	2	£ 644	£ -	£ 644	£ 752
From Charitable Activities	2	126,121	82,842	82,842	174,811
Total Incoming Resources		<u>£ 126,765</u>	<u>£ 82,842</u>	<u>£ 209,607</u>	<u>£ 175,563</u>
Resources Expended					
Charitable Activities	3	£ 125,318	£ 82,751	£ 208,069	£ 197,380
Governance Costs	3	2,239	91	2,330	2,126
Total Resources Expended		<u>£ 127,557</u>	<u>£ 82,842</u>	<u>£ 210,399</u>	<u>£ 199,506</u>
Net Movement in Funds		£ (792)	£ -	£ (792)	£ (23,943)
Total Funds Brought Forward		63,009	-	63,009	86,952
Total Funds Carried Forward	7	<u>£ 62,217</u>	<u>£ -</u>	<u>£ 62,217</u>	<u>£ 63,009</u>

ROXBURGH CITIZENS ADVICE BUREAU

BALANCE SHEET

6.

As at 31st March 2011

	Note	2011	2010
Current Assets			
Debtors	5	£ 2,091	£ 613
Cash at Bank and in Hand		<u>105,219</u>	<u>114,047</u>
		£ 107,310	£ 114,660
Creditors - Due within one year	6	<u>(45,093)</u>	<u>(51,651)</u>
Net Assets		£ 62,217	£ 63,009
		=====	=====
Funds			
Restricted Income Funds	7	£ -	£ -
Unrestricted Income Funds	7	<u>62,217</u>	<u>63,009</u>
Total Funds	7	£ 62,217	£ 63,009
		=====	=====

Approved by the Management Committee on 22nd August 2011.

Pat Thom

Fred Brown

Chair

Treasurer

NOTES ON ACCOUNTS

For the year ended 31st March 2011

1. ACCOUNTING POLICIES

a) **Accounting Convention**

The Accounts have been prepared on the historical cost convention and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (2005); applicable Accounting Standards, the Charities and Trustee Investment (Scotland) Act 2005 and The Charities Accounts (Scotland) Regulations 2006.

b) **Grants**

Grants are recognised in the Statement of Financial Activities when receivable. Grants for future periods paid in advance are deferred.

c) **Investment Income**

Investment Income is recognised in the Statement of Financial Activities when it is received.

d) **Recognition of Liabilities**

Expenditure is included when incurred.

e) **Fund Accounting**

Details of the nature and purpose of each fund is set out in Note 7.

f) **Taxation**

The organisation is a recognised Scottish Charity and is therefore exempt from liability to Corporation Tax and Capital Gains Tax.

2. INCOMING RESOURCES

	2011 Unrestricted Funds	2011 Restricted Funds	2011 Total	20109 Total
From Generated Funds				
Voluntary Income - Donations	£ 517	£ -	£ 517	£ 626
Investment Income - Bank Interest	127	-	127	126
	<u>£ 644</u>	<u>£ -</u>	<u>£ 644</u>	<u>£ 752</u>
From Charitable Activities				
Grants				
Scottish Borders Council - Core Funding	£ 98,163	£ -	£ 98,163	£ 98,166
Scottish Executive - Money Advice	7,000	-	7,000	7,000
Scottish Executive - Debt Arrangement	9,000	-	9,000	9,000
Fairer Scotland - Young Citizen Project	-	22,867	22,867	13,190
Kinship Care	6,000	-	6,000	-
Citizens Advice Scotland - Money Advice	-	18,072	18,072	15,289
Waverley/BGET - Money Advice to Tenants	-	41,903	41,903	24,629
Project Management Fee	5,788	-	5,788	6,264
Other Income	170	-	170	1,273
	<u>£126,121</u>	<u>£ 82,842</u>	<u>£ 208,963</u>	<u>£174,811</u>

ROXBURGH CITIZENS ADVICE BUREAU

8.

NOTES ON ACCOUNTS (Contd)

For the year ended 31st March 2011

3. RESOURCES EXPENDED

	2011 Unrestricted Funds	2011 Restricted Funds	2011 Total	2010 Total
Charitable Activities				
Costs Directly Allocated to Activities				
Staff Costs	£ 98,082	£ 67,737	£165,819	£160,551
Travel - Volunteers	8,190	-	8,190	4,741
Travel - Staff and Committee	2,250	1,304	3,554	2,346
Training	843	-	843	695
	<u>£109,365</u>	<u>£ 69,041</u>	<u>£178,406</u>	<u>£168,333</u>
Support Costs Allocated to Activities				
Premises Costs	747	140	887	3,972
Communication Costs	4,112	76	4,188	4,437
Postage, Printing, Stationery, Advertising	4,764	594	5,358	4,778
Repairs and Replacements	3,007	-	3,007	2,825
Subscriptions	1,254	-	1,254	1,149
Management Fee	-	12,765	12,765	10,100
Other Costs	2,069	135	2,204	1,786
	<u>£125,318</u>	<u>£ 82,751</u>	<u>£208,069</u>	<u>£197,380</u>
Governance Costs				
Costs Directly Allocated to Activities				
Annual Conference	£ 1,106	£ 91	£ 1,197	£ 887
Annual General Meeting	83	-	83	101
Indemnity Insurance	270	-	270	420
Independent Examination Fee	780	-	780	718
	<u>£ 2,239</u>	<u>£ 91</u>	<u>£ 2,330</u>	<u>£ 2,126</u>

4. STAFF NUMBERS AND COSTS

Wages and Salaries	£ 85,283	£ 58,396	£143,679	138,297
Pension Costs	6,378	4,377	10,755	10,523
Social Security Costs	6,421	4,964	11,385	11,731
	<u>£ 98,082</u>	<u>£ 67,737</u>	<u>£165,819</u>	<u>£160,551</u>

The average number of employees during the year was 10 (2010, 9).

The number of employees whose emoluments exceeded £ 30,000 was 1 (2010 none).

The members of the Management Committee received no remuneration (2010, Nil).

Expenses re-imbursed to Management Committee Members £376 (2010, £203).

5. DEBTORS

	2011	2010
Sundry Debtors and Prepayments	£ 2,091	£ 613
	=====	=====

ROXBURGH CITIZENS ADVICE BUREAU

9.

NOTES ON ACCOUNTS (Contd)

For the year ended 31st March 2011

6. CREDITORS: Due within one year

	2011	2010
Income received in advance	£ 33,761	£ 35,269
Sundry Creditors	<u>11,332</u>	<u>16,382</u>
	£ 45,093	£ 51,651
	=====	=====

7. MOVEMENT IN FUNDS

	Opening Balance	Net Incoming Resources	Net Resources Expended	Closing Balance
Restricted Funds				
CAS Money Advice	£ -	£ 18,072	£ (18,072)	£ -
Waverley/BGET	-	41,903	(41,903)	-
Young Citizen Project	-	22,867	(22,867)	-
	£ -	£ 82,842	£ (82,842)	£ -
Unrestricted Fund	63,009	126,765	(127,557)	62,217
	£ 63,009	£209,607	£(210,399)	£ 62,217
	=====	=====	=====	=====

The Unrestricted Fund is available for use by the Management Committee in furtherance of the general charitable objects of the Charity.

The CAS Money Advice Fund consists of funding from the Scottish Government, distributed by Citizens Advice Scotland to increase the provision of money advice up to 31st March 2010.

The Waverley/BGET Fund relates to a project sponsored by Waverley Housing and funded by British Gas Energy Trust and Scottish Government Wider Role Funds to provide advice to Waverley Housing tenants.

The Young Persons' Project is funded by Fairer Scotland for the purpose of providing help and advice to young people in Berwickshire.

8. CONTROLLING PARTY

The charity is controlled by the Management Committee.



Roxburgh and Berwickshire Citizens Advice Bureau

Board Meeting 25 October 2011

Berwickshire Report

Background

- Open 18 hours per week, offering a 5 day per week service from Duns and Eyemouth Community Centre.
- 12 volunteer members of staff, 3 paid members of staff, 1 project worker, 2 staff about to begin adviser training.

Statistics

April 11 May 11 June 11 July 11 Aug 11 Sept 11

New Issues

Eymouth	108	133	231	150	148	122
Duns	190	207	295	177	213	136
To client	5	3	6	9	12	11
Outreach	38	0	44	0	28	30
Tribunal	0	0	0	0	0	0
Total	341	343	576	336	401	299
Youth Project	60	41	105	14	43	72

New Contacts

Eymouth	45	51	63	59	58	43
Duns	58	65	73	56	50	45
To client	4	3	3	1	5	7
Outreach	7	0	5	0	7	3
Tribunal	0	0	0	0	0	0
Total	114	119	114	116	120	98
Youth Project	15	12	20	5	14	12

Repeat Issues

Eymouth	90	135	159	109	114	118
Duns	140	180	226	216	179	205
To client	56	46	101	82	69	90
Outreach	25	6	3	0	11	21
Tribunal	0	0	0	0	0	0
Total	311	367	489	407	373	434
Youth Project	54	36	40	4	36	51

Rpt Contacts

Eymouth	26	38	47	37	34	38
Duns	48	46	70	66	57	61
To client	17	16	29	22	28	28
Outreach	4	2	2	0	5	5
Tribunal	0	2	2	0	0	0
Total	95	104	150	125	124	132
Youth Project	16	11	14	2	16	15

Roxburgh and Berwickshire Citizens Advice Bureau
Southfield Community Centre Station Road DUNS TD11 3EL

Telephone/Fax 01361 883340

Scottish Charity No SCO 10123 Company Ltd by Guarantee Company No SC400899

CENTRAL BORDERS CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

REPORT AND FINANCIAL STATEMENTS

For the period 1 April 2009 to 31 March 2010

Charity Number – SC 000983
Company Number – 217973

Central Borders Citizens Advice Bureau
(A Company Limited by Guarantee)

Financial Statements
For the Year Ended 31 March 2010

Contents	Page
Legal and Administrative Information	3
Report of the Board of Directors	4 – 8
Independent Examiner's Report	9
Statement of Financial Activities	10
Balance Sheet	11
Notes Forming Part of the Financial Statements	12 - 17

CENTRAL BORDERS CITIZENS ADVICE BUREAU

Report of the Board of Directors for the year ended 31 March 2010.

The Management Committee presents its report and financial statements for the year ended 31 March 2010.

Reference and Administration Information

Charity Name:	Central Borders Citizens Advice Bureau
Charity Registration Number:	SC 000983
Company Registration Number:	217973
Registered Office and Operation Address:	111 High Street, Galashiels, Scottish Borders, TD1 1RZ.

Board of Directors

I Purvis	(Chairman)
L Gill	(Treasurer)
W. Calder	(Company Secretary)
A Bowman	(Director from August 2009)
J Campbell	(Director from November 2009)
P Carter	(Director from November 2009)
L Crawford	(Director from November 2009)
P Davidson	(Director)
P Dorward	(Director from December 2009)
D Findlay	(Director from September 2009)
C Grahame	(Director from September 2009)
D Purvis	(Director from September 2009)
A Salvesen	(Director from September 2009)
K Peden	(Director)
B. Jackson	(Director)

Independent Examiner

P. Redpath, FCCA, 4 Clifton Road, Selkirk TD7 4EL.

Bankers

Bank of Scotland, 3 Channel Street, Galashiels TD1 1BE.

Structure, Governance and Management

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on April 2001 and registered as a charity on 22 June 1979. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

Recruitment and appointment of Management Committee

The directors of the company are also charity trustees for the purpose of charity law and under the company's Articles are known as the Board of Directors. Under the requirements of the Memorandum and Articles of Association each Director is elected to serve for a period of one year after which he/she must re-elected at the next Annual General Meeting.

The Board of Directors seeks to ensure that the requirements of the local population served by the Bureau are appropriately reflected through the diversity of the trustee body. Nominees for the Board are identified by word of mouth and by local advertising as appropriate.

Board of Directors

After some years of having a small Board of dedicated Directors, Central Borders Citizens Advice Bureau (CBCAB) was delighted at the plethora of new directors which joined us in autumn 2009 bringing fresh eyes and new skills and experience. The work of the Board was initially focused on updating our Memorandum and Articles of Association to provide greater flexibility in the appointment and co-option of Directors. The Board then developed a structure of sub-committees to focus on each of Human Resources, Planning and Finance and held a planning day to look at service provision issues for staff and volunteers.

Five Directors have resigned and nine new Directors have joined the Board during the accounting period. The Board has continued to work with other Borders CABX to identify opportunities for joint working to provide the best possible service for local people.

The "Friends of Central Borders CAB" generously offered to pay for half of the cost of double-glazing, this enabled the Board to improve working conditions (and fuel efficiency) by having double glazing installed in the back offices before the bitterly cold winter.

Trustee Induction and Training

Most trustees are already familiar with the practical work of the charity. Additionally, new trustees are invited to familiarise themselves with the charity and the context within which it operates through discussion with the Manager and existing Directors. Explanation is given of the obligations of the Board of Directors, the documents which set out the operational framework for the charity and resourcing and the current financial position of the charity. Where it is deemed appropriate, or on request, a formal training session is arranged, delivered by the Bureau's Advisory Officer from Citizens Advice Scotland.

Staffing

Thirteen volunteers left the bureau within this period: this included seven who were quite new to the bureau and five who between them had almost forty years' experience of volunteering. This caused pressure on the volunteers which was eased by :

- The employment for 20.5 hours per week of a debt adviser from 1/4/2009-31/3/2010 funded by Scottish Government "Credit Crunch" money which was administered by Citizens Advice Scotland (CAS)
- The employment for 17.5 hour per week of a Session Supervisor from 1st November 2009. This post is currently funded from reserves and by a £5,000 donation from the Robertson Trust

At 31/3/2010 CBCAB has core paid staff of a full-time manager and administration worker and part-time cleaner. The Bureau also hosts Paul Goode who is employed by Roxburgh CAB (using funds from British Gas Energy Trust and Scottish Government Wider Role funding) to advise tenants of Waverley Housing.

We have five trainee volunteers almost at the end of their training who have already made a great contribution to the work of the team. All volunteers must attend regular ongoing training, this year this has included training on Health and Safety issues, three benefits training sessions, three debt training sessions, employment, immigration and training on access to e-learning.

We currently have experienced advisers and trainee adviser. We cannot thank our volunteers enough for the work they do week-in-week-out to help local people.

Risk Management

The Board of Directors has conducted a review of the major risks to which the charity is exposed and a risk register is being established. Where appropriate, systems or procedures have been, or are being, established to mitigate the risks the charity faces.

The major risk identified is loss of funding from the charity's major funder, Scottish Borders Council (SBC). Other sources of funding are constantly sought through adoption of project work as available. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Procedures are in place to ensure compliance with health and safety of staff, volunteers, clients and visitors to the charity's premises.

Objectives and Activities

The object and principal activity of the Company is the provision of information, advice and assistance (including representation) to the residents of the Central Borders, ensuring 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. A further objective is to exercise a responsible influence on the development of social policies and services, both locally and nationally.

The Bureau operates under the following fundamental twelve principles:-

- A free service
- A confidential service
- An impartial service
- An independent service
- A service accessible to all
- Effectiveness in meeting clients' needs
- Accountable to the local community
- Recognising the right of clients to decide
- A voluntary service (paid staff are employed to maximise the contribution and effectiveness of volunteers)
- Empowerment of clients
- Exercising responsible influence by collection of information
- Provision of a generalist service-information, advice and assistance on any topic

A scheme of delegation is in place and day to day responsibility for the provision of the services rests with the Manager along with the Chairman and Treasurer. The Manager is responsible for ensuring that the charity delivers the services specified and has responsibility for the day to day operation of the Bureau.

Service Provision

Changes to national statistical recording systems this year make direct comparisons with previous years impossible: the new system is designed to work with electronic-based case recording which will be introduced into the bureau in 2010. The 10661 pieces of advice we have given are divided into fourteen "Advice code" categories. The top six are :-

Benefits, Tax Credits	2,856	26.79%
Debt	3,413	32.01%
Employment	1,306	12.25%
Housing	850	7.97%
Legal	406	3.81%
Relationship	512	4.80%

Debt casework continues to generate the largest workload for the Bureau. Annual figures show a persistent increase in debt case-load:

2007/2008	116 new multiple debt cases owing £1,934,072
2008/2009	171 new multiple debt cases owing £2,918,544
2009/2010	188 new multiple debt cases owing £3,927,805

Advice is available as an open-door service in Galashiels and can also be accessed by appointment, email and phone.

Social Policy

The second aim of the CAB service is to *"exercise a responsible influence on social policy both locally and nationally"*. Work this year has included active co-operation with Scottish Borders Council to look at policies to tackle Poverty and Financial Exclusion and case evidence sent to Citizens Advice Scotland .

Joint working

In the interests of efficiency, Borders CAB managers and committee members have agreed to share responsibilities for representing the Borders CAB locally and nationally to ensure that the experiences of our clients and services are properly represented. The CBCAB share of this work involves representation at the SBC Strategic Partnership against Poverty, and on the CAS Training and Information Committees, ICT Strategy Group and All Scotland Managers' forum.

The highlights of joint working this year have been

- A joint "benefits" training event in Melrose which 60 volunteers attended and enjoyed
- The ongoing IASS (Health complaints) project managed by Peebles CAB
- "Safe-T-in the Park" where we discussed basic budgeting and employment issues with 270 young people.

Bureau Opening Hours

We provided full office services during the following weekly regular hours

Monday	- 1000-1300,
Tuesday	- 1000-1600,
Wednesday	- 1000-1300,
Thursday	-1000-1800,
Friday	- 1000-1300.

Financial Review

Against a background of limited financial resources and the inherent uncertainties of funding we have continued to financially manage the successful provision of our core services and objectives through a mixture of core and project specific grant funding.

Financial accountability details of the various service activities can be found within the body of this report, and in particular pages 10 to 17. The total income for the year was £96,041 (2009 - £70,469). Total assets being carried forward into the next financial year are £123,442.

Members of the Board of Directors

Members of the Board of Directors, who are Directors for the purpose of company law and trustees for the purpose of charity law, who served during the year and up to the date of this report are set out on page 3.

In accordance with company law, as the company's Directors, we certify that:

- So far as we are aware, there is no relevant audit information of which the company's independent examiner is unaware; and
- as the Directors of the company we have taken all steps that we ought to have taken in order to make ourselves aware of any relevant audit information and to establish that the charity's independent examiner is aware of that information.
- For the year ended 31 March 2010, the company was entitled to exemption under Section 477 of the Companies Act 2006 relating to small companies.
- No members have required the company to obtain an audit of its accounts for the financial year, in accordance with Section 476..

Independent Examiner

Pamela Redpath, ACCA, was re-appointed as the charitable company's independent examiner during the year and has expressed her willingness to continue in that capacity.

This report has been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities (issued in March 2005) and in accordance with section 396 of the Companies Act 2006.

Approved by the Board of Directors on 27 September 2010 and signed on its behalf by order of the Board.

Signature -----

Dated -----

WILLIAM CALDER – COMPANY SECRETARY.

INDEPENDENT EXAMINER'S REPORT OF THE MEMBERS OF CENTRAL BORDERS CITIZENS ADVICE BUREAU

I report on the accounts of the charity for the year ended 31 March 2010 which are set out on pages 10 to 17.

Respective Responsibilities of Trustees And Examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply. It my responsibility to examine the accounts as required under section 44 (1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of accounts presented with records. It also includes consideration of any unusual items or disclosures in the accounts, and seek explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In the course of my examination, no matter has come to my attention.

1. which gives me reasonable cause to believe that in any material respect the requirements:

- To keep accounting records in accordance with section 44 (1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
- to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2005 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: Pamela Redpath

Relevant Professional Qualification/Professional Body: FCCA

Address: 4 Clifton Road, Selkirk, TD7 4EL

Dated:

CENTRAL BORDERS CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES (INCOME AND EXPENDITURE ACCOUNT)

For The Year Ended 31 March 2010

		<u>Unrestricted & Designated Funds</u>	<u>Restricted Funds</u>	<u>Capital Reserve</u>	<u>Total Funds</u>	<u>Total Funds</u>
		<u>2010</u>	<u>2010</u>	<u>2010</u>	<u>2010</u>	<u>2009</u>
		£	£	£	£	£
Incoming resources from generated funds:	Notes					
<i>Voluntary Income:</i>						
Donations	2	365	-	-	365	1,009
Friends of CAB	2	-	2,218	-	2,218	562
Robertson Trust	3	-	5,000	-	5,000	-
Interest receivable	2	50	-	-	50	441
Incoming resources from charitable activities:						
Core Grant (SBC)	3	53,323	-	-	53,323	52,225
Money Advice Funding	3	-	6,500	-	6,500	6,500
CAB Money Advice funding	10	-	6,500	-	6,500	-
IASS Funding	3	-	750	-	750	1,500
Credit Crunch Funding	3	-	14,469	-	14,469	2,232
Kinship Care Funding	3	-	-	-	-	6,000
Waverley Housing Project	3	-	6,416	-	6,416	-
Fairer Scotland Fund	3	450	-	-	450	-
Total Incoming Resources		54,188	41,853	-	96,041	70,469
Resources Expended						
Costs of Core Activity	4	57,673	-	-	57,673	49,140
Project Costs	4	-	36,506	-	36,506	21,814
Governance Costs	4	3,039	-	-	3,039	2,867
Total Resources Expended		60,712	36,506	-	97,218	73,821
Net Income for Year		(6,524)	5,347	0	(1,177)	(3,352)
Transfer between Funds		(178)	0	178	0	0
Net Movement in Funds		(6,702)	5,347	178	(1,177)	(3,352)
Total Funds Brought Forward		26,098	5,620	92,901	124,619	127,971
Total Funds Carried Forward		19,396	10,967	93,079	123,442	124,619

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

**CENTRAL BORDERS CITIZENS ADVICE BUREAU
BALANCE SHEET AS AT 31 MARCH 2010**

	Notes	£	2010 £	2009 £
Fixed Assets				
Tangible Assets	8		93,079	92,901
Current Assets				
Debtors	9	-	-	-
Cash at Bank and in hand		30,518		40,924
		<u>30,518</u>		<u>40,924</u>
Creditors: amounts falling due within one year	10	(155)		(9,206)
Net Current Assets			<u>30,363</u>	<u>31,718</u>
			<u>123,442</u>	<u>124,619</u>
Unrestricted Funds				
Capital Reserve	12	93,079		92,901
Designated Funds	12	7,562		12,562
General Reserve	12	<u>11,834</u>		<u>13,536</u>
			112,475	118,999
Restricted Funds	12		<u>10,967</u>	<u>5,620</u>
Total Funds			<u>123,442</u>	<u>124,619</u>

For the year ended 31 March 2010 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for:

- 1) Ensuring the company keeps accounting records which comply with the requirements of the Act; and
- 2) Preparing accounts which give a true and fair view of the state of affairs of the company at the end of the financial year, in accordance with the provisions applicable to companies subject to the small companies' regime.

The accounts have been prepared in accordance with the special provisions of the Companies Act 2006 relating to small companies.

Approved by the Company Board of Directors on the Board Meeting held on Wednesday 26 August 2010 and signed on the Board's behalf by:

.....
L Gill - Company Treasurer

.....
I Purvis - Company Chair

Notes Forming Part of the Statement for the Year Ended 31 March 2010

1. Accounting Policies

The principle accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and in the preceding years.

(a) Basis of Accounting

The financial statements have been prepared under the historical cost convention, as modified by the inclusion of fixed assets at current value and in accordance with the Companies Act 1985 and the Statement of Recommended Practice: Accounting and Reporting by Charities issued in March 2005.

(b) Fund Accounting

- Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the Charity.
- Designated funds are unrestricted funds earmarked by the Board of Directors for particular purposes.
- Restricted funds may be subject to restrictions on their expenditure imposed by the donor.

(c) Incoming Resources

- Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of Financial Activities. Grants, where entitlement is not conditional on delivery of a specific performance by the charity are recognised when the charity becomes unconditionally entitled to the grant. Grants received in advance are treated as deferred income and are recognised in the year in which they are being used.
- Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.

(d) Resources Expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

- Costs of generation funds comprise the costs associated with attracting voluntary income.
- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature to support them.

- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the costs linked to the strategic management of the charity.
- All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resources. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis set out in note 4.

(e) Fixed Assets

Tangible fixed assets are stated at the lower of cost or current value. Equipment, furniture and fittings are reviewed annually and are stated at the greater of 10% of costs, or, cost less an appropriate deduction calculated as follows:-

- | | |
|--------------------------|-----------------------------|
| • Furniture and Fittings | 15% per annum Straight Line |
| • Office Equipment | 20% per annum Straight Line |
| • Computer Equipment | 25% per annum Straight Line |

The value of the foregoing items is reviewed annually and written down for impairment. Heritable property is stated at cost in view of the company's policy to keep the property fully maintained and in good order.

As all assets have been reviewed, obtained at written-down cost, or purchased in the current year, no specific allowance for depreciation has been included in these accounts.

NOTES TO THE ACCOUNTS (continued)

2 Donations

	<u>Unrestricted</u> <u>2010</u> £	<u>Restricted</u> <u>2010</u> £	<u>Total</u> <u>2010</u> £	<u>Total</u> <u>2009</u> £
Nominated grants:				
Friends of Central Borders CAB	-	2,218	2,218	562
Robertson Trust	-	5,000	5,000	-
Sundry income	365	-	365	150
Interest received	50	-	50	859
	<u>415</u>	<u>7,218</u>	<u>7,633</u>	<u>1,571</u>

3 Incoming Resources from Activities to further the Charity's Objects

	<u>Unrestricted</u> <u>2010</u> £	<u>Restricted</u> <u>2010</u> £	<u>Total</u> <u>2010</u> £	<u>Total</u> <u>2009</u> £
Scottish Borders Council:				
Annual grant	53,323	-	53,323	52,225
Money Advice Work	-	6,500	6,500	-
CAB Money Advice Deferred Grant	-	6,500	6,500	6,500
IASS Project	-	750	750	1,500
Credit Crunch Funding	-	14,469	14,469	2,232
Waverley Housing Project	-	6,416	6,416	-
Fairer Scotland Fund	450	-	450	-
Kinship Care Funding	-	-	-	6,000
	<u>53,773</u>	<u>34,635</u>	<u>88,408</u>	<u>68,457</u>

4 Total Resources Expended

	<u>Basis of</u> <u>Allocation</u>	<u>Core Activity</u> £	<u>Project</u> <u>Costs</u> £	<u>Governance</u> <u>Costs</u> £	<u>2010</u> <u>Total</u> £	<u>2009</u> <u>Total</u> £
Costs directly allocated to activities						
Staff related costs	Time	39,510	30,266	3,000	72,776	57,692
Travel & training	Direct	3,043	2,140	-	5,183	2,592
Insurance	Direct	908	-	-	908	806
Operating expenses	Usage / Est	1,948	150	-	2,098	1,659
Electricity / Gas / Water	Core	2,788	-	-	2,788	3,154
Communications	Estimate	843	810	-	1,653	1,282
Premises related	Core	4,423	2,218	-	6,641	1,387
Office costs	Transactions	1,761	882	15	2,658	3,177
Sundry costs		680	40	24	744	509
Depreciation charge for year		1,769	-	-	1,769	1,563
Total resources expended		<u>57,673</u>	<u>36,506</u>	<u>3,039</u>	<u>97,218</u>	<u>73,821</u>

CENTRAL BORDERS CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS (continued)

5 Staff Costs and Numbers

Staff costs were as follows:

	2010	2009
	£	£
Salaries	64,578	51,084
Employers' National Insurance	5,745	4,147
Employers' Pension costs	2,453	2,461
	<u>72,776</u>	<u>57,692</u>

No employee received emoluments in excess of £60,000

Pension contributions towards defined contribution schemes for 2 employees.

	<u>2,453</u>	<u>2,461</u>
--	--------------	--------------

Note: Pension costs relate to payments made by Central Borders Citizens Advice Bureau into a defined contribution scheme chosen by the employee. The scheme is administered independently of the Citizens Advice Bureau.

The average number of paid employees during the year, calculated on the basis of full time equivalents was as follows:

	2010	2009
	Number	Number
Manager	1.00	1.00
Advice and information	0.73	0.77
Administration and support	1.00	0.50
Total	<u>2.73</u>	<u>2.27</u>

6 Trustee Remuneration & Related Party Transactions

No member of the Board of Directors nor any person connected to any of them received any remuneration in the year.

£203 was reimbursed to 1 director for travel and stationery costs incurred during the year. A further £546 was reimbursed to a Board member for travel expenses incurred as a volunteer advisor, not for duties as a Director.

No member of the Board of Directors or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year. (2009-nil).

7 Taxation

As a charity, Central Borders Citizens Advice Bureau is exempt from tax on income and gains falling within Section 505 of the Taxes Act 1988 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

CENTRAL BORDERS CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS (continued)

8 Tangible Fixed Assets

	Office Eqpt £	Premises £	Total £
Assets brought forward (net book value at 1 April 2009)	6,898	86,004	92,902
Assets disposed of (Scrap)	-	-	-
Assets disposed of (sold)	-	-	-
Less written down for impairment	(1,769)	-	(1,769)
	<u>5,129</u>	<u>86,004</u>	<u>91,133</u>
Additions 09/10	1,946	-	1,946
Net Asset Value at 31 March 10	<u>7,075</u>	<u>86,004</u>	<u>93,079</u>

9 Debtors

	2010 £	2009 £
Sundry Debtor	-	-
	<u>-</u>	<u>-</u>

10 Creditors: Amounts Falling Due within One Year

	2010 £	2009 £
PAYE / NIC Creditor	155	2,706
Deferred Grant	-	6,500
	<u>155</u>	<u>9,206</u>

11 Analysis of Net Assets Between Funds

	General Funds £	Designated Funds £	Restricted Funds £	Capital Reserve £	Total Funds £
Tangible fixed assets	-	-	-	93,079	93,079
Current assets	11,989	7,562	10,967	-	30,518
Current liabilities	(155)	-	-	-	(155)
Net assets at 31 March 2010	<u>11,834</u>	<u>7,562</u>	<u>10,967</u>	<u>93,079</u>	<u>123,442</u>

CENTRAL BORDERS CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS (continued)

12 Movements in Funds

	<u>At 1 April</u> <u>2009</u> £	<u>Incoming</u> <u>Resources</u> £	<u>Outgoing</u> <u>Resources</u> £	<u>Transfers</u> £	<u>At 31 March</u> <u>2010</u> £
Restricted funds:					
Money Advice	580	6,500	6,580	-	500
Client Fund	40	-	40	-	-
Kinship Care	5,000	-	2,000	-	3,000
IASS Funding	-	750	750	-	-
CAB Money Advice Funding	-	6,500	6,500	-	-
Credit Crunch Funding etc.	-	14,469	10,752	-	3,717
Friends of CAB	-	2,218	2,218	-	-
Robertson Trust	-	5,000	1,250	-	3,750
Waverley Housing Project	-	6,416	6,416	-	-
Total Restricted Funds	5,620	41,853	36,506	-	10,967
Unrestricted Funds:					
Designated staff contingency reserve	7,562	-	-	-	7,562
Designated maintenance fund	5,000	-	-	(5,000)	0
General Funds	13,536	54,188	60,712	4,822	11,834
Total Unrestricted Funds	26,098	54,188	60,712	(178)	19,396
Capital Reserve	92,901	-	-	178	93,079
Total Funds	124,619	96,041	97,218	0	123,442

Purposes of Restricted Funds

Money Advice: This is an allocation of funds (£6,500) provided by Scottish Government, through Scottish Borders Council for the provision of advice to clients on financial matters. There was separate Money Advice funding of £6,500 to provide additional services in the year.

Kinship Care This is a three year project funded by Scottish Government from October 2008 to October 2011 to cover £2,000 per annum for the costs of the project. The balance of £3,000 is to cover the remaining 18 months of the project

Credit Crunch Funding This is additional funding provided to CABs to cope with the increase in demand for the services due to the credit crunch. The balance carried forward is to continue this service into 2010/11.

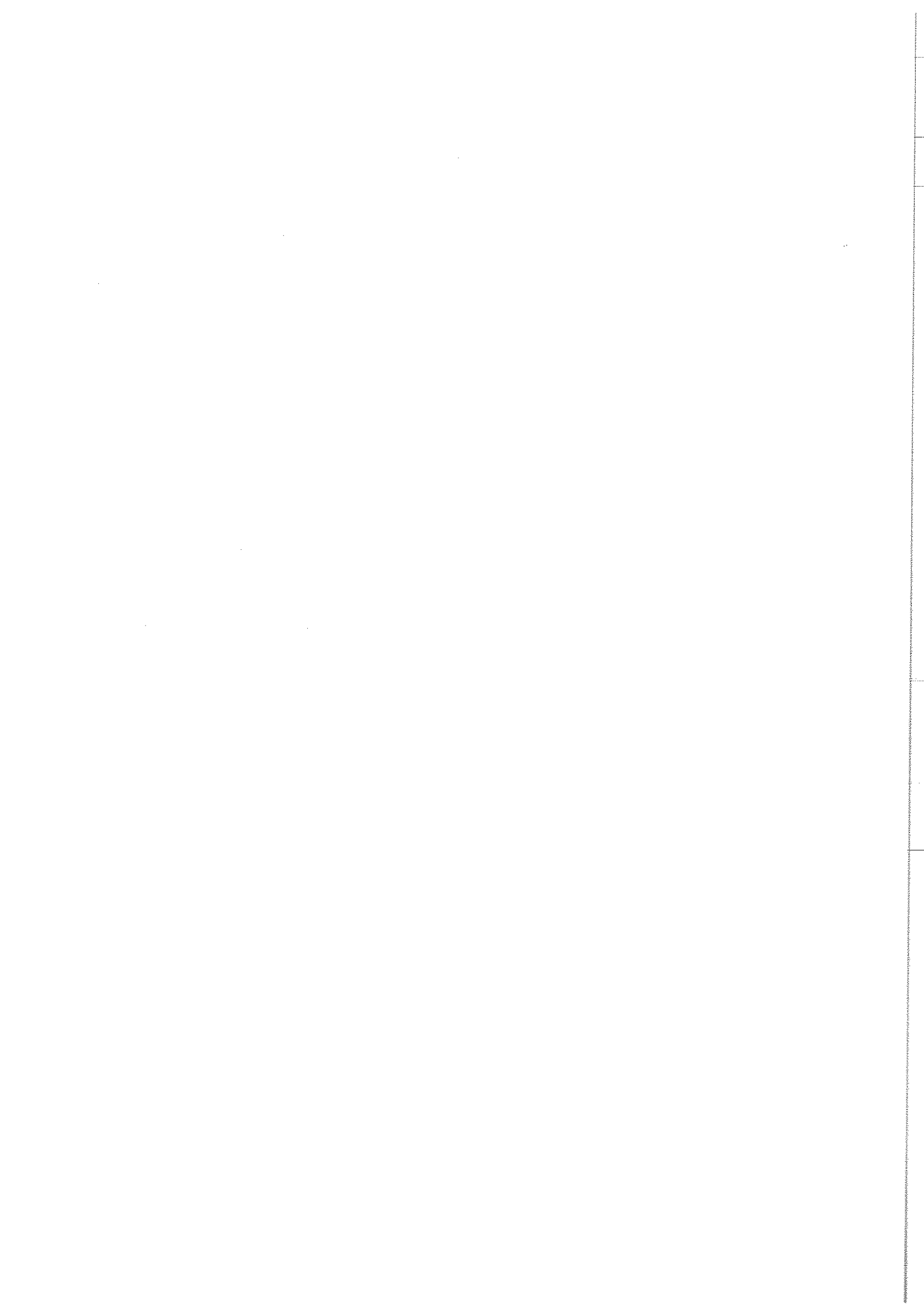
Robertson Trust A grant of £5,000 was received from the Robertson Trust in December 2009 for additional work due to the credit crunch and the increase in demand for advice services. The balance carried forward is to continue the service until December 2010.

Purpose of Designated Funds

Staff Contingency Reserve: The Board of Directors has determined that this fund be established to contribute to (a) redundancy payments in the event of the bureau having to close and (b) for unplanned staffing requirements.

Maintenance Fund: This fund has been established for necessary future maintenance to the Bureau's property. £5000 was transferred from this reserve to the general fund to cover the cost of the replacement windows and property repairs in the year.

Capital Reserve: This is comprised of the written down value of the net tangible assets as at 1st April 2009, together with capitalised expenditure in the current year.





CENTRAL BORDERS CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

ANNUAL REPORT AND FINANCIAL STATEMENTS

For the period 1 April 2010 to 31 March 2011

Charity Number – SC 000983
Company Number – 217973

Central Borders Citizens Advice Bureau
(A Company Limited by Guarantee)

Annual Report and Financial Statements
For the Year Ended 31 March 2011

Contents	Page
Legal and Administrative Information	3
Report of the Board of Directors	4 – 8
Independent Examiner's Report	9
Statement of Financial Activities	10
Balance Sheet	11
Notes Forming Part of the Financial Statements	12 - 17

CENTRAL BORDERS CITIZENS ADVICE BUREAU

Report of the Board of Directors for the year ended 31 March 2011.

The Management Committee presents its report and financial statements for the year ended 31 March 2011.

Reference and Administration Information

Charity Name:	Central Borders Citizens Advice Bureau
Charity Registration Number:	SC 000983
Company Registration Number:	217973
Registered Office and Operation Address:	111 High Street, Galashiels, Scottish Borders, TD1 1RZ.

Board of Directors

I Purvis	(Chairman)
L Gill	(Treasurer)
W. Calder	(Company Secretary)
A Bowman	from August 2009
J Campbell	from November 2009
P Carter	from November 2009
L Crawford	from November 2009
H. Crombie Smith	from January 2011
P Davidson	from June 2003
P Dorward	from December 2009
D Findlay	until September 2010
C Grahame	until September 2010
B. Jackson	until September 2010
K Peden	from September 2008
A. Pringle	from September 2009
D Purvis	from September 2009

Independent Examiner

P. Redpath, FCCA, 4 Clifton Road, Selkirk TD7 4EL.

Bankers

Bank of Scotland, 3 Channel Street, Galashiels TD1 1BE.

Report of the Board of Directors for the year ended 31 March 2011.

Central Borders Citizens Advice Bureau began 40 years ago..... In January 1970 a group of local people met in the Galashiels Burgh Chambers to work out how to organise the people, premises and funding needed to provide an independent, impartial, confidential, high quality multi-issue advice service for the local community. The committee found volunteers and organised their training, found premises at 6b Island Street, and persuaded Galashiels Town Council to provide funding for "*decoration and refurbishment at a cost of £150, rent and rates for the premises, telephone installation and desks, chairs, filing cabinets etc*".

In 1970, CBCAB aimed -

To help individual citizens solve their own personal problems in the context of an increasingly complex society, and

To influence the policies of Government, Local Authorities and Commerce by the feedback of the experience of the bureaux clients

The wording, though not the spirit of CAB aims has changed in the past 40 years, since the bureau opened on 26th October 1970 at 6b Island Street for 10 hours a week, with a small team of trained advisers, Mary Sherrard as volunteer organiser and £39.19.8d in the bank. In the first 6 weeks, the bureau had a total of 66 enquiries.

In 40 years, hundreds of volunteers, three managers (Mary Sherrard, Jean Gibson and Heather Smith) and three administrators (Liz Gardiner, Jan Lewis and Roberta McNeillage) have advised thousands of local people about many thousands of problems. Dozens of local people have worked on the Bureau's Management Committee (now a Board of Directors) to help meet the perennial challenges of recruiting and training volunteers, securing good quality premises and establishing secure core funding.

Busy years since 1970..... Looking back over old annual reports seven years stand out as exciting or troubled times:

- ❖ 1974: the Borders CABx established an area committee to co-ordinate joint working and best practice across the Scottish Borders
- ❖ 1975: the Bureau moved to 25 Albert Place, Galashiels, received a £4500 annual grant from Borders Regional Council and started to employ a manager for 25 hours a week to oversee the bureau's 85 enquiries a month.
- ❖ 1995 – HRH Princess Anne visited the Bureau at Albert Place
- ❖ 1996 – CBCAB bought its first computer, which made it easier to collect statistics and to use "Lisson Grove" software to calculate benefit entitlement.
- ❖ 2000 – CBCAB and Roxburgh CAB started to jointly manage the new Berwickshire Citizens Advice Service. This was fortunately timed to coincide with the launch of the CD-based version of the CAB information system. With a laptop, our information could now go anywhere. CBCAB updated its legal status and became a company limited by guarantee.
- ❖ 2001 – After extensive effort, fundraising and goodwill from local businesses, on 9th October CBCAB finally moved to substantial premises at 111 High Street Galashiels (the old CIS Insurance premises). The premises provided space for volunteers to work effectively and a

much better environment for people who needed help. Further improvements were made in 2002 with the help of a grant from the National Lottery.

❖ 2010 – Ten years after having an electronic information system, CBCAB modernised service provision by moving to the "CASTLE" integrated electronic case recording and statistics system

Reaching out: The Bureau has always been based in central Galashiels and provides a generalist, multi-issue service to the public, but the bureau has often taken advantage of funding opportunities to meet specific needs:

- Outreach services have been held in Langlee (1975), Selkirk (1977-1988), and 1998-1999 (Selkirk Redundancy Support)

- Funding has enabled specialist projects for Welfare Rights (Jenny Muslin, 1996), "60+ Pensioners' rights (Linda Farrell and George Stuart 2005-2007), Young Citizen Project (Jenni Wight 2006-2008) Waverley Housing Project (Paul Goode 2008-2011), "Credit Crunch" debt and employment caseworker (Jenni Wight 2009 and 2010), Session Supervision (Penny Robertson, 2009-2011)

Board of Directors: The work of the Board of Directors is invisible to the public but essential as Directors ensure the sound governance of planning and finances. The Board's priorities this year have been very similar to those of 40 years ago:

- People – with additional financial support from the Robertson Trust the Board has agreed to use some reserves to fund a half-time Session Supervisor to ensure that volunteer advisers always get the training and support they need.

- Premises – with financial support from the "Friends of Central Borders CAB" (a separately constituted charity) we now have radiators in all interview rooms, and thanks to the SBC shopfront grants scheme, we have a proud "Citizens Advice Bureau" sign on the front of our premises.

- Funding – We received £59823 in core service and Money Advice funding from Scottish Borders Council as the third year of a 3-year Service Level Agreement. The budget is under pressure and reserves are diminishing fast as Directors agreed to use reserves to maintain full-time hours for core staff pending the SBC review of Borders Advice Services.

Staffing: At the end of March 2011 CBCAB has 19 fully trained volunteer advisers, one trainee adviser and 2 administration volunteers.

Basic training for volunteers takes about 6 months, and this is followed by ongoing training to keep volunteers up to date and one step ahead of clients' enquiries. This year we had intensive training on the new CASTLE case-recording and statistics system, refresher training on basic and post-basic debt casework and the "Quick benefit calculator" software. Benefits training has focused on Kinship Care issues, "Disentangling Benefits" and the migration of benefit claimants onto Employment and Support Allowance. This makes a total of 11.5 working days of well-attended training.

A training needs analysis was carried out in January 2011 which identified ongoing demand for training on Homelessness, Migrant Workers' Rights, Debt Strategy Options and Welfare Reform.

Service Provision 2010/2011: Compared with 2009/2010 we have seen

The same top five enquiry categories:

- Debt issues: 3848 problems
- Benefits and Tax Credits: 4809 problems (generating £638,619 in projected and confirmed benefit claims)
- Employment: 1361 problems
- Housing: 760 problems
- Relationship issues: 460 problems

This represents -

a small decrease in the number of problems we have advised about, from 10,661 to 10,457, which is not surprising given the deep snow and freezing weather which made it difficult to provide a proper service for December and part of January

a decrease in the number of contacts with clients (by email, letter, personal contact or telephone) from 5138 to 4458. This is caused mainly by a sharp decrease in telephone calls answered (from 1811 to 1337). A volunteer adviser who carries out a 2 hour interview with a distressed client who has multiple problems cannot, that same morning, answer the phone.

Debt casework continues to take a considerable amount of bureau time and resources. As "Credit Crunch" project funds ended, this year has seen volunteer advisers needing to take on the work of the 0.6fte debt adviser who worked with us in 2009-2010. This has caused a lot of pressure on our service. The increased demand for help with debt has been:

2006/2007	114 new multiple debt cases owing £1,421,501
2007/2008	116 new multiple debt cases owing £1,934,072
2008/2009	171 new multiple debt cases owing £2,918,544
2009/2010	188 new multiple debt cases owing £3,927,805
2010/2011	172 new multiple debt cases owing £2,435,527

Core funding for the service was last negotiated during 2007/2008 when the need for intensive, skilled help with debt problems was much less than it is today.

Social Policy: The second and joint aim of the CAB service is to "exercise a responsible influence on social policy both locally and nationally". Work this year has included active co-operation with Scottish Borders Council to look at policies to tackle Poverty and Financial Exclusion and case evidence sent to CAS, mostly about the difficulties our clients experience with benefits and tax credits.

Joint working: In the interests of efficiency, Borders CAB managers and committee members share responsibilities for representing the Borders CAB locally and nationally to ensure that the needs and experiences of Borders clients and services are properly represented. The CBCAB share of this work involves representation at the SBC Strategic Partnership against Poverty, and on the CAS Training and Information Committees, ICT Strategy Group and All Scotland Managers' forum.

Successful joint working this year has included

- Joint training on risk management
- Joint working on "Safe T in the Park"
- The Joint Borders CAB Service Plan.

Challenges for 2011/12: Funding is our most serious concern, as we see sustained demand for debt casework and anticipate an increase in the need for help with benefits as some of the most vulnerable people in our community will need help to cope with the complex paperwork and procedures of Welfare Reform. The complexities of Welfare Reform highlight the need for our first aim (very slightly changed since 1970): *to ensure that individuals do not suffer through lack of awareness of their rights and responsibilities, or of the services available, or through an inability to express their needs effectively*".

We owe 40 years of thanks to:

- The hundreds of local people who have volunteered to help
- Scottish Borders Council and its predecessors
- The local people who have trusted and used our confidential service
- Citizens Advice Scotland for their support and expertise
- The project and charitable funders who have helped us, including the Tudor Trust, The Robertson Trust (three times!), Lloyds TSB, Halifax, The RS Hayward Trust, The National Lottery, CAS Development Committee (too many times to mention), Roxburgh Landward Trust, the Duke of Buccleuch, Galashiels Rotary and Galashiels Inner Wheel

Central Borders Citizens Advice Bureau
111 High Street, Galashiels, TD1 1RZ
Telephone 01896 753889 Telephone / Fax 01896 756966
bureau@centralborderscab.casonline.org.uk

Monday 10-1, Tuesday 10-4, Wednesday 10-1, Thursday 10-6, Friday 10-1
Scottish Charity SC000983,

A Company Limited by Guarantee registered in Scotland no 217973

Financial Review

Financial Review

Against a background of limited financial resources and the inherent uncertainties of funding we have continued to financially manage the successful provision of our core services and objectives through a mixture of core and project specific grant funding.

Financial accountability details of the various service activities can be found within the body of this report, and in particular pages 10 to 17. The total income for the year was £98,276 (2010 - £96,041). Total assets being carried forward into the next financial year are £126,842.

Members of the Board of Directors

Members of the Board of Directors, who are Directors for the purpose of company law and trustees for the purpose of charity law, who served during the year and up to the date of this report are set out on page 3.

In accordance with company law, as the company's Directors, we certify that:

- So far as we are aware, there is no relevant audit information of which the company's independent examiner is unaware; and
- as the Directors of the company we have taken all steps that we ought to have taken in order to make ourselves aware of any relevant audit information and to establish that the charity's independent examiner is aware of that information.
- For the year ended 31 March 2011 the company was entitled to exemption under Section 477 of the Companies Act 2006 relating to small companies.
- No members have required the company to obtain an audit of its accounts for the financial year, in accordance with Section 476..

Independent Examiner

Pamela Redpath, ACCA, was re-appointed as the charitable company's independent examiner during the year and has expressed her willingness to continue in that capacity.

This report has been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities (issued in March 2005) and in accordance with section 396 of the Companies Act 2006.

Approved by the Board of Directors on 7 September 2011 and signed on its behalf by order of the Board.

Signature --

Dated 22 | 9 | 2011

WILLIAM CALDER – COMPANY SECRETARY.

INDEPENDENT EXAMINER'S REPORT OF THE MEMBERS OF CENTRAL BORDERS CITIZENS ADVICE BUREAU

I report on the accounts of the charity for the year ended 31 March 2011 which are set out on pages 10 to 17.

Respective Responsibilities of Trustees And Examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply. It my responsibility to examine the accounts as required under section 44 (1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of accounts presented with records. It also includes consideration of any unusual items or disclosures in the accounts, and seek explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement


In the course of my examination, no matter has come to my attention.

1. which gives me reasonable cause to believe that in any material respect the requirements:

- To keep accounting records in accordance with section 44 (1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
- to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2005 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.


Name: Pamela Redpath

Relevant Professional Qualification/Professional Body: FCCA

Address: 4 Clifton Road, Selkirk, TD7 4EL

Dated: 24/9/2011

CENTRAL BORDERS CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES (INCOME AND EXPENDITURE ACCOUNT)

For The Year Ended 31 March 2011

		<u>Unrestricted & Designated Funds</u>	<u>Restricted Funds</u>	<u>Capital Reserve</u>	<u>Total Funds</u>	<u>Total Funds</u>
		<u>2011</u>	<u>2011</u>	<u>2011</u>	<u>2011</u>	<u>2010</u>
		£	£	£	£	£
Incoming Resources	Notes					
Incoming resources from generated funds:						
<i>Voluntary Income:</i>						
Donations	2	15,095	-	-	15,095	365
Friends of CAB	2	-	-	-	-	2,218
Robertson Trust	2	-	5,000	-	5,000	5,000
Interest receivable	2	42	-	-	42	50
Incoming resources from charitable activities:						
Core Grant (SBC)	3	53,323	-	-	53,323	53,323
Money Advice Grant	3	-	6,500	-	6,500	6,500
Credit Crunch Funding	3	-	11,339	-	11,339	14,469
Waverley Housing Project	3	-	6,977	-	6,977	6,416
Deferred Grant Released	3	-	-	-	-	6,500
IASS Funding	3	-	-	-	-	750
Fairer Scotland Fund	3	-	-	-	-	450
Total incoming resources		68,460	29,816	-	98,276	98,041
Resources Expended						
Costs of Core Activity	4	50,514	-	-	50,514	57,673
Project Costs	4	-	41,347	-	41,347	36,506
Governance Costs	4	3,015	-	-	3,015	3,039
Total Resources Expended		53,529	41,347	-	94,876	97,218
Net Income for Year		14,931	(11,531)	-	3,400	(1,177)
Transfer between Funds		(5,325)	5,314	11	-	-
Net movement in Funds		9,606	(6,217)	11	3,400	(1,177)
Total Funds Brought Forward		19,396	10,967	93,079	123,442	124,619
Total Funds Carried Forward		29,002	4,750	93,090	126,842	123,442

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

**CENTRAL BORDERS CITIZENS ADVICE BUREAU
BALANCE SHEET AS AT 31 MARCH 2011**

	Notes	£	<u>2011</u> £	<u>2010</u> £
Fixed Assets				
Tangible Assets	8		93,090	93,079
Current Assets				
Debtors	9	1,767		-
Cash at Bank and In hand		33,434		30,518
		<u>35,201</u>		<u>30,518</u>
Creditors: amounts falling due within one year	10	(1,449)		(155)
Net Current Assets			33,752	30,363
			<u>126,842</u>	<u>123,442</u>
Unrestricted Funds				
Capital Reserve	12	93,090		93,079
Designated funds	12	7,562		7,562
General Reserve	12	<u>21,440</u>		<u>11,834</u>
			122,092	112,475
Restricted Funds	12		4,750	10,967
Total Funds			<u>126,842</u>	<u>123,442</u>

For the year ended 31 March 2011 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for:

- 1) Ensuring the company keeps accounting records which comply with the requirements of the Act; and
- 2) Preparing accounts which give a true and fair view of the state of affairs of the company at the end of the financial year, in accordance with the provisions applicable to companies subject to the small companies' regime.

The accounts have been prepared in accordance with the special provisions of the Companies Act 2006 relating to small companies.

Approved by the Company Board of Directors at the Board Meeting held on 7th September 2011 and signed on the Board's behalf by:

M.R. Buckley *M.R. Buckley*
Company Treasurer

I. Purvis
Company Chair

Notes Forming Part of the Statement for the Year Ended 31 March 2011

1. Accounting Policies

The principle accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and in the preceding years.

(a) Basis of Accounting

The financial statements have been prepared under the historical cost convention, as modified by the inclusion of fixed assets at current value and in accordance with the Companies Act 1985 and the Statement of Recommended Practice: Accounting and Reporting by Charities issued in March 2005.

(b) Fund Accounting

- Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the Charity.
- Designated funds are unrestricted funds earmarked by the Board of Directors for particular purposes.
- Restricted funds may be subject to restrictions on their expenditure imposed by the donor.

(c) Incoming Resources

- Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of Financial Activities. Grants, where entitlement is not conditional on delivery of a specific performance by the charity are recognised when the charity becomes unconditionally entitled to the grant. Grants received in advance are treated as deferred income and are recognised in the year in which they are being used.
- Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.

(a) Resources Expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

- Costs of generation funds comprise the costs associated with attracting voluntary income.
- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature to support them.

- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the costs linked to the strategic management of the charity.
- All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resources. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis set out in note 4.

(e) Fixed Assets

Tangible fixed assets are stated at the lower of cost or current value. Equipment, furniture and fittings are reviewed annually and are stated at the greater of 10% of costs, or, cost less an appropriate deduction calculated as follows:-

- Furniture and Fittings 15% per annum Straight Line
- Office Equipment 20% per annum Straight Line
- Computer Equipment 25% per annum Straight Line

The value of the foregoing items is reviewed annually and written down for impairment. Heritable property is stated at cost in view of the company's policy to keep the property fully maintained and in good order.

As all assets have been reviewed, obtained at written-down cost, or purchased in the current year, no specific allowance for depreciation has been included in these accounts.

CENTRAL BORDERS CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS (continued)

2 Donations

	<u>Unrestricted</u> <u>2011</u> £	<u>Restricted</u> <u>2011</u> £	<u>Total</u> <u>2011</u> £	<u>Total</u> <u>2010</u> £
Nominated grants:				
Friends of Central Borders CAB	-	-	-	2,218
Robertson Trust	-	5,000	5,000	5,000
General donations	15,095	-	15,095	365
Interest Received	42	-	42	50
	<u>15,137</u>	<u>5,000</u>	<u>20,137</u>	<u>7,633</u>

3 Incoming Resources from Activities to further the Charly's Objects

	<u>Unrestricted</u> <u>2011</u> £	<u>Restricted</u> <u>2011</u> £	<u>Total</u> <u>2011</u> £	<u>Total</u> <u>2010</u> £
Scottish Borders Council:				
Annual Grant	53,323	-	53,323	53,323
Money Advice Grant	-	6,500	6,500	6,500
Credit Crunch Funding	-	11,339	11,339	14,469
Waverley Housing Project	-	6,977	6,977	6,416
Deferred Grant Released	-	-	-	6,500
IASS Funding	-	-	-	750
Fairer Scotland Fund	-	-	-	450
	<u>53,323</u>	<u>24,816</u>	<u>78,139</u>	<u>88,408</u>

4 Total Resources Expended

	<u>Basis of</u> <u>Allocation</u> £	<u>Core Activity</u> £	<u>Project Costs</u> £	<u>Governance</u> <u>Costs</u> £	<u>2011</u> <u>Total</u> £	<u>2011</u> <u>Total</u> £
Costs directly allocated to activities						
Staff related costs	Time	33,657	39,881	3,000	76,548	72,776
Travel & training	Direct	3,673	103	-	3,776	5,183
Insurance	Direct	969	-	-	969	908
Operating expenses	Usage / Est	1,830	457	15	2,302	2,098
Electricity / Gas / Water	Core	3,628	-	-	3,628	2,788
Communications	Estimate	1,141	285	-	1,426	1,653
Premises related	Core	1,401	-	-	1,401	6,641
Office costs	Transactions	2,226	557	-	2,783	2,658
Sundry costs		217	54	-	271	744
Depreciation charge for year		1,772	-	-	1,772	1,769
Total resources expended		<u>50,514</u>	<u>41,347</u>	<u>3,015</u>	<u>94,876</u>	<u>97,218</u>

CENTRAL BORDERS CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS (continued)

5 Staff Costs and Numbers

Staff costs were as follows:

	<u>2011</u>	<u>2010</u>
	£	£
Salaries	68,124	64,578
Social Security costs	5,971	5,745
Pension costs	2,453	2,453
	<u>76,548</u>	<u>72,776</u>

No employee received emoluments in excess of £60,000

Pension contributions towards defined contribution schemes for 2 employees

£	<u>2,453</u>	£	<u>2,453</u>
---	--------------	---	--------------

Note: Pension costs relate to payments made by Central Borders Citizens Advice Bureau into a defined contribution scheme chosen by the employee. The scheme is administered independently of the Citizens Advice Bureau.

The average number of paid employees during the year, calculated on the basis of full time equivalents was as follows:

	<u>2011</u>	<u>2010</u>
	Number	Number
Manager	1.00	1.00
Advice and information	1.16	0.77
Administration and support	1.00	0.50
Total	<u>3.16</u>	<u>2.27</u>

6 Trustee Remuneration & Related Party Transactions

No member of the Board of Directors nor any person connected to any of them received any remuneration in the year.

No expenses were reimbursed to any Board members in the year.(2010 - £546).

No member of the Board of Directors or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year. (2010-nil)

7 Taxation

As a charity, Central Borders Citizens Advice Bureau is exempt from tax on income and gains falling within Section 505 of the Taxes Act 1988 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the Charity.

CENTRAL BORDERS CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS (continued)

8 Tangible Fixed Assets

	Office Eqpt £	Premises £	Total £
Assets brought forward (book value at 1 April 2010)	7,075	86,004	93,079
Assets disposed of (Scrap)	-	-	-
Assets disposed of (sold)	-	-	-
Less written down for impairment	(1,772)	-	(1,772)
	<u>5,303</u>	<u>86,004</u>	<u>91,307</u>
Additions 10/11	1,783	-	1,783
Net Asset Value at 31 March 2011	<u>7,086</u>	<u>86,004</u>	<u>93,090</u>

9 Debtors

	<u>2011</u> £	<u>2010</u> £
HMRC - PAYE/NIC (overpayment)	1,767	-
	<u>1,767</u>	<u>-</u>

10 Creditors: Amounts Falling Due within One Year

	<u>2011</u> £	<u>2010</u> £
HMRC - PAYE/NIC	1,449	155
	<u>1,449</u>	<u>155</u>

11 Analysis of Net Assets Between Funds

	General Funds £	Designated Funds £	Restricted Funds £	Capital Reserve £	Total Funds £
Tangible fixed assets	-	-	-	93,090	93,090
Current assets	22,889	7,562	4,750	-	35,201
Current liabilities	(1,449)	-	-	-	(1,449)
Net assets at 31 March 2011	<u>21,440</u>	<u>7,562</u>	<u>4,750</u>	<u>93,090</u>	<u>126,842</u>

CENTRAL BORDERS CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS (continued)

12 Movements in Funds

	<u>At 1 April</u> <u>2010</u> £	<u>Incoming</u> <u>Resources</u> £	<u>Outgoing</u> <u>Resources</u> £	<u>Transfers</u> £	<u>At 31 March</u> <u>2011</u> £
Restricted funds:					
Money Advice	500	6,500	7,000	-	-
Robertson Trust	3,750	5,000	10,314	5,314	3,750
Kinship Care	3,000		2,000	-	1,000
Credit Crunch Funding etc.	3,717	11,339	15,066	-	-
Waverley	-	6,977	6,977	-	-
Total Restricted Funds	10,967	29,816	41,347	5,314	4,750
Unrestricted Funds:					
Designated staff contingency reserve	7,562	-	-	-	7,562
General Funds	11,834	68,460	53,529	(5,325)	21,440
Total Unrestricted Funds	19,396	68,460	53,529	(5,325)	29,002
Capital Reserve	93,079	-	-	11	93,090
Total Funds	123,442	98,276	94,876	-	126,842

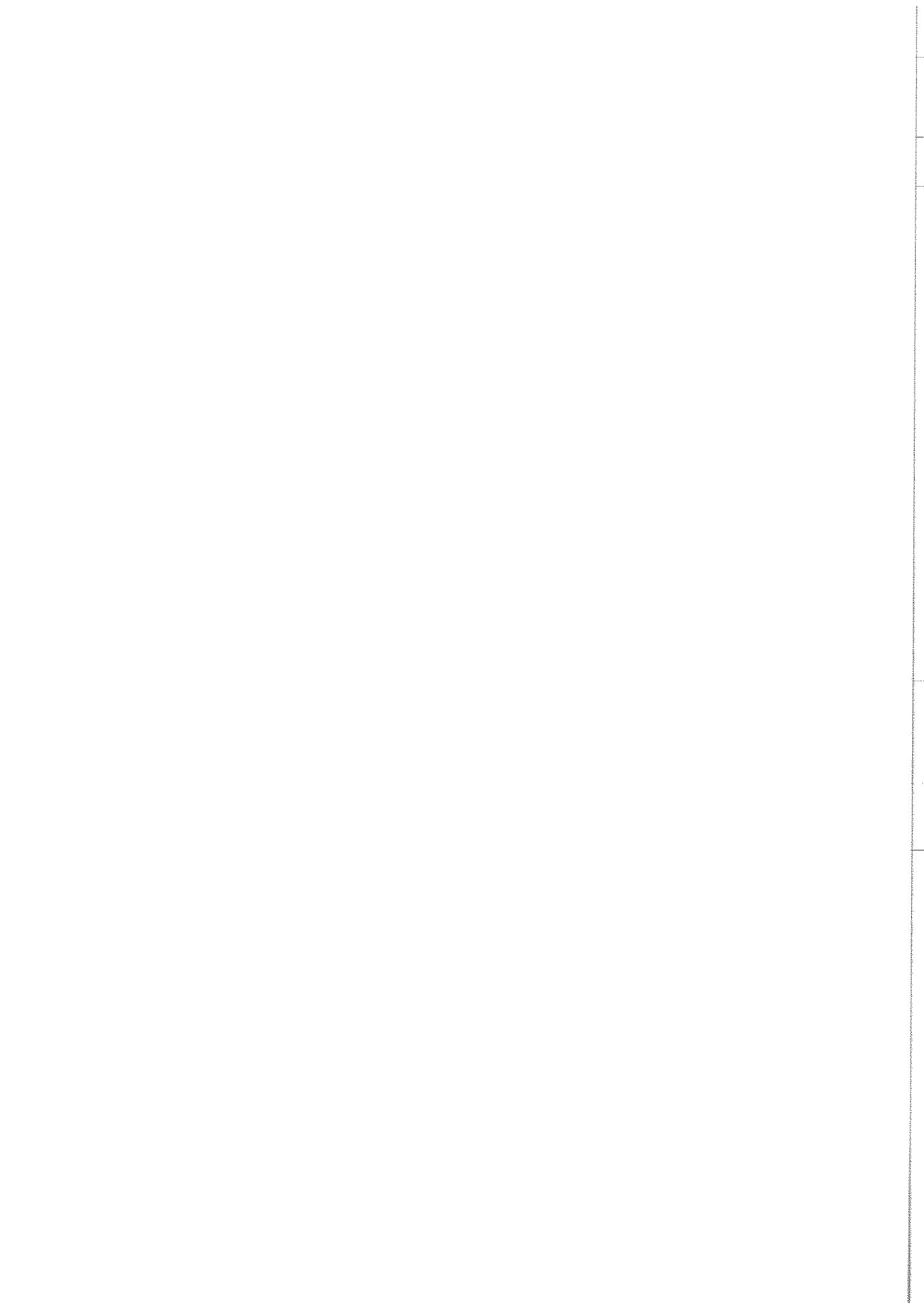
Purposes of Restricted Funds

Money Advice:	This is an allocation of funds (£6,500) provided by Scottish Government, through Scottish Borders Council for the provision of advice to clients on financial matters. The balance of £500 brought forward was also spent delivering this service in the year.
Robertson Trust	A grant of £5,000 was received from the Robertson Trust in December 2010 for additional work due to the credit crunch and the increase in demand for advice services. The balance carried forward is to continue the service until December 2011.
Kinship Care	This is a three year project funded by Scottish Government from October 2008 to October 2011 to cover £2,000 per annum for the costs of the project. The balance of £1,000 is the remaining 6 months of funding.
Credit Crunch Funding	This is additional funding provided to CABs to cope with the increase in demand for the services due to the credit crunch. The balance brought forward was also spent in the current year.

Purpose of Designated Funds

Staff Contingency Reserve:	The Board of Directors has determined that this fund be established to contribute to (a) redundancy payments in the event of the bureau having to close and (b) for unplanned staffing requirements.
-----------------------------------	--

Capital Reserve:	This is comprised of the written down value of the net tangible assets as at 31st March 2011, together with capitalised expenditure in the current year.
-------------------------	--



WORKING COPY.

PEEBLES AND DISTRICT CITIZENS ADVICE BUREAU

REPORT AND ACCOUNTS

For the year ended

31st March 2010

Charity Number SC 004900

PEEBLES AND DISTRICT CITIZENS ADVICE BUREAU

REPORT AND ACCOUNTS

For the year ended

31st March 2010

TABLE OF CONTENTS

Table of Contents	Page 2
Report of the Management Committee	Page 3
Report of the Management Committee (cont)	Page 4
Independent Examiners Report	Page 5
Notes on Accounts (1)	Page 6
Statement of Financial Activities	Page 7
Balance Sheet	Page 8
Notes on Accounts (2)	Page 9
Notes on Accounts (3) and (4)	Page 10
Notes on Accounts (5) (6) and (7)	Page 11

PEEBLES AND DISTRICT CITIZENS ADVICE BUREAU

REPORT OF THE MANAGEMENT COMMITTEE

The Management Committee submits its Annual Report and Accounts for the year ended 31st March 2010.

Reference and Administrative Details

Charity Number	SC 004900
Main Office	42 Old Town PEEBLES EH45 8JF
Management Committee:	
Chair	Andrew Crawley
Treasurer	Kate Thomson
Manager	John Montgomery
Members of Staff	Anne McLeish Mrs J Halliday
Representatives of Public	Mrs Sheila Russell D Pye A Stewart The Rev C MacDougall Mrs Sue Russell
Scottish Borders Council	Cllr G Logan
Independent Examiners	Charles Gray & Co CA High Street PEEBLES
Bankers	Royal Bank of Scotland 4 Eastgate PEEBLES EH45 8SL

PEEBLES AND DISTRICT CITIZENS ADVICE BUREAU

REPORT OF THE MANAGEMENT COMMITTEE (cont)

Structure, Governance and Management

The Bureau is an unincorporated association governed by its Constitution and is recognised as a Scottish Charity No SC 004900. Responsibility for managing the Bureau lies with the Management Committee, whose members are Trustees under Charity Law. Persons over the age of 18 who live within the Peeblesshire area are eligible for appointment to the Management Committee. The Bureau Manager and two members of voluntary staff are eligible for membership providing that members of staff do not exceed one third of the total membership of the Committee.

The Committee elects a Chair from amongst its members, excluding members who are also members of staff.

Objects and Activities

The Bureau's Constitution states that its purpose is to benefit the community of Peeblesshire and surrounding district by:

- Advancing the education of the public in matters relating to mental, physical and social welfare.
- By relieving poverty.

The Management Committee have advanced these objects by operating an advice centre in Peebles. It has also undertaken the NHS IASS project to identify and provide advice and help to people who wish to raise particular issues with the NHS. This is funded by the NHS and use of these funds is restricted to the project.

Achievements and Performance

During the year under review (2009/10) the Bureau had 2,131 contacts with clients and dealt with 6,692 issues. The confirmed client financial gains in the year amounted to £769,000. During this year the Bureau dealt with 118 new debt cases, with a debt total of £3.7m

Financial Review

In addition to core funding grants from Scottish Borders Council the Bureau also secured funding for the ongoing NHS IASS project for a further year and is funding the Money Advice programme for next year from Reserves. The Bureau has recorded an increase in funds for the year of £7,864 and has sufficient funds in order to continue to pursue its objectives. The Bureau is moving forward with plans for new and improved premises, and has reserves in place to pursue that project.

Plans for Future Periods

The Bureau will continue to provide its advice service and will operate the NHS IASS project until funding ends in March 2011. The future of this service is uncertain and it is difficult to establish what type of service, if any, will replace it. In view of the obvious benefits identified through the employment of a part-time Money Advice Worker, the Management Committee decided to use reserve funds to pay for the continuation of the post following the end of funding previously provided to establish the post. Current financial restraints across the Public Sector will determine the amount of core funding that will be provided to the Bureau and this will almost certainly affect the service provided. The most important factor affecting the current provision of service is the poor quality of our premises and our determination to move to more suitable accommodation.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF PEEBLES AND DISTRICT CITIZENS ADVICE BUREAU

I report on the accounts of the charity for the year ended 31st March 2010 which are set out on pages 4 to 8.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10 (1) (a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosure in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Charles Gray
Chartered Accountant

Address: Charles Gray & Co
High Street
PEEBLES

Date:

PEEBLES AND DISTRICT CITIZENS ADVICE BUREAU

NOTES ON ACCOUNTS

For the Year ended 31st March 2010

Note 1 ACCOUNTING POLICIES

a) Accounting Convention

The Accounts have been prepared on the historical cost convention and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (2005); applicable Accounting Standards, the Charities and Trustee Investment (Scotland) Act 2005 and The Charities Accounts (Scotland) Regulations 2006.

b) Grants

Grants are recognised in the Statement of Financial Activities when receivable. Grants for future periods paid in advance are deferred.

c) Investment Income

Investment Income is recognised in the Statement of Financial Activities when it is received.

d) Recognition of Liabilities

Expenditure is included when incurred.

e) Fund Accounting

Details of the nature and purpose of each fund is set out in Note 2.

f) Taxation

The organisation is a recognised Scottish Charity and is therefore exempt from liability to Corporation Tax and Capital Gains Tax.

PEEBLES AND DISTRICT CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES

For the Year ended 31st March 2010

	Note		2010 Unrestricted	2010 Restricted	2010 Total	2009 Total
Incoming Resources						
From Generated Funds	2	£	1332		1332	2380
From Charitable Activities	2		63975	37499	101474	87521
From Reserves	2					
Total Incoming Resources		£	65307	37499	102806	89901
Resources Expended						
Charitable Activities	3	£	47723	46075	93798	77617
Governance Costs	3		1144		1144	760
Total Resources Expended		£	48867	46075	94942	78377
Net Movement in Funds		£	16440	-8576	7864	11524
Total Funds Brought Forward		£	37548	13250	50798	39274
Total Funds Carried Forward		£	53988	4674	58662	50798

PEEBLES AND DISTRICT CITIZENS ADVICE BUREAU

BALANCE SHEET

As at 31st March 2010

	Note	2010	2009
Current Assets			
Cash at Bank and in Hand		£ 72383	56083
Creditors			
Due within one year	6	-13721	-5285
Net Assets		£ 58662	50798
Funds			
Unrestricted Income Funds		53988	37548
Restricted Income Funds	7	4674	13250
Total Funds		£ 58662	50798

Approved by the Management Committee

Andy Crawley - Chair

Kate Thomson - Treasurer

PEEBLES AND DISTRICT CITIZENS ADVICE BUREAU

NOTES ON ACCOUNTS

For the Year ended 31st March 2010

Note 2 INCOMING RESOURCES

		2010	2010	2010	2009
		Unrestricted	Restricted	Total	Total
From Generated Funds					
Voluntary Income - Donations	£	530		530	610
NHS IASS		750		750	1500
Investment Income - Bank Interest		52		52	270
Total Generated Funds	£	1332	0	1332	2380
From Charitable Activities					
Grants					
Scottish Borders Council	£				
- Core Funding		51622		51622	50559
Scottish Executive					
- Money Advice		5500		5500	5500
NHS Borders					
- IASS Funding			24504	24504	29498
Kinship Care		6000		6000	
Money Advice Worker		853	12995	13848	1964
Total from Charitable Activities	£	63975	37499	101474	87521

PEEBLES AND DISTRICT CITIZENS ADVICE BUREAU

NOTES ON ACCOUNTS

For the Year ended 31st March 2010

Note 3 RESOURCES EXPENDED

		2010	2010	2010	2009
		Unrestricted	Restricted	Total	Total
Charitable Activities					
Costs Directly Allocated to Activities					
Staff Costs	£	40598	32481	73079	60792
Travel		1136	835	1971	1835
Training		501		501	263
Sub Total	£	42235	33316	75551	62890
Support Costs Allocated to Activities					
Premises Costs	£	2137		2137	2066
Communication Costs		1387	257	1644	1581
Postage, Print, Stationery		2030	377	2407	2115
Repairs & Replacements					2306
Subscriptions		368		368	331
Other Bureau Operating Costs		-1712	5272	3560	545
Other Costs		1278	6853	8131	5783
Sub Total	£	5488	12759	18247	14727
Governance Costs					
Costs Directly Allocated to Activities					
Annual Conference	£	542		542	215
Indemnity Insurance		602		602	545
Total	£	48867	46075	94942	78377

Note 4 STAFF NUMBERS

The average number of employees during the year was 4 (2009, 4).

There were no employees whose emoluments exceeded £30,000.

The members of the Management Committee received no remuneration (2009, Nil).

Expenses re-imbursed to Management Committee Members £257 (2009 £305).

PEEBLES AND DISTRICT CITIZENS ADVICE BUREAU

NOTES ON ACCOUNT

For the year ended 31st March 2010

		2010	2009
Note 5	DEBTORS		
Sundry Debtors and Prepayments	£	0	0
Note 6	CREDITORS		
Due within one year			
- Income received in advance	£	11963	2585
- Sundry creditors		1758	2700
	£	13721	5285
Note 7	FUNDS		
Restricted Income Funds			
NHS IASS		4674	6397
Kinship Care		0	6000
Money Advice Worker		0	853
	£	4674	13250

CONTROLLING PARTY

The Charity is controlled by the Management Committee.

PEEBLES AND DISTRICT CITIZENS ADVICE BUREAU

REPORT AND ACCOUNTS

For the year ended

31st March 2011

Charity Number SC 004900

PEEBLES AND DISTRICT CITIZENS ADVICE BUREAU

REPORT AND ACCOUNTS

For the year ended

31st March 2011

TABLE OF CONTENTS

Table of Contents	Page 2
Report of the Management Committee	Page 3
Report of the Management Committee (cont)	Page 4
Independent Examiners Report	Page 5
Notes on Accounts (1)	Page 6
Statement of Financial Activities	Page 7
Balance Sheet	Page 8
Notes on Accounts (2)	Page 9
Notes on Accounts (3) and (4)	Page 10
Notes on Accounts (5) (6) and (7)	Page 11

PEEBLES AND DISTRICT CITIZENS ADVICE BUREAU

REPORT OF THE MANAGEMENT COMMITTEE

The Management Committee submits its Annual Report and Accounts for the year ended 31st March 2011.

Reference and Administrative Details

Charity Number	SC 004900
Main Office	42 Old Town PEEBLES EH45 8JF
Management Committee:	
Chair	Andrew Crawley
Treasurer	Kate Thomson
Manager	John Montgomery
Members of Staff	Anne McLelsh Maria Cresswell
Representatives of Public	Sue Russell Alasdair Stewart Danny Cowe The Rev C MacDougall Andrew Fenning
Scottish Borders Council	Cllr G Logan
Independent Examiners	Charles Gray & Co CA High Street PEEBLES
Bankers	Royal Bank of Scotland 4 Eastgate PEEBLES EH45 8SL

PEEBLES AND DISTRICT CITIZENS ADVICE BUREAU

REPORT OF THE MANAGEMENT COMMITTEE (cont)

Structure, Governance and Management

The Bureau is an unincorporated association governed by its Constitution and is recognised as a Scottish Charity No SC 004900. Responsibility for managing the Bureau lies with the Management Committee, whose members are Trustees under Charity Law. Persons over the age of 18 who live within the Peeblesshire area are eligible for appointment to the Management Committee. The Bureau Manager and two members of voluntary staff are eligible for membership providing that members of staff do not exceed one third of the total membership of the Committee.

The Committee elects a Chair from amongst its members, excluding members who are also members of staff.

Objects and Activities

The Bureau's Constitution states that its purpose is to benefit the community of Peeblesshire and surrounding district by:

- Advancing the education of the public in matters relating to mental, physical and social welfare.
- By relieving poverty.

The Management Committee have advanced these objects by operating an advice centre in Peebles. It has also undertaken the NHS IASS (Independent Advice and Support Service) project to identify and provide advice and help to people who wish to raise particular issues with the NHS. This is funded by the NHS and use of these funds is restricted to the project. The project covers the whole of the Scottish Borders Region.

Achievements and Performance

During the year under review (2010/11) the Bureau had 1,827 contacts with clients and dealt with 6,204 issues. The confirmed client financial gains in the year amounted to £275,284. During this year the Bureau dealt with 112 new debt cases, with a debt total of £1.11m.

Financial Review

In addition to core funding grants from Scottish Borders Council the Bureau also secured funding for the ongoing NHS IASS project for a further year and funded the Money Advice programme for the year from reserves. It is anticipated that the Bureau will not be able to sustain this further into the new financial year. The Bureau has recorded a decrease in funds for this year of £1,832 but has sufficient funds in order to continue to pursue its objectives. The Bureau is currently in the final stages of securing the use of new, improved premises and has reserves in place to pursue this project.

Plans for Future Periods

The Bureau will continue to provide its generic advice service and it is anticipated that a replacement service for IASS will be in place by summer, 2011. With the passing of the Patients' Rights Act there is now an obligation for NHS areas to formally create Patients Advice and Support Services (PASS). The Bureau is also in the final stages of becoming incorporated as a company limited by guarantee, bringing it into line with other Bureaux in Scotland. Current financial restraints across the public sector will determine the amounts and methods of providing financial support to the bureau, which will undoubtedly affect the service provided. However, the move into new, purpose built premises will enable the bureau to offer a much improved service to the clients.

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF PEEBLES AND
DISTRICT CITIZENS ADVICE BUREAU**

I report on the accounts of the charity for the year ended 31st March 2011 which are set out on pages 4 to 8.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10 (1) (a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosure in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Charles Gray
Chartered Accountant**

**Address: Charles Gray & Co
High Street
PEEBLES**

Date:

PEEBLES AND DISTRICT CITIZENS ADVICE BUREAU

NOTES ON ACCOUNTS

For the Year ended 31st March 2011

Note 1 ACCOUNTING POLICIES

a) Accounting Convention

The Accounts have been prepared on the historical cost convention and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (2005); applicable Accounting Standards, the Charities and Trustee Investment (Scotland) Act 2005 and The Charities Accounts (Scotland) Regulations 2006.

b) Grants

Grants are recognised in the Statement of Financial Activities when receivable. Grants for future periods paid in advance are deferred.

c) Investment Income

Investment Income is recognised in the Statement of Financial Activities when it is received.

d) Recognition of Liabilities

Expenditure is included when incurred.

e) Fund Accounting

Details of the nature and purpose of each fund is set out in Note 2.

f) Taxation

The organisation is a recognised Scottish Charity and is therefore exempt from liability to Corporation Tax and Capital Gains Tax.

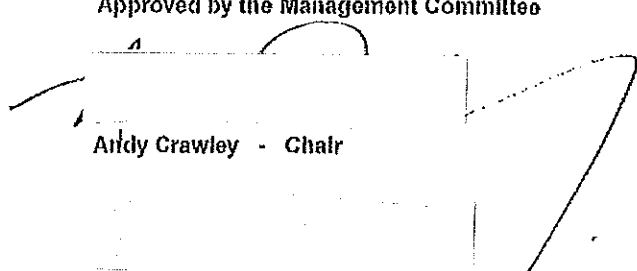
PEEBLES AND DISTRICT CITIZENS ADVICE BUREAU

BALANCE SHEET

As at 31st March 2011

	Note	2011	2010
Current Assets			
Cash at Bank and in Hand		£ 65704	72383
Creditors			
Due within one year	6	-8873	-13721
Net Assets		£ 56831	58662
Funds			
Unrestricted Income Funds		49430	53988
Restricted Income Funds	7	7401	4674
Total Funds		£ 56831	58662

Approved by the Management Committee



Andy Crawley - Chair

Kate Thomson - Treasurer

PEEBLES AND DISTRICT CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES

For the Year ended 31st March 2011

	Note		2011 Unrestricted	2011 Restricted	2011 Total	2010 Total
Incoming Resources						
From Generated Funds	2	£	311		311	1332
From Charitable Activities	2		57122	24268	81390	101474
From Reserves	2			12000	12000	
Total Incoming Resources		£	57433	36268	93701	102806
Resources Expended						
Charitable Activities	3	£	60741	33541	94282	93798
Governance Costs	3		1250		1250	1144
Total Resources Expended		£	61991	33541	95532	94942
Net Movement in Funds		£	-4558	2727	-1831	7864
Total Funds Brought Forward		£	53988	4674	58662	50798
Total Funds Carried Forward		£	49430	7401	56831	58662

PEEBLES AND DISTRICT CITIZENS ADVICE BUREAU

NOTES ON ACCOUNTS

For the Year ended 31st March 2011

Note 2 INCOMING RESOURCES

		2011	2011	2011	2010
		Unrestricted	Restricted	Total	Total
From Generated Funds					
Voluntary Income - Donations	£	269	342	611	530
NHS IASS					750
Investment Income - Bank Interest		42		42	52
Total Generated Funds	£	311	342	653	1332
From Charitable Activities					
Grants					
Scottish Borders Council	£				
- Core Funding		51622		51622	51622
Scottish Executive					
- Money Advice		5500		5500	5500
NHS Borders					
- IASS Funding			23926	23926	24504
Kinshlp Care					6000
Money Advice Worker					13848
Total from Charitable Activities	£	57433	24268	81701	101474

PEEBLES AND DISTRICT CITIZENS ADVICE BUREAU

NOTES ON ACCOUNTS

For the Year ended 31st March 2011

Note 3 RESOURCES EXPENDED

		2011	2011	2011	2010
		Unrestricted	Restricted	Total	Total
Charitable Activities					
Costs Directly Allocated to Activities					
Staff Costs	£	40598	32382	72980	73079
Travel		1008	725	1731	1971
Training		100		100	501
Sub Total	£	41704	33107	74811	76551
Support Costs Allocated to Activities					
Premises Costs	£	2120		2120	2137
Communication Costs		1554	318	1872	1644
Postage, Print, Stationery		1252	116	1368	2407
Repairs & Replacements					
Subscriptions		392		392	368
Other Bureau Operating Costs		1719		1719	3560
Other Costs		12000		12000	8131
Sub Total	£	19037	434	19471	18247
Governance Costs					
Costs Directly Allocated to Activities					
Annual Conference	£	632		632	542
Indemnity Insurance		618		618	602
Total	£	61991	33541	95532	94942

Note 4 STAFF NUMBERS

The average number of employees during the year was 4 (2010, 4).

There were no employees whose emoluments exceeded £30,000.

The members of the Management Committee received no remuneration (2010, Nil).

Expenses re-imbursed to Management Committee Members £158 (2010 £257).

PEEBLES AND DISTRICT CITIZENS ADVICE BUREAU

NOTES ON ACCOUNT

For the year ended 31st March 2011

		2011	2010
Note 5	DEBTORS		
Sundry Debtors and Prepayments	£	0	0

Note 6 CREDITORS

Due within one year

- Income received in advance	£	5981	11963
- Sundry creditors		2892	1768

	£	8873	13721
--	---	------	-------

Note 7 FUNDS

Restricted Income Funds

NHS IASS		5374	4674
Kinship Care			
Money Advice Worker		1689	
Friends of CAB		342	
	£	7405	4674

CONTROLLING PARTY

The Charity is controlled by the Management Committee.

