**Background Information**

Established in 2009, Kincardine and Mearns Citizens Advice Bureau (KAMCAB), is based in one of the six areas which make up Aberdeenshire. It has a total population of over 45,000. The area is rural with a number of settlements. Stonehaven is the biggest town in the area with a population of over 11,000. Kincardine and Mearns includes the rural areas of Inverbervie, Gourdon, Johnshaven and the Mearns. The Main bureau is relocated to the Old Sheriff Court Building in Stonehaven and we occupy the ground floor of the building.

KAMCAB, in partnership with the other Aberdeenshire Bureaux has formalised a consortium partnership agreement to strengthen our business case for funding and to offer other options for service delivery opportunities. The consortium won and started delivery of the Aberdeenshire Council contract for the provision of specialist debt and money advice, outreach services and volunteer support in 2020. The partnership between North West Aberdeenshire CAB, North East Aberdeenshire CAB and South West Aberdeenshire CAB has secured funding within the CAB network for a period of five years. The remainder of our work is funded by charitable trusts, national projects and donations.

KAMCAB is committed to furthering its mission and vision in light of the COVID-19 pandemic and all of its resulting issues affecting our communities. KAMCAB will work to innovate its existing services in response to these issues, including a focus on developing health inequality, financial education and inclusion, welfare rights and employment advice to further help empower individuals and communities with better access to advice, information, representation and social justice.

KAMCAB is well-placed to recognise trends and identify particular needs and lack of services for specific groups. Enquiries are across a wide range of fields, and clients expect high quality advice and assistance (including representation at court level when appropriate) on what are, at times, highly complex matters. Currently, the main enquiries relate to problems with welfare benefits; debt; legal issues; employment; energy and utilities; immigration and nationality; housing; and family and personal situations.

The Bureau offers advice Monday to Friday between 9.30 a.m. and 4 p.m. We have a team of 12 core and project staff and a cohort of 17 volunteers. The Bureau provides a free, confidential, independent and impartial service by face-to-face appointments, home visits, email, phone and video conferencing for local residents on a wide range of issues including:

• Debt and money advice

• Welfare Rights

• Consumer issues

• Immigration

• Employment and workforce problems

• Housing

• Relationship and family issues

• Discrimination

• Health and community services

• Legal rights & responsibilities

KAMCAB is a trusted and well-respected organisation. It enjoys high levels of client

satisfaction and the excellence of its training programme is widely recognised. Its volunteer workforce and paid staff are fully committed and strive to provide the advice sought by thousands of clients each year.

We are a registered charity; Scottish Charity Number SC038869.

Registered as a company; SC357204

Authorised and regulated by the Financial Conduct Authority; FRN617463

For a full overview of all our services and current work, please visit our website at:

https://www.kamcab.org.uk/