



Skye & Lochalsh
Citizens Advice Bureau

The Charity for your Community

Chairperson Report - Iain McIvor

Welcome to this year's Annual Report of Skye and Lochalsh Citizens Advice Bureau.

Last year, I reported that Skye and Lochalsh Citizens Advice Bureau is one of the top performing Bureaux in Scotland. Now we have the formal proof – we were the first Bureau in Scotland to receive the Scottish National Standards Accreditation, with no recommendations, and the Citizens Advice Scotland Audit, again, with no recommendations.

These achievements, in addition to the growing workload on staff and volunteers, is no mean feat for a Bureau in the North West Highlands of Scotland. The dedication and professionalism of everyone associated with this Bureau is second to none, ably led by our Manager, Morag Hannah. Morag will provide more detailed information on our activities in her report.

We continue to seek additional revenue funding to support our activities and have successfully balanced the budget in an economic climate of uncertainty and reducing core funding to ensure our Manager has the resources available to her to maintain the proven high quality of advice to our clients. My thanks go to our main funder, The Highland Council, and numerous other funders whose assistance invaluable.

Finally, I would like to thank my fellow members of the Board for their support throughout the year and all the members of staff and volunteers who contribute to this being a very successful Bureau.

THE CITIZENS ADVICE BUREAU AIMS >

To ensure 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 need effectively.

And equally >

To exercise a responsible influence on the development of social policies and services, both locally and nationally.

The CAB Service is independent and provides, free, confidential and impartial advice to everybody regardless of age, disability, gender, religion and belief and sexual orientation.

OUR MAIN FUNDERS >

The Highland Council - Core Services

> Money Advice/Welfare Rights/
Housing

Robertson Trust -

> Access to Advice project

Community Fund -

> Money matters project

CAS -

> Help2Claim, Financial Health Checks,
Multi-Channel Hub, WR Mitigation

SLAB -

> WR Stream 1

Bureau Manager

Morag Hannah



Report

Throughout my time here in SLCAB, I have reflected on what progress has been made towards building a fair and compassionate service where everyone can access their rights. Despite the excellent work undertaken by staff and volunteers, it is both saddening and frustrating that there is still a rising tide of inequality with little progress being paid to alleviate poverty. The facts are 'welfare rights casework' continues to dominate the 'generalist service' of any Citizens Advice Bureau across the country. The advice and support the team give local residents really does change lives, illustrated by the client success stories told later in this annual review.

We continue to discuss both the challenges and opportunities ahead and this year across the network we embarked on, ambitious plans to make changes to advisernet, we've had the launching of the new Help to Claim Service and we became one of the 35 bureaux across Scotland to offer a multi-channel service. Additionally with Brexit looming, SLCAB are seeing more EU Nationals seeking assistance with gaining settlement status. This has had an impact on our already stretched resources, with some applications taking up to 2 hours at a time.

Throughout it all though our 'secret weapon' if you like is our Volunteers – we are a charity enriched by the fact that most of our services are provided by local volunteers that dedicate their time to improve the lives of others living within our community. SLCAB helps thousands of local residents each year who are in need of independent, impartial advice and support, to help them with a whole range of holistic advice services. Quite simply our advice really does matter.

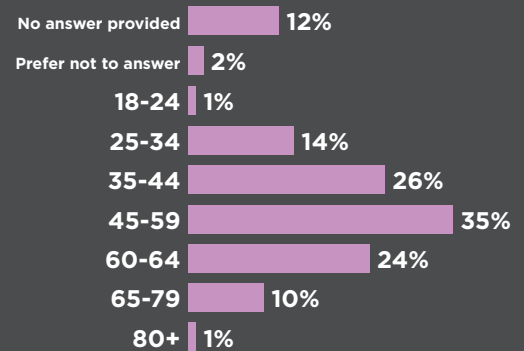
SLCAB, although part of a wider Citizens Advice network, is still locally run and managed with a trustee board made up of local people passionate about their communities. It remains a great honour to work with such a fantastic and dedicated team of trustees, staff & volunteers, who continue to make a significant positive difference to the lives of many individuals on a daily basis.

There has been fabulous work done by the staff and volunteers in this period and we invite you to read on in our Annual Report to find out more of what we provide in respect of the advice, support and representation services we have offer to our community.

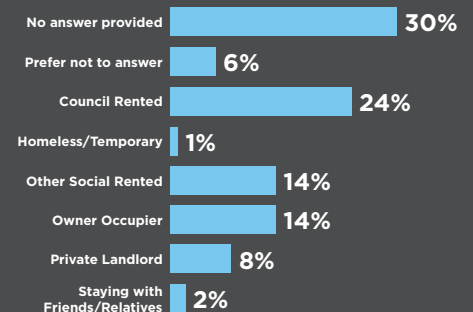
National profile of clients served by SLCAB

*based on survey results November 2018

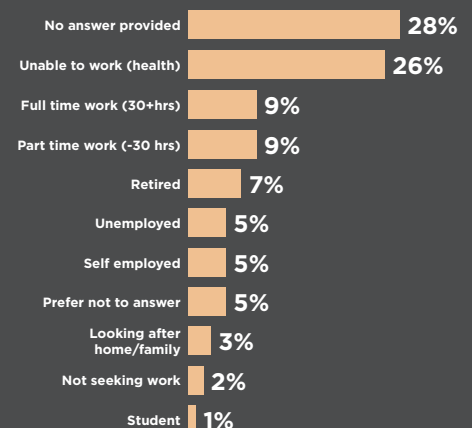
AGE



HOUSING STATUS



EMPLOYMENT

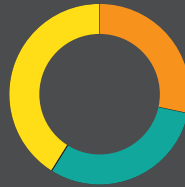


AREAS OF ADVICE

National profile of clients served by SLCAB

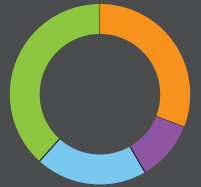
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GENDER

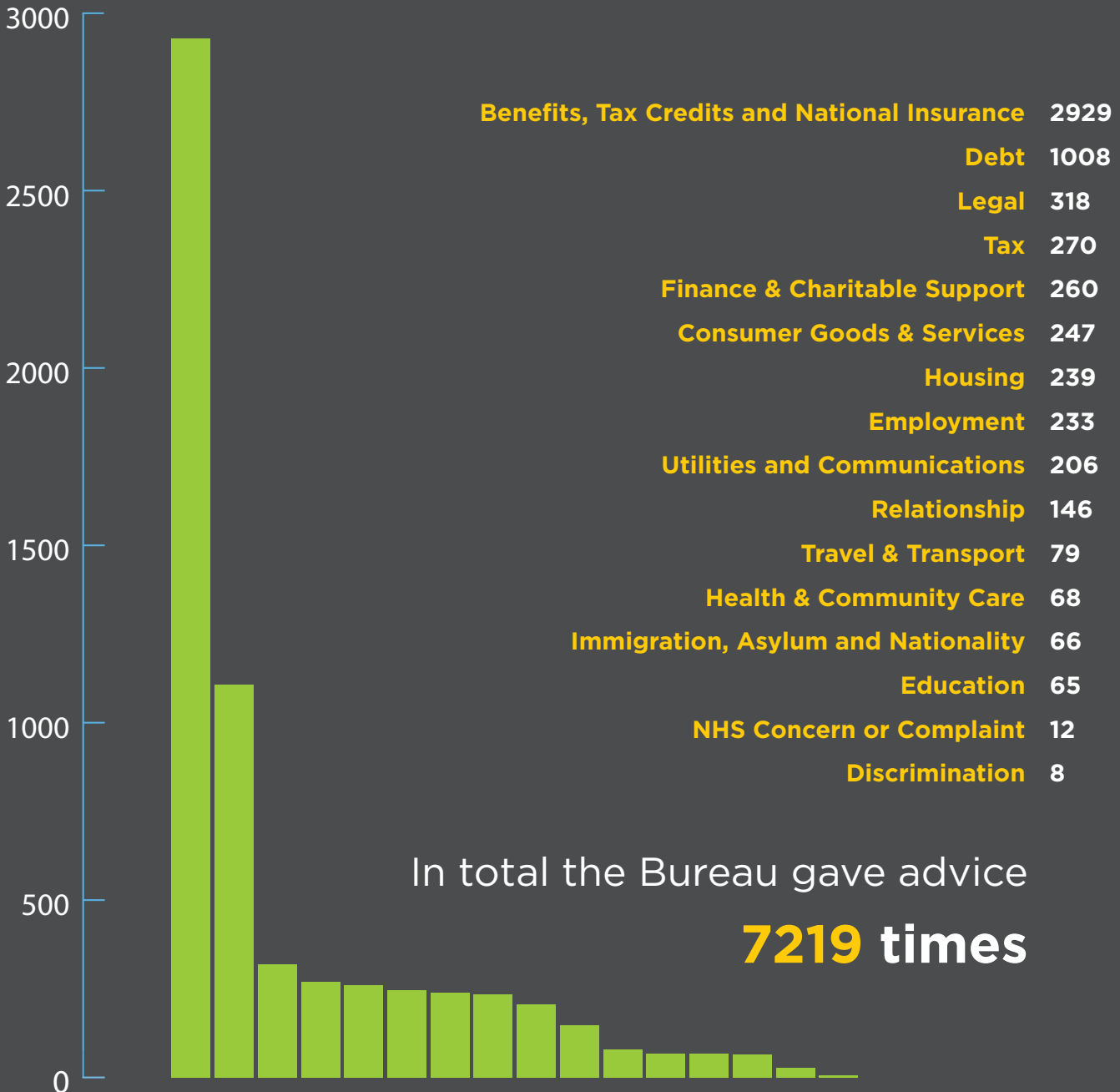


- 41% Female
- 30% Male
- 29% No answer provided

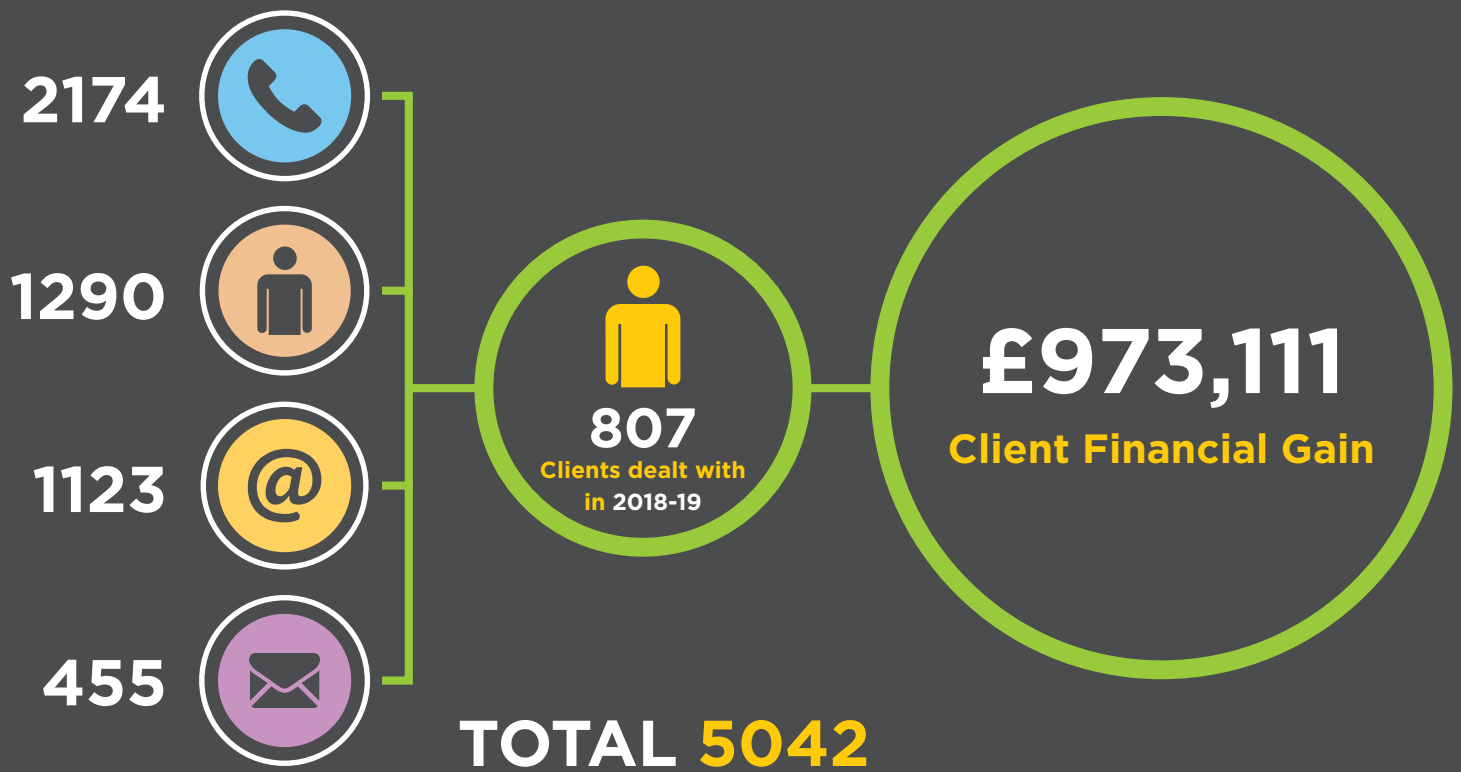
DISABILITY



- 38% Yes
- 20% No
- 11% Prefer not to answer
- 31% No answer provided



CONTACT METHODS



LOCATION FOR CLIENT ASSISTS 2018-19

LOCATION	COUNT
CAB Office	4890
Home Visit	38
Outreach - Kyle of Lochalsh	82
Outreach - Broadford	26
Court	6

TRAINING REPORT

We are committed to equality of opportunity in recruitment and training and offer a warm welcome to every volunteer. We are very fortunate that the supply of volunteers has continued during the year. All our volunteer advisers train to certificate level. Every new CAB trainee adviser follows the Adviser Training

Programme (ATP) in preparation for the role as generalist adviser. The programme includes practice and assessment, as well as guidance and support, and enables trainees to gain the knowledge, skills and attitudes that are required of their role. The CAB certificate in generalist advice work takes about 250

hours to complete. Training consists of a combination of learning from written materials, training courses, eLearning and working alongside qualified advisers. Once again, our thanks go to our experienced advisers who so willingly and ably support our trainees and share their expertise with them.

Several advisers attended and completed in-depth face to face training courses, many of these were located in Inverness, Glasgow and Edinburgh.

Courses completed included: GDPR, Mental Health, Debt Arrange Scheme, Fundraising, Bankruptcy, Quick Benefits Check, First Aid, Universal Credit, Benefits Booster, Immigration, UC training

THE ADVISER TRAINING PROGRAMME HAS 5 STAGES >

1] INDUCTION

Introduction to Skye & Lochalsh CAB, the aims and principles of the service and the information system.

2] SHADOWING

Each trainee observes experienced advisers, who introduce them to working with clients, the advice process, research and case recording. In addition, the trainees learn about the most common areas of enquiry including welfare benefits, debt, employment, housing, family and personal problems.

3] INTERMEDIATE ADVISER

Trainee advisers work “solo” but case records are still checked very closely to ensure they are providing advice to the competence standards. When 30 case records are passed as competent the trainee is “signed off” as a competent Generalist Adviser.

4] GENERALIST ADVISER

New advisers study additional topics such as immigration, maternity and paternity rights, carers rights and disability benefits.

5] SUPPORTED INTERVIEWING

Trainees begin to advise with support from an experienced adviser.

VOLUNTEERING

BECOME A VOLUNTEER

By choosing to volunteer with Skye & Lochalsh Citizens Advice Bureau you'll be giving something truly valuable back to the community. As a charity, our volunteers are essential to allow us to deliver the important work we do.

WHAT'S INVOLVED?

There are a broad range of volunteering roles available within Skye & Lochalsh Citizens Advice Bureau, so you can use your knowledge, skills and experience where it matters most. From adviser roles to behind-the-scenes support, we'll let you choose where you think you'll make the greatest impact.

WHAT ARE THE BENEFITS?

Volunteering is a fantastic way to stay active and involved in the local community. As a new member of our team, we know you'll feel instantly at home. Let's not forget the feel-good factor too! Giving people the information and advice they need to turn their lives around is definitely worth getting out of bed for. As well as making a big difference to people's lives, you can also learn some valuable skills when volunteering with us. **42%** of Citizens Advice Bureau volunteers go on to further education or employment. As a Citizens Advice Bureau adviser, you'll be part of the wider Scottish Citizens Advice network and will have access to ongoing training and development. If you'd like to volunteer with Skye & Lochalsh Citizens Advice Bureau or want to find out more, we'd love to hear from you.

MAKE A DONATION

Whether you've raised money through fundraising, sponsorship or have come into some unexpected money, donating to our bureau is a fantastic way to give back to those who need extra support and advice the most.

In Scotland, Citizens Advice Bureaux are registered charities and rely on contributions from people just like you to ensure that our Services are always free at the point of use. Here at Skye & Lochalsh Citizens Advice Bureau we're no different. Even the smallest donation amount can make a difference. Remember, there are other ways you can support our work too, like volunteering, sponsoring equipment or offering work in kind. As well as making a donation, there are a number of other ways you can support the important work we do. Skye & Lochalsh Citizens Advice Bureau is a charity, and therefore we depend on your contributions to continue to offer free, impartial and confidential advice to the community.

REMEMBER US IN YOUR WILL

Leave a legacy that truly impacts people's lives, by passing on something to Skye & Lochalsh Citizens Advice Bureau. You could leave a sum of money or even a property in your will, to help us continue to empower people to make positive steps forward.

HELP IN KIND

Do you have a specialist skill we could use? From finance to design and everything in between, if you're an expert in a particular area we'd love to hear from you. Share your knowledge with us and help us improve our systems and service.

SPONSORSHIP

Whether you're a business or an individual, we are always on the lookout for sponsors. You could sponsor some computer equipment, our reception area or even some training for our staff. To offer any type of support, please get in touch with Skye & Lochalsh Citizens Advice Bureau today by calling the office on >

01478 612032

or emailing > office@slcab.org.uk

VOLUNTEER ROLES AT YOUR LOCAL BUREAU

The Bureau covers a broad range of topic areas that a volunteer role could be found to meet almost any expertise or interest. While the most usual role of a CAB volunteer is that of an adviser to the public, the main volunteer roles include >

ADVISERS

Volunteer advisers interview clients and let them explain their problem. They then help the client clarify any issues by exploring the problem and asking questions. Advisers then consult Advisernet, a comprehensive information system available in electronic format, before explaining the options to the client. The client is then encouraged to decide what to do. Advisers are trained to check that clients are receiving all the welfare benefits to which they are entitled, and can often help fill in complex forms. They can also speak or write to other agencies on the client's behalf if appropriate. Advisers must make a detailed record of each client's enquiry for quality assurance purposes and so that further help can be given if the client returns to the CAB.

ADMINISTRATION

Administration volunteers do a broad range of administrative tasks essential to the effective running of a typically busy CAB. For example, they may help maintain the extensive leaflet library and local information resources. Enquiry statistics must be collated and sent monthly to CAS so that Scotland-wide data can provide evidence for national social policy work, and form the basis of important national policy, and public relations initiatives. Information may also need to be researched and collated to evidence local initiatives being undertaken by individual CAB. Administration volunteers also provide crucial administrative support to the volunteer advisers by helping with filing and the drafting of letters. Administration volunteers may also handle incoming and outgoing mail.

SOCIAL POLICY CO-ORDINATOR

In order to meet the second aim of the Association, bureaux are encouraged to recruit volunteers with special responsibility for social policy activities. These volunteers help ensure that each CAB gathers data so that social policy trends and issues can be identified at a local and a national level. Bureaux and CAS respectively are then in a position to make objective, evidence-based approaches to relevant policy makers and highlight possible shortcomings of current social policy frameworks. In this way, Bureaux are proactively helping to combat social problems at source. Social policy volunteers can take part in campaigns and activities designed to raise awareness of social policy issues.

COMMITTEE OF MANAGEMENT MEMBER

Volunteer committee of management members are local people with an interest and/or expertise in voluntary management issues. The committee of management usually meet every one or two months and are legally responsible for the effective running of the CAB. The committee of management meetings will consider a report from the manager on operational matters such as volunteer recruitment and training and enquiries dealt with. The treasurer will present financial details so that the committee of management can monitor the budget and make decisions regarding fundraising or service developments. The committee of management must ensure that the CAB is widely known in the community and the diversity of the local population is reflected in the CAB's volunteer and client base. The committee of management is also responsible for ensuring the provision of a quality advice service. On a day-to-day basis the manager usually undertakes quality assurance procedures. However, the Association undertakes a regular quality of advice and organisational audit to determine whether membership standards are being maintained. The committee of management plays a central part in this crucial quality assurance process. Being a volunteer committee of management member is therefore a varied and important role within the service.

Some of our client feedback...

Dear Morag, I thank you for all your time and help at the CAB. Thank you to all staff for their time and help.

John, my appeal was successful and I can now concentrate on managing my illness and not worry about finances. To all at the Citizens Advice Bureau and to John, who personally helped me with my benefit appeal, thank you for the good work you do.

Dear Alan, first & foremost a warm thank you for all your help, care, humanity & professionalism yesterday. Very much appreciated in what is a tricky situation.

Dear Callum, I just wanted to follow up and to thank you for all your hard work regarding my appeal and preparation for the tribunal which thanks to you will no longer go ahead. ..a huge weight lifted from my shoulders, now that everything is sorted and a fair decision made.

A big thank you to Marilyn, Barbara and John for all your help it is very much appreciated. You all do a fantastic job and I can't thank you enough.

Dear Margaret, A very special thank you for helping me in filling in the form for Pension Credit.

MARILYN AND STEVE

Marilyn and Steve Clarke have volunteered with SLCAB for some 14 years. Throughout this period they have resolutely and dependably attended the bureau weekly with each contributing a full day's work. This amounts to approximately **9300 hours** and, valued at the rate of today's minimum wage, **£70,000** work of work. In this time they collectively assisted over 1000 clients on a kaleidoscopic variety of issues including benefits, debt, employment and housing. As a result of these endeavours they have amassed a demonstrable outcome of some **£251,000** into the purses, pockets and pantries of the Skye and Lochalsh community. We are incredibly proud that Ward 10 Elected Members agreed that Steve and Marilyn should receive an award under the Community category. The impact of their work on the emotional and the empowering effect on clients, through immeasurable, deserves this justifiable consideration.



CAREERS DAY

Kate and Marty from the Skye & Lochalsh Citizens Advice Bureau attended a careers day event at Portree High School giving pupils the low-down on the function of the Bureau in our community. A shout out must be given for the incredible home baking on offer....none of this home baking made it back to the main office.

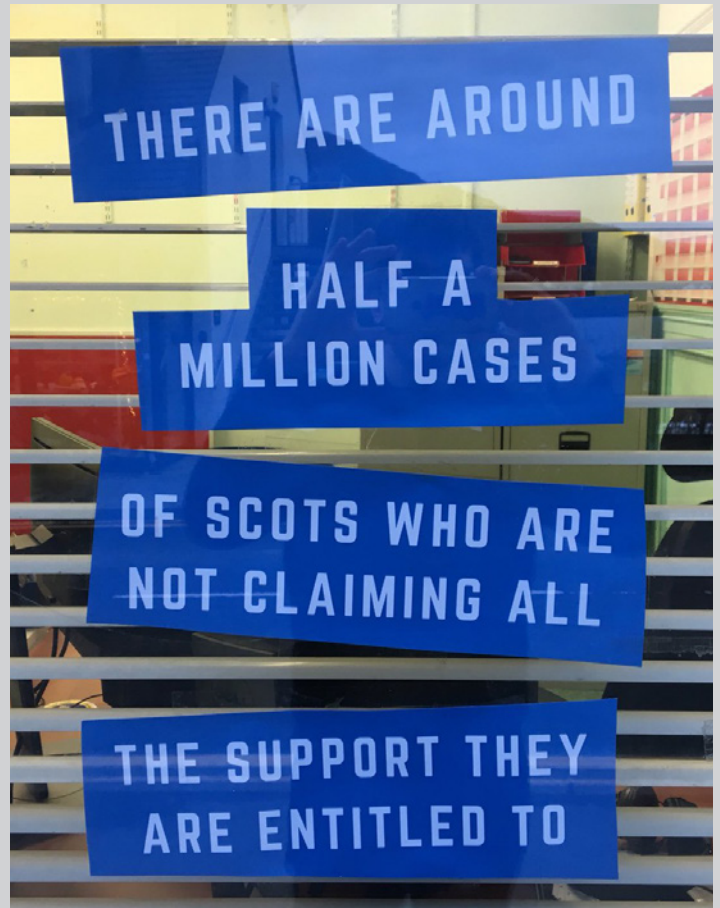


60 LOCAL SOCIAL POLICY RETURNS TO CAS

In the recent year some of the consumer advocacy issues which we campaigned on include >

- Scams Awareness Month campaign work
- It's Not Fine, our campaign demanding change around unfair parking fines
- Round - research on local bus provision
- Development of oil buying clubs
- Food on the Table
- Energy Best Deal

These have been important and influential campaigns which have benefited from our people centred approach to advocacy, our local footprint and our ability to talk about people's real life experiences.



DEBT
FIGURES
2018/19

39 SINGLE DEBTS

389 MULTIPLE DEBTS

£114,555

£912,131

TOTAL **£1,026,686**



FAIR DELIVERY DAY

As part of National Consumer Week the Scottish Government in conjunction with Trading Standards held a Fair Delivery Day in Inverness. It was attended by the Minister for Business, Fair Work and Skills, Jamie Hepburn seen next to the right of Skye & Lochalsh CAB representative Alan Prior. Alan had the opportunity to discuss how delivery charges affect people in the Skye & Lochalsh community. To the right is Karen Davidson from F T Davidson Electrician based in Inverness. Karen is part of a small family electrical business and was able to shed light on how these delivery charges have had a knock-on effect on her customers. The main focus of the day was the Action Plan that is being rolled out to provide fairer deliveries for all regardless of where you live.

FOR THE YEAR 2018-19
WE FUNDRAISED

£547

RECEIVED FROM
CLIENT DONATIONS

£262



VOLUNTEER OF THE YEAR AWARD 2019

This is an award for a volunteer that stands out and has an inspirational story behind their volunteering experience.

Whilst celebrating Citizens Advice Scotland's 80th year of advice at the annual conference in Cumbernauld 6-7 March 2019 Skye & Lochalsh CAB Volunteer Sandra Dew was honoured to meet Her Royal Highness the Princess Royal.

NEED ADVICE?

OUR SERVICE IS FREE AND EACH YEAR WE HELP
MORE THAN 300,000 PEOPLE IN COMMUNITIES
ACROSS SCOTLAND TO KNOW THEIR RIGHTS
AND GET THEIR LIVES BACK ON TRACK.



PENSION WISE

Pension Wise is a government scheme which gives you more freedom to decide what happens to your pension pot. Our role is to offer you support and guidance to understand the scheme, its tax implications and to offer guidance on how you can make the most out of your pension. If you're approaching retirement age and would like to speak to one of our trained guidance specialists, then get in touch to discuss your defined contribution pensions options.

UNDERSTANDING PENSION WISE

We're here to talk through your options when it comes to managing your defined contribution pension. We aim to give you the information you need to empower you to use your pension in the way that suits you best. Note, the Pension Wise service does not constitute regulated financial advice and we won't recommend any financial products to you.

You can have a face-to-face appointment with one of our specialist staff at Skye & Lochalsh Citizens Advice Bureau, email the bureau or you can find out more information on the Government's Pension Wise website > www.pensionwise.gov.uk

OUTREACH LOCATIONS

Skye & Lochalsh CAB has a main office in Portree, however we also run outreach and support services in both **Kyle** and **Broadford**. These services are not currently funded by any particular project however we understand due to rural locations, poor transport links and poverty it is vital for our specialist staff to reach out to other parts of our community. Presently we offer an outreach service at **Kyle health centre** on the first and last Wednesday of each month and continue to use **Broadford health centre** for appointment only outreach. If you know of any local groups or organisations that would like CAB to carry out a presentation or trial an outreach, please get in touch.

CASE STUDY

Client is a Single parent aged 21 with a two year old daughter. Client is living in Local Authority housing, the home was taken on as a joint tenancy but she and her partner had separated end of May 2018 and he had moved out of the family home. Client hadn't at this point requested that tenancy be changed into her sole name.

The client had been advised by the Local Authority that the tenancy had changed from temporary homeless accommodation to a mainstream tenancy - because of this her Housing Benefit had stopped. The LA Operations Team advised the client that she would now need to claim Universal Credit as she had had 'a change of circumstances.' The LA Housing Officer also confirmed that the Operations Team had given this advice to the client.

The Local Authority continued with recovery of rent and eviction proceedings on the grounds that client should be getting housing element of UC.

The Bureau submitted a request for a revision of the decision to end clients Housing Benefit as this change in circumstances should not prompt the termination of client's entitlement to housing benefit. CAB were able to establish that DWP did not have a universal credit claim from the client; Income Support section confirmed that IS was in payment with no break in the claim and claimant was in receipt of Child Tax Credits. Local JC+ also confirmed that they didn't have a claim from this client in respect of UC. This information was passed to the manager (at Local Authority Operations Team) dealing with the reconsideration who advised that supersession was agreed in client's favour.

Client was awarded **£1661** Housing benefit backdated and her tenancy was preserved.

Money Advice

Margaret Beharrell / Susan Edge



Report

This is my third year working as a Money Adviser within CAB. My project, The Money Matters Project, is funded by The National Lottery Community Fund previously known as The Big Lottery. This project is for tenants of Lochalsh & Skye Housing Association and assists with their debt, benefits issues and maximising their income.

I work alongside Susan who is also a Money Adviser. Susan is in a similar role and assists clients, residing in council or private tenancies, with their debts, benefits and maximising their income.

This year we have given advice on **1008** debt issues which is **16%** of the overall caseload. In the past year the top three debt enquiries have been on;

- **Council tax debt - 17%**
- **Credit card debt - 10% and**
- **Rent arrears - 9%**

Whilst it is important to assist clients who are struggling with their debts we also look at maximising their income and check they are receiving all benefit entitlement. We also consider clients financial capability and where possible suggest solutions which may help to reduce expenditure.

CREDIT CARD DEBT

The Financial Conduct Authority (FCA) analysed the accounts of **34 million** credit card customers over a period of **5 years**. Following this survey the FCA have brought in new rules covering Persistent Debt. Persistent Debt is defined as where, over a period of 18 months, a customer pays more in interest, fees and charges than they have repaid of the principal debt. From September 2018 new rules place new obligations on credit card firms when it is identified that customers are in persistent debt. It is expected that the new rules will save billions of pounds for millions of customers, peaking at up to **1.3 bn** a year in lower interest charges.

WHAT ARE THE NEW RULES?

From 1 September, firms will be required to take escalating steps to help once they identify someone as having been in persistent debt over 18 months:

- **After someone has been in persistent debt for 18+ months...**

lenders must contact customers, prompt them to change their repayment and warn their

card may be suspended if they follow the same repayment pattern. They must refer to any debt advice available.

- **After someone has been in persistent debt for 27+ months**

They will be sent a reminder of the information above.

- **After someone has been in persistent debt for 36+ months...**

lenders must offer customers a reasonable way to repay their balance. If customers are unable to pay, the FCA says the firm must show 'forbearance' and may have to reduce, waive or cancel any interest, fees or charges.

Firms who break the rules could be subject to action from the FCA. As money advisers whilst the assistance above is generally good we must remind clients with multiple credit cards of the importance of focusing on the card with the highest interest rate first.

If you need assistance with credit card debts or any other debts please contact the bureau on **01478 612032** to arrange an appointment.

WEFARE RIGHTS CASE STUDY

CLIENT DEMOGRAPHICS:

- **Council rented accommodation**
- **Single adult**
- **Unable to work due to ill health**
- **Age range: 45-59**

CAB was referred a client by a Housing Officer who had heard that this client's only source of income, ESA, had been completely stopped leaving him with no income whatsoever. The client was suffering from debilitating mental health issues including agoraphobia, which meant he had only been outdoors during daylight hours twice in the past two years.

Thankfully, with encouragement from the housing officer who he trusts, he managed to get out of the house and meet me during an outreach session in Kyle of Lochalsh despite experiencing overwhelming anxiety. He explained that he had been in receipt of ESA and support component for 8 years on account of his well documented mental health problems. Then, out of the blue, he received a letter from the DWP requesting that he explains why he had not attended a health assessment for his benefit renewal. This was the first he had heard of any health assessment, and had explained to the DWP that he had never received a letter with a health assessment date. However, the DWP decided this was not 'good reason', and cancelled his benefit leaving him with absolutely no income at all for 6 months.

Advised client that he had the option of claiming Universal Credit and explained what the claiming process entails - advised client that as he was no longer in the support group for ESA, he would likely have no transitional protection so would need to undergo another work capability assessment for UC. Further advised him that he could still appeal the ESA decision whilst claiming UC, but he would not be able to receive income-related ESA again even if the appeal was successful and would remain on UC. Client not comfortable claiming UC due to the barriers he faces regarding his

health. Therefore advised him of the appeal process for ESA, and assisted him accordingly.

The client signed a CAB authority mandate so I could work with the DWP to try and get the issue resolved, but all the usual channels proved unsuccessful until it had to go all the way to a tribunal. Thankfully, the judge dealing with the appeal had looked at the arguments prior to the appeal being heard, and ruled that it had been inappropriate to end the client's ESA award. The judge also pointed out that the DWP had failed to provide a copy of the letter they had supposedly sent to the client. All the money due to the client was back dated.

CFG: back dated payment of £1898.05, plus 52 week projection of £111.65 p/w (£5805.80).

TOTAL CFG = £7703.85

This was obviously a hugely stressful time for the client, and resulted in a significant deterioration in his already poor mental health. I had looked into making provisions for the client to access food parcels, crisis grants and explored other ways of accessing money, but because of the client's agoraphobia it proved very challenging. The DWP had failed to utilise their own safeguarding procedure - one which outlines a moral obligation to protect vulnerable claimants from potentially damaging benefit changes. It's very disconcerting that a decision maker would suddenly stop somebody's only source of income in this way, particularly when they have copious records of the client's vulnerability.

Before closing client's case, identified scope for maximising client's income so offered advice and assistance to client. For example, client has a clear entitlement to the Daily Living component of Personal Independence Payment - should this be awarded, the client would then be entitled to the Severe Disability Premium which would pay an extra £65.85 p/w on his ESA. CAB unfortunately lost contact with client following the ESA appeal so could not assist further.

Welfare Rights Officer

Callum Robb



Report

I took up the post as welfare rights officer here at Skye & Lochalsh Citizens Advice Bureau (SLCAB) in June 2018. The past year has given me a real appreciation of the scale and complexity of the benefits system, and highlighted the importance of people financially reliant on social security being able to access SLCAB.

The prevalence of people claiming, and seeking advice on Universal Credit continues to be a larger part of benefits work in the bureau, so too does the number of people needing to challenge decisions made on their Universal Credit claims; particularly those decisions regarding clients' capability for work. At the time of writing, new regulations were being implemented to steadily 'migrate' almost all benefit claimants to Universal Credit. Although transitional protections are said to be in place to prevent any loss of income, SLCAB are anticipating an increase in the number of clients needing assistance and advice for tackling problems with their claims.

Looking ahead, more and more benefits are being devolved to the Scottish Government under 'Social Security Scotland' (SSS). Such a move is being greeted with optimism yet scrutiny by advisers across Scotland. SLCAB will continue to keep abreast of SSS's progression and submit relevant feedback where necessary. Although the few benefits devolved to SSS this year have generated only a small amount of work for CAB, I'm quite sure welfare rights work regarding SSS will gradually increase.

The majority of welfare rights work across the bureau continues to be advising, assisting and representing clients suffering from disabilities and/or long term health conditions - it's hugely important for the general wellbeing of these clients that we ensure they are receiving the fullest amount of financial support available to them: the tireless work of our dedicated volunteers makes

this happen, evidenced in our client financial gains (cfg) shown in this report. We have also undertaken the CAS funded Financial Health Check project which is designed to reach out to a broad demographic of people with low incomes to offer them personal income maximisation advice.

The CFG statistics generated in our bureau clearly show a significant improvement in many clients' financial livelihoods, but the improvements in our clients' mental health after resolving a complex benefits case for instance must not go unnoticed. Ensuring our client's benefit entitlements are in order relieves some of the strain on our GPs, helps to alleviate local debts, and filters back into the local economy.

One of things that has struck me the most about working in welfare rights so far is that the majority of the people we help here are those that have the capacity to actually reach out and get the help in the first place. It's worrying to think of all the people across the UK who have slipped through the cracks and have had decisions made on their benefit claims that completely strip them of all financial security, and then don't have the wherewithal to challenge the decision. Therefore, it really is so important that CAB is available both here in Portree and at our outreach sessions, to provide the advice, support and assistance to those that need it.

CLIENT FINANCIAL GAINS | 18/19

PIP (Daily Living) - **£199,968**

ESA (Employment Support Allowance) - **£156,323**

Universal Credit - **£99,081**

PIP (Mobility) - **£96,801**

Pension Credits - **£44,742**

Attendance Allowance - **£30,735**

WHAT WE DO

Skye & Lochalsh Citizens Advice Bureau is here to offer free, impartial and confidential advice to Skye & Lochalsh. We deliver support and guidance on a range of topics, giving people the information they need to deal with any situation and improve their lives.

Last year Skye & Lochalsh Citizens Advice Bureau worked with **807** clients and helped resolve **7219** issues.

Last year we offered advice, guidance and information in a number of different areas, including benefits, consumer issues, immigration, workplace disputes and more.

We would like to thank all the volunteers without whom CAB would be unable to assist clients in the fantastic manner in which we do.

The time committed to CAB by volunteers in 2018 to 2019 is equivalent to **4420 hours** - **£36,288** (£8.21p/h - using living wage)



Some of SLCAB staff and volunteers met with CEO of Citizens Advice Scotland, Derek Mitchell at the Highland Gathering held in Strathpeffer earlier this year.

VOLUNTEER GENERALIST ADVISERS

Jim Bristow
John Cayley
Marilyn Clarke
Steve Clarke
Sandra Dew
Catherine Mackinnon
Alan McAllister
Mary Robb
Peggy Semler
David Heath
Hilary Bumstead
Alex MacDonald (Left)
Lydia Murchison (Left)
James Starmer (Left)
Drew Gibson (Left)

Social Policy Co-ordinator
Kate Kirk

STAFF

Bureau Manager
Morag Hannah

Session Supervisor
Alan Prior

Money Adviser
Susan Edge

Money Matters and Help to Claim Adviser
Margaret Beharrell

Multichannel HUB Adviser
John Lamond

Welfare Rights Officer
Callum Robb

Systems Support Officer
Barbara Bailey

BOARD OF DIRECTORS

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THANK YOU TO OUR FUNDERS AND SUPPORTERS

Highland Council
The Robertson Trust
The Big Lottery
Scottish Legal Aid Board
LSHA
Pension Wise

Generalist Adviser

Lydia Murchison



I began volunteering with the Bureau as a placement which formed part of my LL.B at the University of Glasgow. Prior to beginning in the office, I spent around three months completing the online CAB volunteer training. This was beneficial in giving an overview of the various advice areas, as well as to give an introduction to the way in which CAB operates according to its core values.

In January 2019, I joined the Monday team of volunteers and begun shadowing in the office. Soon I was entrusted with taking initial consultations which although initially daunting, prove to be invaluable experience. I was surprised by the large variety of areas that are covered – whilst welfare and benefits are particularly prominent, most advice areas in initial training did appear.

One particularly rewarding moment was helping a client that had been surprised with a large medical bill from a hospital abroad after being given lifesaving treatment whilst on holiday. The total bill came to around £10,000. With the help of Advisernet and other people in the office, I was able to advise the client on

how to go about utilising their European Hospital Insurance to cover the costs. This in turn saved the client £10,000 which they were considering paying in instalments, until their visit to CAB made them aware that the EHC scheme would apply.

The CAB office is approachable and friendly, and it's clear that everyone wants to do everything they can to help each client. This encourages a pro-active, client-centred approach by everyone and gives clear results: Skye & Lochalsh CAB enjoys a very good reputation. I particularly would like to thank Office Manager Mo Hannah who must be credited for her hard work that enables the entire office to function as well as it does. Similarly, Alan Prior Session Supervisor was a great source of help and knowledge. He is approachable and supportive which enables volunteers to feel comfortable asking questions and seek help where needed. This therefore benefits the overall quality of volunteer work produced.

I thoroughly enjoyed my time with the team and will make sure to pop back in on Mondays when I know there's always cake about!



FOOD BANK UPDATE

Over the last three years we have recorded an increase in the amount of food parcels being given out at the Skye & Lochalsh CAB.

2017-18
57

2017-18
74

2018-19
107

Help To Claim Adviser

Margaret Beharrell



Universal Credit

From **April 2019** I have been involved in the new Help to Claim initiative. We have been allocated 10.5 hours per week to assist clients who require assistance with claiming Universal Credit.

HOW THE HELP TO CLAIM SERVICE WORKS

Help to Claim is a new service being provided by Citizens Advice Bureaux to help people make a Universal Credit claim and get their first full correct payment. This service is an addition and enhancement to the help currently provided to clients by the DWP, not a replacement of that support. Clients may be referred to CAB from the Job Centre or other support agencies, or you can self-refer > **FREEPHONE 0800 023 2581**

WHO IS ELIGIBLE FOR SUPPORT THROUGH HELP TO CLAIM?

Anyone who requires support to make a new Universal Credit claim or to move from a legacy benefit to Universal Credit following a change of circumstances can access Help to Claim.

Help to Claim can be accessed any time until the first full correct payment of Universal Credit is in place.

There are no eligibility criteria. Instead the focus is on whether people need support to start a Universal Claim and/or support to complete a claim and get ready for the first payment. People choosing to access the Help to Claim service do so voluntarily.

CASE STUDY

Client attended a **H2C** appointment as he was not confident in making the UC application by himself. Client was starting self employment following a period of unemployment.

H2C adviser discussed with client the background of UC, assisted client with completing the UC online application, advised client on documents required to verify ID, arranged an interview with the Jobcentre to verify ID and discuss the work commitment. Explained how the UC payments are made and when client will receive first payment. Ensured client was able to access his UC claim online without assistance and explained

to client how to check his journal, payment screens and to do list. Assisted client with a paper application for Council Tax Reduction and advising of the additional documentation required to verify the application. Appointment lasted just over 2 hours.

Client has been awarded UC and CTR financial gain of **£73.10** per week Universal Credit plus **£12.15** per week Council Tax Reduction.

Client extremely grateful for the assistance received from CAB and the follow up contact to ensure all in order.

FINANCIAL REPORT

	31.3.2018	31.3.2019
INCOME AND ENDOWMENTS	£	£
Donations	215	261
Grants	159,603	177,777
Grant Robertson Trust	10,500	10,500
Other income	-	100
Fundraising events	472	547
Sponsorships	500	-
TOTAL INCOMING RESOURCES	171,290	188,638
EXPENDITURE		
<i>Charitable activities</i>		
Trustees' expenses	265	96
Wages	129,664	142,401
Pensions	8,791	10,766
Insurance	450	473
Telephone	4,321	4,388
Post, stationery and computer supplies	4,166	3,209
Advertising	1,783	99
Sundries	6,104	3,346
Travel, accommodation and subsistence	8,107	10,003
Lease of equipment	1,114	1,104
Repairs and renewals	202	2,299
Subscriptions	2,413	1,742
Training	2,460	5,046
Publications and reference material	107	206
Fixtures and fittings	77	65
Computer equipment	391	293
TOTAL EXPENDITURE	170,415	185,536
GOVERNANCE COSTS		
Accountancy fees	1,873	2,010
Companies House Filing	13	13
AGM expenses	61	105
	1,947	2,128
TOTAL RESOURCES EXPENDED	172,326	187,664
NET INCOME (EXPENDITURE)	-1,072	1,521

INCOME

In the year ended 31st March 2019 the total income of Skye and Lochalsh CAB amounted to £188,638, a welcome 9.6% improvement to the previous financial year. As in previous years the largest source of income for the Bureau was derived from the Highland Council in the form of a general grant.

EXPENDITURE

Our expenditure for the year ended 31st March 2019 was £185,536 compared with £170,415 for the year ended 31st March 2018.

By far the largest element is staff costs (including pension, training and travel) totalling £168,216, which is 90.6% of our total expenses.

FINANCIAL HEALTH

The Trustee Board is determined that Skye & Lochalsh CAB should operate from a strong financial base. The Bureau's Business and Development Plan 2016/19 includes a strategic objective 'to ensure financial stability and security' and includes the requirement to maintain three months running costs in Reserves.

The Board reviews the management accounts, financial commentary and risk analysis for Skye & Lochalsh CAB at every Board meeting.

The financial health of the Skye & Lochalsh CAB remains sound within a tight operating environment.

Skye & Lochalsh Citizens Advice Bureau

The Green, Portree, Isle of Skye, IV51 9BT

Tel: 01478 612032 | adviser@slcab.org.uk

Monday to Thursday Drop-In Service

Monday - 10am - 1pm | 2pm - 4.30pm

Tuesday - 10am - 1pm | 2pm - 4.30pm

Wednesday - 10am - 1pm

Thursday - 10am - 1pm | 2pm - 4.30pm

Friday - By appointment only

Kyle of Lochalsh Outreach

First and last Wednesday of the month from >

10am - 12.30pm | 1.30pm - 4pm



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