



**Skye & Lochalsh**  
Citizens Advice Bureau

# The Charity for your Community

## Chairperson Report - Iain McIvor

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

It is traditional to wait until the end of the Chairperson's report to thank everyone who has assisted the Bureau in its achievements during the year, but I want to begin my report by thanking people and giving them the recognition they deserve up front, because, to my mind, without the dedication, professionalism and hard work of a variety of individuals, the Bureau would not have achieved what it has done over the past year.

This **"thank you"** list includes our volunteers, staff and Board Members who have risen to the considerable challenge of maintaining the exceptionally high standards of advice to all our customers during the Covid-19 pandemic. I am so very proud of you.

In terms of Governance, **full compliance** was achieved for the Organisational CAS Audit and the bureau maintained compliance with the CAS Quality of Advice Monitoring process with auditor noting "It is evident that the staff are dedicated and keen to offer the best service possible to their clients and there is a good atmosphere in the office. There is also a good level of support available for advisers. The bureau has also achieved accreditation against the Scottish National Standards for Information and Advice Providers".

Our Manager, Morag Hannah, is the king pin – that essential link between volunteers, staff and the Board – who makes this Bureau one of the top performing Bureaux in

Scotland. Morag will provide more detailed information on our activities in her report, but as a wee taster, during 2019/2020, **435 clients achieved Financial Gain of £1,221,730** and **5,622** client contacts made with **8879** pieces of advice given.

As with all charitable organisations throughout Scotland, achieving the revenue funding to support our activities has been very challenging. It is pleasing to report that we achieved a balanced budget by continued monitoring of our income and expenditure throughout the financial year. Even bigger challenges lie ahead. However, continued prudent management of our finances and dogged determination to source additional income streams will hold us in good stead. Finally, my thanks go to our main funder, The Highland Council, and numerous other funders whose assistance is invaluable.

## 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.

# Bureau Manager

Morag Hannah



## Report

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This year has been the most challenging year I have experienced in my role as manager of Skye & Lochalsh Citizens Advice Bureau so far.

Whilst no one could have predicted 2020, here we are. We've adapted to situations, conditions and changes we might not have thought possible. We've challenged our thinking, our resilience, and model of business. We've acted boldly and at pace moving into remote digital working and reporting whilst retaining the necessary advice and support for the people of Skye & Lochalsh.

Our partnerships have developed significantly during the operational year and I am glad that our partners trust in our ability to provide the professional support to their clients. It is through our embedded partnership working that together we are able to provide a totally holistic service for the people of Skye & Lochalsh.

We have made significant changes in response to the crisis finding alternative and innovate ways to deliver the service. It is credit to us that 5 out of the 7 existing paid members of staff also took on additional training and responsibilities in assisting on

the Scottish Citizens Advice Helpline, taking calls from clients all over Scotland.

During the operational year **the bureau assisted 941 clients** with wide variety of enquiries, achieved client financial gains in our area in excess of **£1.2million** and provided advice **6,207** times of which **45%** was in respect of benefits - a rise of 9% from the previous operational year.

Preparation of appeal paperwork and attendance at appeal tribunals has risen which has impacted on resources due to the complexity and time required in this particular area of work. That said, our success rate still remains high at **85%**, demonstrating a real need to continue this service for our clients so they retain benefits that assist them, often relating to ill health and disability.

The bureau has also assisted our clients to bring **£1,265,826** worth of debt under control with an average debt totalling **£12,055**. Overall the bureau provided debt advice **836 times**, of which **121** were complex cases and referred for debt options such as Sequestration and the Debt Arrangement Scheme.

Furthermore during the crisis SLCAB assisted three

community areas of Dunvegan, Struan and Edinbane with the administrative process of their Covid exceptional needs grants to **30 households**, each averaging grants of **£500 each** to help with exceptional financial pressures.

Training has been a key priority during the operational year to ensure that our staff and volunteers are equipped to provide accurate advice to our clients. Staff and volunteers attended courses supplied by Citizens Advice Scotland, Social Security Scotland, Money Advice Scotland and Child Poverty Action Group (with a particular emphasis on our key client group being those with ill health or disability).

As ever the pace of change within the bureau has been non-stop over the course of the operational year and it is testament to the SLCAB team that they have risen to this ever present challenge to provide the best advice and support for our clients. To our team of wonderfully dedicated volunteers and to our skilled, professional employees, I thank you all for the contribution you made which enabled the results you will see set out over the ensuing pages.

*Morag Hannah*

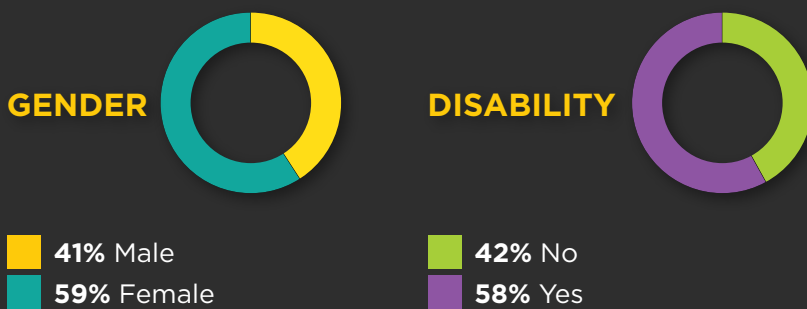
## National profile of clients served by SLCAB

\*based on survey results November 2019

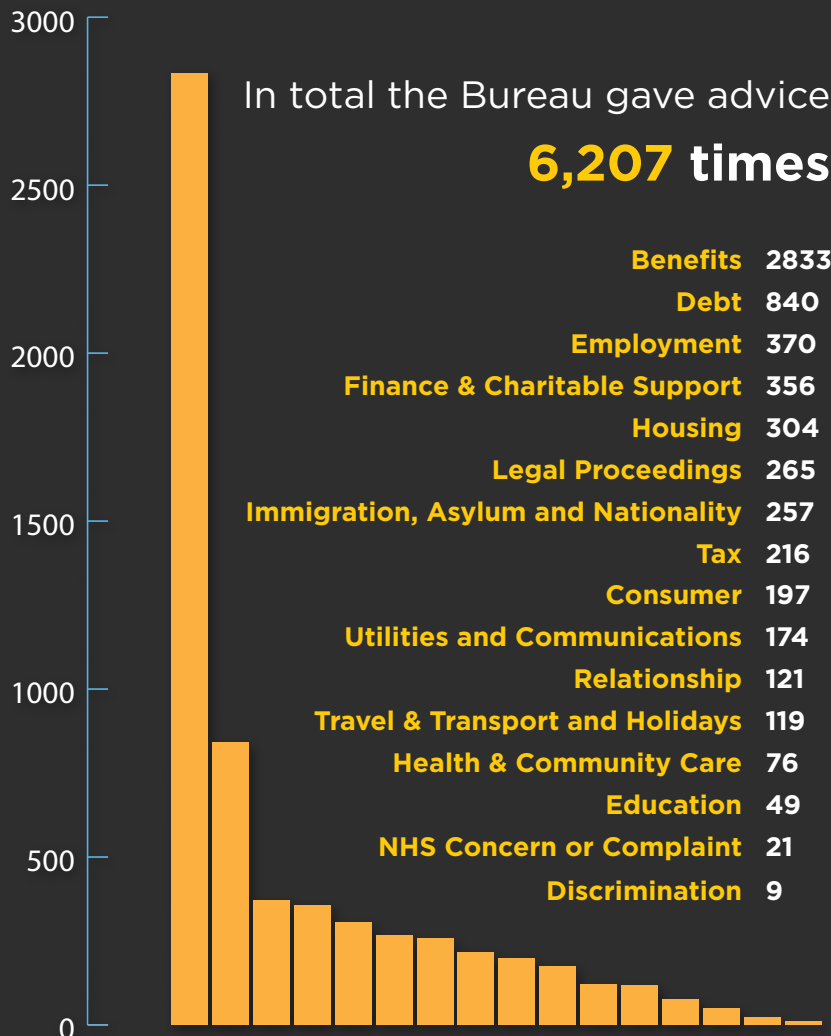
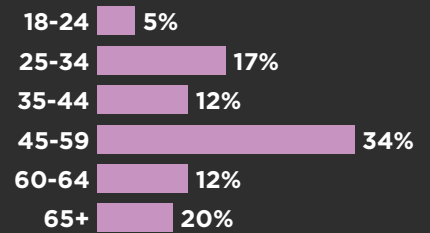
## AREAS OF ADVICE

### National profile of clients served by SLCAB

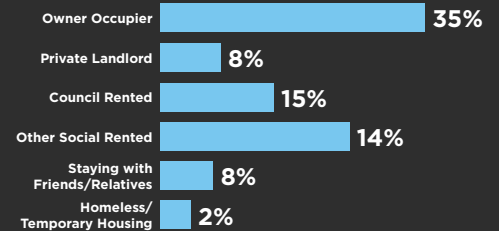
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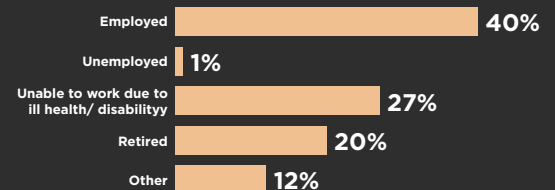
### AGE



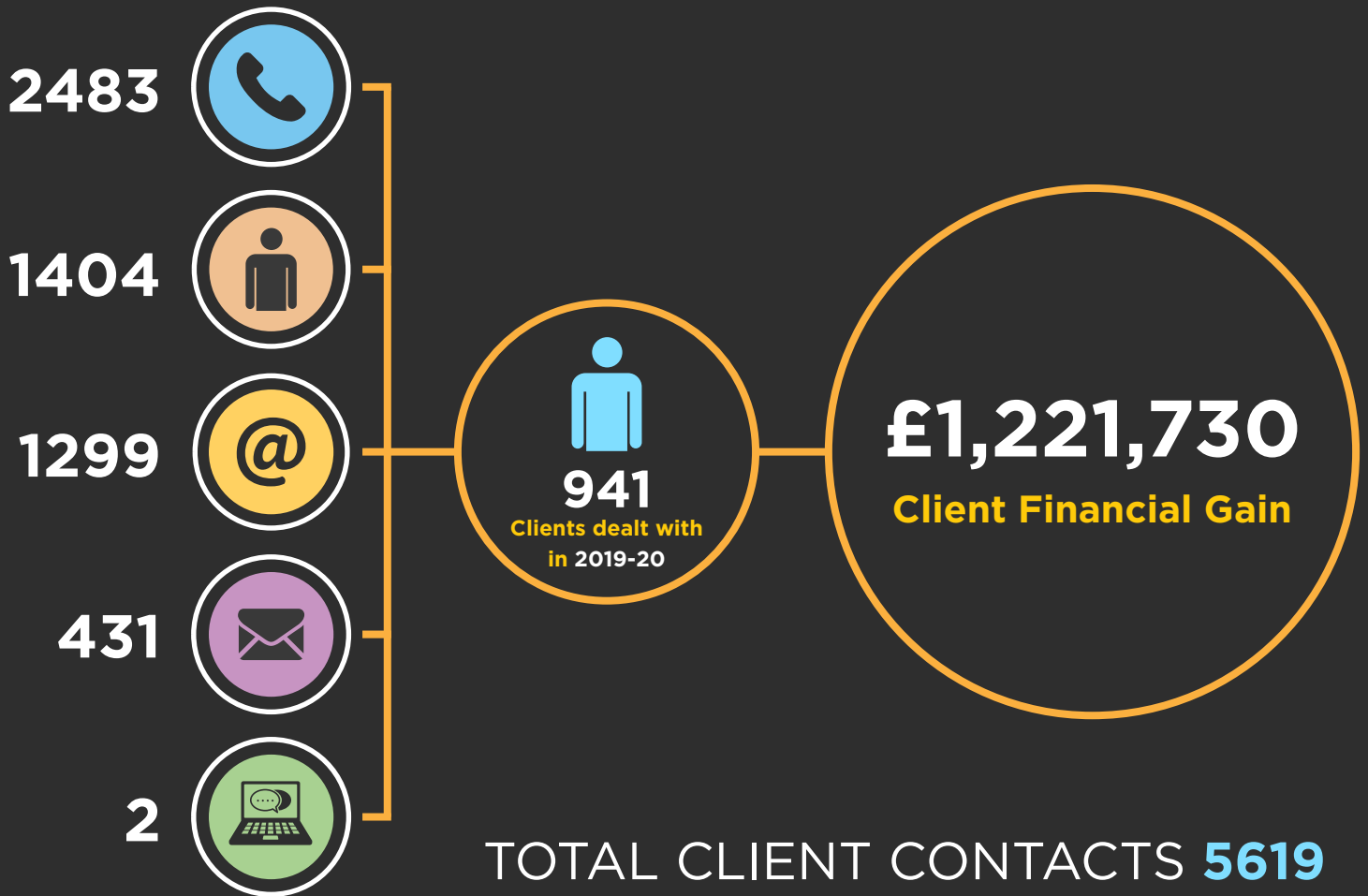
### HOUSING STATUS



### EMPLOYMENT



## CONTACT METHODS



## LOCATION FOR CLIENT ASSISTS 2019-20

LOCATION	COUNT
CAB Office	5411
Home Visit	40
Outreach - Kyle of Lochalsh	56
Multi Channel	19
Court	16
Outreach - Remote Working	77

## 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, Best Start Grant and Best Start Foods, Funeral Support Payment, Quick benefits Check, First Aid, Universal Credit, Benefits Booster, UC training, Appeals to Upper Tribunal, Employment Law Update, and representation in the Sheriff Court.



A huge thank you to **Lucky2BHere** who provided staff and volunteers with training that left all of us with the confidence and skills to put someone in the recovery position, perform basic life support, use an automated external defibrillator. This training was provided free and on location which made it extremely accessible for all.

# 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.

## SOCIAL POLICY

Last year saw an increase of 41% in our Social Policy returns to CAS with 85 cases being flagged as either a national or local social policy issue. Kate Kirk (Social Policy Volunteer) In the recent year some of the consumer advocacy issues which we campaigned on included '**Do the rights Thing: Make work Fair for Young People**' which was a two week campaign launched 4th Nov. 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.

## PORTREE HIGH SCHOOL WORK EXPERIENCE PLACEMENT

We were delighted that Isla MacLeod, PHS 6th year pupil came to join us in CAB for a six month work experience placement. Isla showed clear aspirations to follow a career in law and during her time with us at CAB, she was able to gain experience in this setting. We wish her all the very best in her future career path, starting with her chosen law degree course at the University of Strathclyde.



12 volunteers/staff attended an engagement session (11th March 20) with **Social Security Scotland** followed by a training session on Devolved Benefits.

## THANK YOU TO OUR FUNDERS >

**The Highland Council - Core Services >**  
Money Advice/Welfare Rights/ Housing

**Robertson Trust >**  
Access to Advice project

**Community Fund >**  
Money matters project

**CITIZENS ADVICE SCOTLAND >**  
UC Help2Claim, Money Talk Team, Welfare Rights Mitigation, Pension Wise, PASS, Energy Best Deal

## DEBT FIGURES 2019/20

509 MULTIPLE DEBTS

**£1,181,259**

23 SINGLE DEBTS

**£84,567**

**TOTAL**  
**£1,026,686**

# 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.

### Volunteer Quote:

"It makes me very proud to be a volunteer especially when we realise the value of the volunteering at CAB throughout Scotland. The figures quoted amaze me, so we should all be proud of what we do."

- Mary Robb

## 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](mailto: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.

FOR THE YEAR 2019-20  
WE FUNDRAISED

**£296**

RECEIVED FROM  
CLIENT DONATIONS

**£1601**



The Skye & Lochalsh Citizens Advice Bureau were thrilled to accept a generous donation of **£1000** from The Springfield Whisters. This will truly make a difference for us and we are extremely grateful.

## Some of our client feedback...

To Callum & All at CAB Portree. With grateful thanks for all your hard work. Please accept this donation towards your comfort at Portree CAB. Callum, we couldn't have done it without you!!

Thank you for inviting me down to the office yesterday, you are all so inspiring and an amazing asset to the community

- Suzy Lee, Radio Skye Station Manager

Thank you. For all your help with the form for the Blue Badge. Most appreciated

Dear Peggy, Thank you for all your help during past few months. Thank you yet again!

Just a little card and box of chocolates, to say Thankyou for all your help. Couldn't have done it without you

## CASE STUDY

**Attendance Allowance (AA),  
Council Tax Reduction (CTR)**

### Client demographics >

- **Age range 80+**
- **Single Adult retired**
- **Social Rented**
- **Health condition**

Social Tenant Adviser referred client to CAB for assistance with checking for Attendance Allowance (AA) entitlement. Client has single tenancy no rent arrears and partial Housing Benefit in payment.

Joint home visit took place with both tenant adviser and CAB adviser for eligibility check and Attendance Allowance application to be carried out.

Outcome - Client awarded High Rate of Attendance Allowance with backdating applied. As client now in receipt of Disability Benefit, this in turn allowed clients Housing Benefit to be increased as additional premiums applied. CAB Money Matters adviser also contacted local authority who confirmed client had not been in receipt of any Council Tax Reduction (CTR) for some years.

As now in lockdown unable to carry out further Home visit, therefore CAB adviser completed online application for CTR while client on the telephone, with request for backdate to be applied. Good cause for delay in making application given (COVID19.) Also request made to ensure that Housing Benefit additional premium included in claim to also be backdated date of AA award.

CTR claim accepted at **£14.02 weekly**. The credit from previous years CTR added to this year's account 2020/21 which left client with nothing more to pay during this financial year. CAB was also able to provide confirmation that Housing Benefit had taken AA into account from date claim awarded. Client extremely happy with outcome.

### In summary >

client income increased by **£147.85** + weekly and backdating sums received as follows -

### Client Financial Gain >

AA > **£4558**

Council Tax Reduction > **£1021**

Housing Benefit > **£1861**

# Session Supervisor

Alan Prior



## Report

I have been working for Skye & Lochalsh Citizens Advice since the start of 2017, being brand new to the service I was taken aback by the service they provide to the local community. We cannot hide the fact that a vast majority of assistance provided by our local Citizens Advice is provided by volunteers generously giving their time to help others in need. Playing a hugely important role in the service providing much of the advice issued by the general office, they are highly valued colleagues to work alongside.

In 2019 we saw our local Citizens Advice Bureau receiving over a 10% increase in the number of client contacts on the previous year as a whole. Specifically focusing on the generalist contacts SLCAB saw a 15% increase in client contacts, evidencing that our volunteers had a significantly higher number of contacts for the year. These client contacts show just part of what our volunteers do, with much of the work being carried involving 'non client contacts' from hours of research or calls to the DWP, Local Authority and other third parties. At SLCAB we have been very fortunate since I started here in to have a very strong volunteer base and we are looking to maintain this for years to come by accepting new volunteers into our fold and investing the time, training and on-going support to ensure they develop into confident advisers.

With the dynamic in the UK/EU changing the general office saw new areas of advice being required with over 200 client contacts being linked to EU Citizen Support, namely through the EU Settlement Scheme. This Scheme was introduced at the very end of March 2019 and we immediately saw an influx of new cases and new areas of advice for our Bureau to advise on.

## 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](http://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 due to **COVID-19** we are not offering any face to face at outreach settings. Emergency appoints are available in Portree by contacting us on **01478 612032**

## DEBT CASE STUDY

### Client demographics >

- **Housing Association Tenant**
- **Single adult**
- **No health issues**
- **Age range: 18-24**

Client has seasonal employment and reduced hours from October. Client receives "top up" from Universal Credit.

Client has Priority multiple debts. Client has rent arrears, council tax arrears, unsecured personal loan arrears and electricity arrears. Client also has HMRC penalties and is struggling to budget on his reduced income and Universal Credit.

Once financial statement was agreed the Money Advice Worker (MAW) worked with client arranging repayments to creditors with preference given to all priority debts. Over a three month period, rent arrears are now clear and repayment arrangements are in place for all other debts, client is aware of the importance of paying all ongoing bills.

Client was delighted with outcome and appreciated CAB assistance with these matters. In addition MAW assisted client with an appeal against the HMRC penalties. Appeal was successful and penalties were cancelled which resulted in both the HMRC debt cancelled and the client receiving a small tax refund.

# Money Advice

Susan Edge



## Report

**SLCAB** offer a wide range of solutions for money concerns. Our team currently offer debt advice via telephone, email and by post. We hope to offer face to face appointments in Bureau before too long for those clients who need them.

Financial worries are best dealt with whilst they are still fresh - creditors are more willing to compromise if they can see that you are taking action to resolve your situation. The earlier financial problems are acted on the less likely it is that radical solutions such as bankruptcy are needed. Very often creditors are looking for re-assurance that clients can in fact stick to any proposals that they suggest and many creditors feel that money advisers can provide this reassurance - usually via an up to date income & expenditure sheet.

**SLCAB** can offer budgeting advice to clients and income maximisation reviews to improve a client's financial situation.

Our money advisers also deal with a full range of complex debt cases. This may include advising clients on the management of priority and non-priority debts, insolvency remedies and housing issues such as repossession and eviction, in line with Money Advice Scotland's contractual requirements and quality standards.

The money advisers at Skye & Lochalsh CAB have seven years' experience between them - also many years' experience working in benefits and the financial/insolvency sector. We regularly attend specialist training courses with Money Advice Scotland and both advisers are approved money advisers for Debt Arrangement Schemes in Scotland. Our continuing professional development programme ensures that we are up to date with current legislation. (Which is rapidly evolving at the moment).

Money Advice solutions are as individual as our clients - every person we deal with is unique and living in different - sometimes very difficult

circumstances. With Money Advice there is no one ideal outcome for everyone.

It is clear however that money difficulties are best dealt with quickly. Skye & Lochalsh annual statistics show that **55%** of our money clients were being chased by debt collectors. This illustrates that many of our clients have old persistent money worries that they are dealing with. Being in this situation can lead to mental health problems such as depression and anxiety, which can make matters worse as you feel less and less able to cope.

We have arranged Debt Arrangement Schemes on behalf of numerous clients. A DAS or Debt Payment programme means that a client has the time to repay debts without further interest being added to the outstanding debt. It is most suitable for people who have assets they wish to protect e.g. their home.

Last year **we arranged 7 bankruptcies on behalf of clients** where after exploring all the options the clients decided that this was the best choice for them. If clients feel that a Protected Trust Deed would be the best options for them we can provide a list of Insolvency Practitioners who can help with this.

DEBT OUTCOME OF CLIENT	# OF CLIENTS	% OF CLIENTS
Bankruptcy - Full Admin	6	9.68
Bankruptcy - MAP	7	11.29
DAS	5	8.06
Deductions from benefit	2	3.23
Full and final settlement	3	4.84
Moratorium	5	8.06
No action	2	3.23
Other	17	27.42
Pro - rata payments	8	12.90
Token offers	7	11.29
<b>TOTAL</b>	<b>62</b>	

## HEALTH BENEFITS / DEBT / UNIVERSAL CREDIT CASE STUDY

### CLIENT DEMOGRAPHICS:

- **Owner occupier**
- **Couple Adults**
- **60-65 age range**
- **Unable to work due to ill health**

Client emailed CAB requesting advice on benefit entitlement, as clients' financial situation deteriorating due to **COVID-19**.

Mrs B not worked in 5 year and sufferers with mental health condition. Mr B is self-employed, however has not been able to work due to mobility difficulties resulting in an operation. Mr B now recovery phase after operation, however unlikely to return to trade of work for some time yet. Mr B' work vehicle requiring repairs and has on-going financial commitments.

CAS established that client did receive an initial grant from the Self-employment Income Support Scheme (SEISS) and was potential would also meet criteria for a second grant in August. Clients' claim for Universal Credit suspended after receipt of SEISS grant.

Clients' have 3 unsecured personal loans in excess of **£20K** with existing monthly repayments at **£900** per month. Clients advised to request 3 month payment holiday which had been granted by creditors, however creditors now asking for **50%** of original payment plan which clients cannot afford. Clients have been relying on family who have also loaned them approx. **£4k** to assist. Clients have no savings.

CAB was able of offer clients full benefit check, unfortunately no entitlement for Mr B to claim New Style Employment Support Allowance as insufficient National Insurance credits. CAB adviser was able to look at criteria for whether met PIP (Personal Independence Payment) and assisted clients over the phone enabling them to make a claim for Council Tax Reduction online.

CAB was able to offer money advice service where it was also established clients owing in excess of **£500** to utility provider. Energy advice offered and CAB able to offer advice on covid deferred payments guidance.

Clients were also offered support via local Food bank but declined. CAB was able to put together a grant application on behalf of clients asking for **£500** to help alleviate immediate financial pressures. Grant application was approved the next day and clients had funds in their account by the end of the working day. Clients were delighted with this outcome.



# Welfare Rights Officer

Marty Mackillop



## Report

A key and contentious phrase that dictates the current state of the benefits system is ‘accessibility’ and according to the latest Government statistics, **21% (14.1 million)** of people in the UK reported a disability in the period **2018/19**, which is an increase from **19% (11.3 million)** in **2008/09**. To put this into a global context in relation to mental health issues the latest statistics from the World Health Organisation show that nearly two-thirds of people with a known mental health disorder never seek help from a health professional, with around **450 million** people currently suffering from such conditions, placing mental disorders among the leading causes of ill-health and disability worldwide.

The Government claim that they prioritise the ‘accessibility’ of their services (benefits) although it appears that there are many people that are unaware of their very existence, never mind how you would actually go about making a claim. A degree of knowledge about your eligibility before even starting the process is required and highly advisable in order for the successful applicant to succeed, although no government official will tell you this. This is just one of the many obstacles faced by people with health conditions as they undergo the lengthy application process, which from start

to finish can often take up to four months. If after this period the Department for Work and Pensions (DWP) decide that you do not meet the criteria (based on a points scoring system) you have the right to what is called a Mandatory Reconsideration of your award by a different decision maker, who may well come back with the same decision. There is also the possibility at this stage that your award may be reduced or even removed based on reconsideration of the evidence. This is the gamble that many claimants face. If you’re not completely satisfied with the reconsideration you have the right take your case free of charge to a Judge at the First tier Tribunal and failing that to the Upper Tribunal only if you can find an ‘error in law’ in the judgement. Figures from the DWP show that around 70% of appeals against decisions relating to disability benefits were successful during 2018/19 although many claimants would struggle to reach this stage in the process, which says something about how ‘accessible’ the system is.

Recent training being taken by the Citizens Advice Bureau and other organisations are helping to strengthen applications at the claims stage by creating what is being referred to as ‘Weapons Grade’ application submissions that quote established case law and Government benefit regulations with the aim of increasing the success rate, gaining the required financial benefit and avoiding a mandatory reconsideration. We should never forget that at the heart of all this stress and uncertainty is a person, fighting for their basic rights.

I took the post of Welfare Rights Officer in February 2020 and I want to use this opportunity to acknowledge the fine work of my predecessor Mr Callum Robb who carried out the role with an admirable dedication and warmth in regards to the people that he worked with during his time at the Citizens Advice Bureau. I want to be able to continue in that tradition to hopefully provide support and assistance for the people of Skye and Lochalsh.

### BENEFIT CLIENT FINANCIAL GAINS TOP 6 | 2019/20

PIP (Daily Living) > **£235,734**

ESA (Employment Support Allowance) > **£188,587**

Universal Credit > **£182,256**

PIP (Mobility) > **£123,013**

DLA (Care & Mobility) > **£31,993**

Attendance Allowance > **£49,345**

## 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)



We had an unexpected visit at the Bureau from Comedian Alan Carr on the 19th of October 2019 pictured here with (L-r) Manager Morag Hannah, Session Supervisor Alan Prior, Welfare Rights Officer Callum Robb and Money Adviser Margaret Beharrell.

### **VOLUNTEER GENERALIST ADVISERS**

Jim Bristow  
John Cayley  
Marilyn Clarke  
Steve Clarke  
Sandra Dew  
Catherine Mackinnon  
Alan McAllister  
Mary Robb  
Vanessa Gauld  
Samantha Crowe  
David Heath  
Hilary Bumstead  
Isla MacLeod

**Employment Adviser**  
Peggy Semler

**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**  
Marty Mackillop / Callum Robb (left)

**Systems Support Officer**  
Barbara Bailey

### **BOARD OF DIRECTORS**

Joan Turkington  
Mike Dunworth  
Cath MacDonald  
Iain McIvor  
Dave Owen  
Ron Hill  
Ronald MacDonald  
Jenny Bruce  
Markus Ranner  
John MacDonald



# System Support Officer

Barbara Bailey



After working as a Welfare Rights Officer within Citizens Advice for over 20 years I had to take time away from work during 2018-19. During this time away from paid employment at the bureau I volunteered as administration support for our beloved Manager Morag Hannah, unfortunately I couldn't offer as many hours as I would have liked. Morag during my time with Skye & Lochalsh Citizens Advice bureau worked long hours and never said no to anyone that needed her time whether for advice, support, training, or just social time with the volunteers. Her Management role then spread to the evenings and weekends. She had no support for administration, so here was my chance to put back a little of what she gave day in and day out.

My situation changed again in 2019 and I was very fortunate that this happened at a time when the System Support Officer post became vacant; at first I wasn't sure I was qualified for the role but having read the job description realised it was just what I needed. I couldn't believe how lucky I was to have applied and offered the post. The role is so varied that I find it so rewarding and time consuming. I provide support to the Manager taking on those

little jobs that are time consuming, minute taking at Board meetings, filing, and looking after the 'Boss' to name a few. I provide support for the Session Supervisor, helping out with triaging / advising clients, supporting the volunteers (making cups of tea) and generally helping out with those tasks no one has time to do. I can support our new Welfare Rights Officer and Money advisers with casework and case files. If I run out of jobs to do then you can often find me cleaning the kitchen.

When lockdown came in March this year we all started to work from home and my role changed again. I still support our Manager and staff where I can but miss having our lovely volunteers around. I now do more advice work via telephone and email; since I came back I have worked with **261 cases** bringing a financial gain back into the community of **£49,030 for 27 clients**.

I find working for Citizens Advice, particularly Skye & Lochalsh, such a good way to work and so lucky to have the privilege to work with such likeminded people who are all there to help those who need us.



**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 Citizens Advice Bureau**.

# Help To Claim/ Money Matters Adviser

Margaret Beharrell



## Help to Claim Universal Credit

The Help to Claim (H2C) project due to end in March 2020 has been extended until March 2021. We are allocated 10.5 hours per week to assist clients who require assistance with making a new Universal Claim or to move from a legacy benefit to Universal Credit. This project has highlighted the difficulty some clients have with not only making a claim for Universal Credit but maintaining the claim.

### CASE STUDY

Client and partner live remotely; partner suffers ill health and is unable to leave the household. H2C worker assisted client with his Universal Credit online claim and explained to client how his partner makes her own individual UC claim then the claims are linked together using a linking code. Universal Credit awarded with a **client financial gain £5987**.

Case was then passed to CAB Welfare Rights Officer as financial health check highlighted entitlement to Personal Independence Payments and Carers Allowance.

### CASE STUDY

Client contacted CAB as he had been referred via his GP. Client had no income and was not aware of entitlement to benefits. H2C worker assessed clients previous work situation and advised client of Universal Credit. Client unable to use the internet or mobile phone. Following three home visits, H2C worker assisted client with a Universal credit telephone application. **client financial gain £3801**.

CAB is continuing to assist client through the Limited Capability to Work Related Activity process.

## Money Matters Project

What a year this has been. The Money Matters project, funded by the Lottery, started in 2015 and was set up to assist Housing Association tenants with advice on Benefits, Budgeting, Energy Advice and Debt. The project was due to end in March 2019. I was aware the project had an end date but was surprised to find how disappointed I was as the end date approached. However, I was extremely fortunate that the project was extended from March 2019 to October 2019 due to additional funds and again from November 2019 to March 2020 when Lochalsh and Skye Housing Association agreed to fund the project.

### CASE STUDY

Client suffering with **mental health condition** and given diagnosis of Bi-polar, who makes excessive catalogue purchases when their condition is affecting them adversely, approached the bureau with debts of approximately **£10,000**. At least half of this was owed to catalogues. The catalogue companies had started sending them regular payment request letters. Included with some of these, were leaflets advertising new products and promotional items. It makes no sense that a creditor should pursue repayment, whilst at the same time, all but encourage an indebted customer to spend more and increase their debt. The case study review revealed inconsistency between creditors concerning responses to a financial statement. When asked, some creditors agreed to write off debts on the basis of medical evidence, others would not write it off but instead: agreed to take no further action, offered to suspend and/or freeze interest for up to 12 months. Whereas some creditors simply refused to put anything in place or did not engage at all.

### CASE STUDY

Client who has recently changed from claiming Carer's Allowance (CA) to claiming Universal Credit (UC) with limited capacity for work-related activity. She has been informed since she changed benefits that she has incurred over **£500** of rent arrears. She was confused as to where the arrears have come from as she was entitled to housing benefit when she claimed CA and she is also entitled to help with her housing costs while claiming UC. It emerged that the arrears were caused by the five week wait for her first Universal Credit payment, which meant that her rent payments were also in arrears by five weeks. Although some of the arrears were covered by a Discretionary Housing Payment, the client had to arrange a payment plan with the social landlord to repay the remainder.

## FINANCIAL REPORT

	31.3.2019	31.3.2020
<b>INCOME AND ENDOWMENTS</b>	£	£
Donations	261	1601
Grants	177,777	193,033
Grant Robertson Trust	10,500	10,500
Other income	100	-
Fundraising events	547	296
Sponsorships	-	-
<b>TOTAL INCOMING RESOURCES</b>	<b>189,185</b>	<b>205,430</b>
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Trustees' expenses	96	445
Wages	142,401	159,521
Pensions	10,766	11,997
Insurance	473	536
Telephone	4,388	6,548
Post, stationery and computer supplies	3,209	3,122
Advertising	99	234
Sundries	3,346	3,637
Travel, accommodation and subsistence	10,003	8,858
Lease of equipment	1,104	1,164
Repairs and renewals	2,299	1,692
Subscriptions	1,742	1,708
Training	5,046	666
Publications and reference material	206	76
Fixtures and fittings	65	56
Computer equipment	293	220
<b>TOTAL EXPENDITURE</b>	<b>185,536</b>	<b>200,480</b>
<b>GOVERNANCE COSTS</b>		
Accountancy fees	2,010	2,028
Companies House Filing	13	13
AGM expenses	105	27
	<b>2,128</b>	<b>2,068</b>
<b>TOTAL RESOURCES EXPENDED</b>	<b>187,664</b>	<b>202,548</b>
<b>NET INCOME (EXPENDITURE)</b>	<b>1,521</b>	<b>2,882</b>

### INCOME

In the year ended 31st March 2020 the total income of Skye and Lochalsh CAB amounted to **£205,430**, a welcome **8.6%** 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 2020 was **£200,480** compared with **£185,536** for the year ended 31st March 2019.

By far the largest element is staff costs (including pension, training and travel) totalling **£184,679**, which is **92%** 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 2019/22 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](mailto:adviser@slcab.org.uk)

### Monday to Thursday By **Appointment Only**

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

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

**Wednesday** - 10am - 1pm

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

Although we cannot offer our usual face to face services due to the coronavirus restrictions the Bureau is still open.

Our dedicated staff and volunteer advisers are working where able from home and as we know that times are tough for many people be assured that we are still here for you and your family and that you can still contact us for help via the following accessible ways.

### National Helplines

Scotland Citizens Advice Helpline free to call on **0800 028 1456** and which is open 0900-1700 Monday to Friday.

Money Talk Team (for benefit checks and help to maximise your income):  
**0800 085 7145**

Help to Claim (help to make your first Universal Credit and support to first payment): **0800 023 2581**

### Online/Self-help

We also have our online Advice Guide which you can access if you visit [www.citizensadvice.org.uk/Scotland](http://www.citizensadvice.org.uk/Scotland)

### E-mail

If you e-mail us please give us a short summary of your issue and send it to [adviser@slcab.org.uk](mailto:adviser@slcab.org.uk) as this will allow us to direct your query to the person best placed help.



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