



**citizens
advice
bureau**

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.

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

I think every Chairperson of all types of businesses across the country will be starting their Report by making reference to the Coronavirus pandemic and the huge impact on our clients, our staff and our Board Members. However, I am pleased to report that we have risen to the challenge and continue to provide our services efficiently and effectively.

It really is quite remarkable that our Manager, Morag Hannah, and her invaluable and dedicated staff and volunteers, have not only managed to cope with the high level of demand for our service but also the increase in demand due to the difficulties our clients have experienced during the pandemic. Morag will provide more detailed information on our increase in activities in her report.

Good governance is a constant consideration of the Board and we take our role very seriously – employers of staff who are suitably **qualified** and **experienced** and a **properly funded** Bureau to highlight two priorities.

A Finance Sub-Committee meets on a minimum quarterly basis to review our budget performance and seek additional sources of revenue finance and it is pleasing to report that the overall financial health of our Bureau is secure and encouraging for the immediate future BUT we must continue this critical aspect of our work to ensure we continue our vital service to our community.

At this stage of my report, I would like to pay special thanks to our Treasurer, Professor Ron Hill, who is retiring from his role as Treasurer. Ron has been a huge support to the Board, Morag and me with his sound advice dedication and good humour. We wish you and your family well for the future. Finally, my thanks go to our main funder, The Highland Council, and the numerous other funders and fund raisers whose assistance is so precious.

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

In **1999**: www.adviceguide is launched allowing people to access advice online 24 hours a day.

Twenty-one years ago, in August 2000 Skye & Lochalsh Community Advice Service became an independent citizens advice bureau.

In the year **2000**: Debt, housing and employment continue to be key problems that Citizens Advice Bureaux deal with. Looking back at that period, within **Skye & Lochalsh, 269 clients were assisted**, Welfare Rights Gains of £174,297 and Debts recorded then was £69,784. **Where we are now**;

2020: The Coronaviurs pandemic began and caused unprecedented challenges for our service and the people we help. We were well placed to respond rapidly. We'd already established and expanded our phone and email service and digital advice online, so we could continue to support people throughout.

Our advisers continued to work on **National Helplines** including the **Scottish Citizens Advice Helpline, Money Talk Team Helpline** and the **Universal Credit Help to Claim Helpline**. This saw advisers from our bureau receiving and offering 514 pieces of advice on a further 241 calls from all over Scotland.

Covid - 19 presented a dilemma: not only did it increase the demand for our services; it also made it more difficult to deliver them. The outcome was that despite these challenges, volunteers & staff from **Skye & Lochalsh CAB** assisted **773 clients** with **4853 issues**.

The range of client's issues underlines the complexity of people's lives, which was echoed in the average duration of client interviews: 45 minutes.

The majority of advice given was over the telephone. Our clients don't see the hard work and dedication behind the scenes; our advisers are constantly researching legislation to ensure clients receive accurate up-to-date advice.

Our Money Advice Service assisted our clients to bring **£1,080,971** worth of debt under control with average household debts totalling **£15,897**. Overall the bureau provided **734 pieces of debt advice** of which there were 68 complex debt cases who were referred for debt options such as **Sequestration** and the **Debt Arrangement Scheme**. I would like to express our gratitude (also on behalf of our clients) to both Margaret and Susan, who have helped many clients since the lockdown via alternative contact methods when 'face to face' wasn't possible.

The quality of our advice remains reassuringly high, with 97% of our clients describing their overall experience of our service as 'positive' this feedback reveals that our advisers have continued to do an extremely good job in helping our community, despite the disruption caused by the pandemic.

If the pandemic has taught us anything, it reminds us of our resilience, I consider myself very lucky to be working with such a terrific team and cannot express my thanks enough to all for daily support, energy and laughs they give me.

I am also very thankful to our Chair, Iain McIvor and the Management Committee for the continued backing they give. Their experience and perspective are invaluable and I know that I can rely on them for advice at any time which is very reassuring.

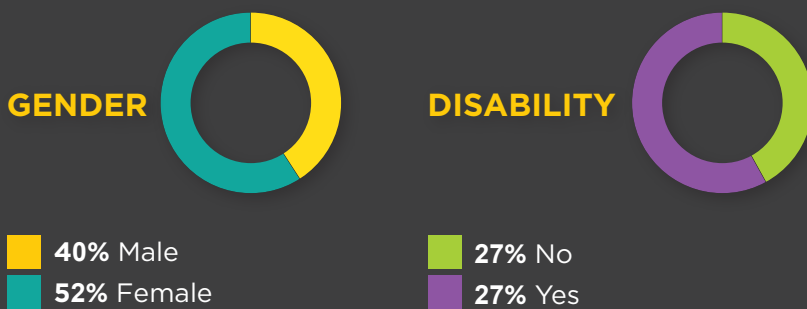
My final thanks go to our inspirational volunteers without whom we would not have reached the milestone of delivering 21 years of impact in Skye & Lochalsh.

Morag Hannah

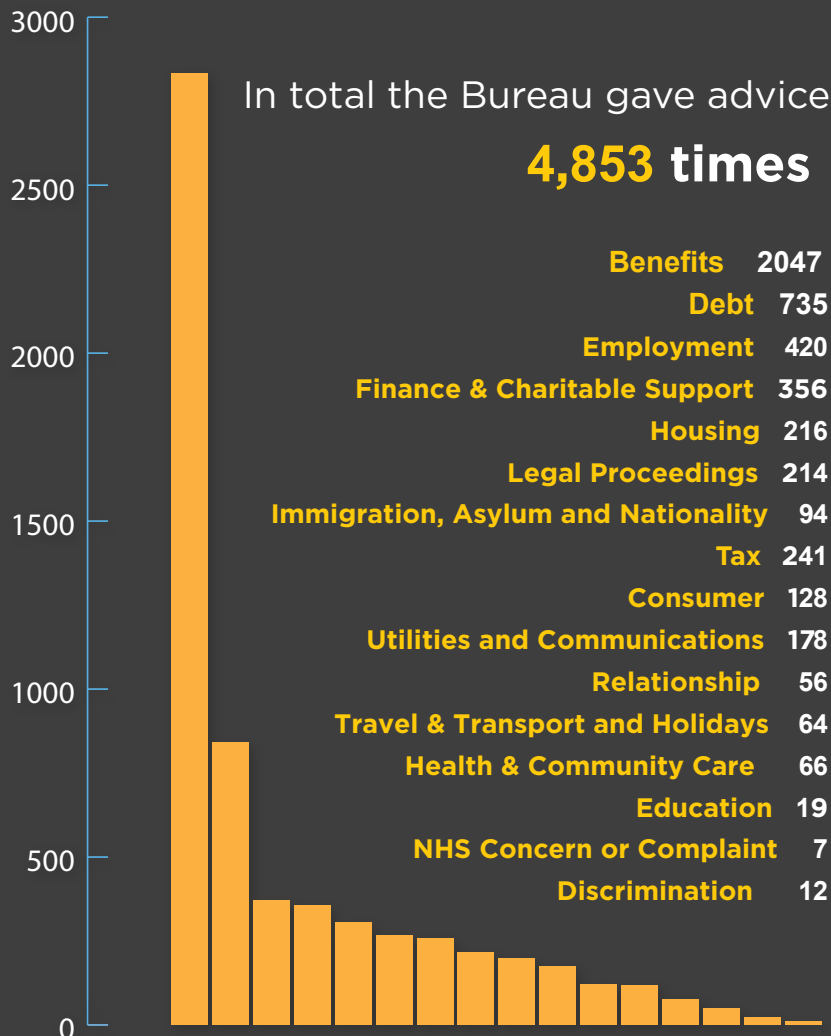
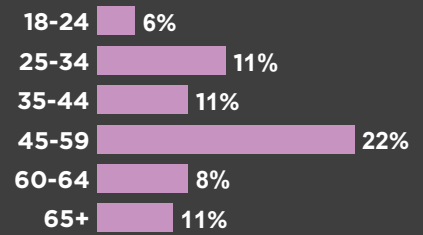
National profile of clients served by **SLCAB**

AREAS OF ADVICE

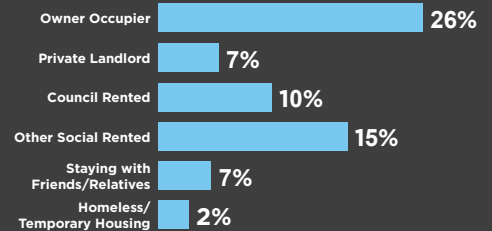
National profile of clients served by **SLCAB**



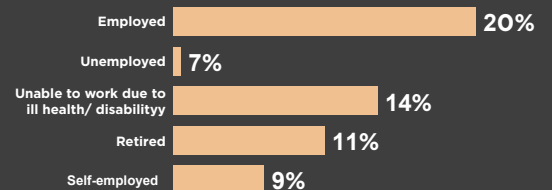
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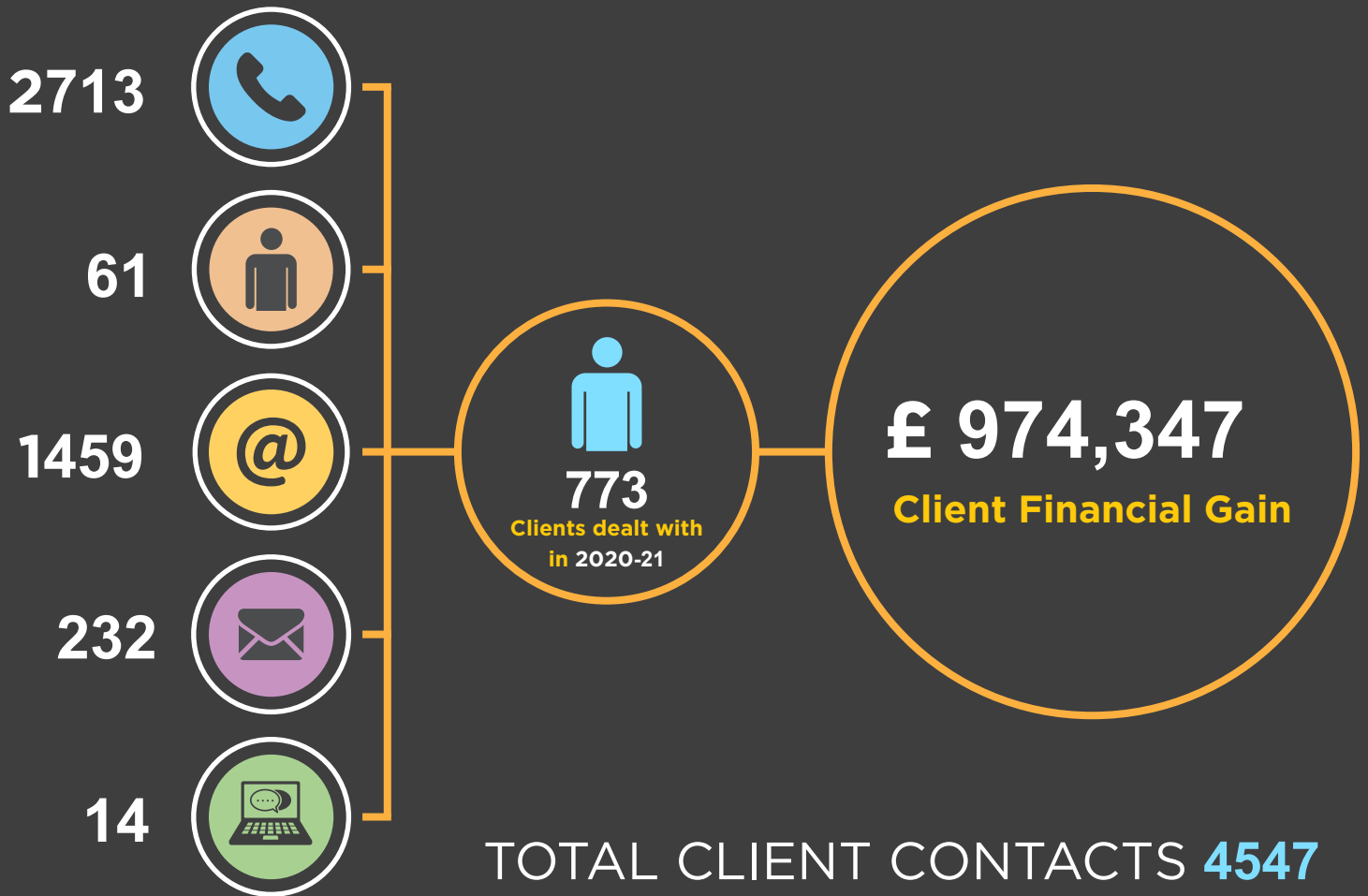
HOUSING STATUS



EMPLOYMENT



CONTACT METHODS



LOCATION FOR CLIENT ASSISTS 2020-21

LOCATION	COUNT
CAB Office	2120
Home Visit	11
National Client Search - Multi Channel	40
Remote Working	2375
Court	1
Outreach	

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.



Anthony Donnelly's experience as a client of the network inspired him to want to join it as a volunteer. "In 2019 I had financial problems and phoned the national helpline," he recalls. "They handled it really well and helped me at a stressful time." Anthony knew the adviser who had supported him had been based at Skye & Lochalsh. So, although it's not his local area, that was the bureau he approached as a potential volunteer.

"They were very pleased to run through it with me and see if we could make it work," says Anthony. He's now midway through his training with the bureau, answering supervised calls through Teams.

As a single dad, Anthony is keen to volunteer from home, so he was attracted by the ability to train – and ultimately, work – remotely. "It works for me, so as long as it works for the bureau too, that's great," he says. "It's one of the very few good things to come out of the pandemic."

Though he lives in the Central Belt, Anthony travels extensively. "My work as a landscape photographer often takes me to Skye, so I know the demographic," he says.

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.

Keeping up the connection

When Sandra Dew decided to move away from her Skye home to be closer to family, she assumed that was the end of her role with the CAB at Portree. But the bureau wasn't going to let its valued volunteer go quite so easily. When the Bureau Manager suggested Sandra could continue her adviser work from her new base on the mainland. "I loved the idea," says Sandra. "I enjoy the work and I would have missed it otherwise." Sandra now serves Skye & Lochalsh clients from her daughter's home outside Glasgow. She can draw on her knowledge of her old community to ensure clients get a great service – without necessarily knowing their adviser is elsewhere.

Due to the pandemic restrictions, Sandra had already been working remotely in Kyleakin in the months before her move south. So the transition wasn't a hugely disruptive one. "I still miss the company of the team, and being able to bounce things off people as a sounding-board if you weren't sure about something," she says. "However, I have a phone link to Alan, the session supervisor, and I can join them all virtually for team meetings. They tell me they miss my Empire biscuits – I always used to bring cakes in on a Monday!"



Volunteer Sandra Dew advising remotely from her new home in East Renfrewshire, proving you do not to be a resident in Skye & Lochalsh in order to assist clients in our area.

THANK YOU TO OUR FUNDERS >

The Highland Council - Core Services >

Money Advice/Welfare Rights/ Housing

Scottish Government >

Benefit Take Up Fund project

Robertson Trust >

System Support - Advisability project

CITIZENS ADVICE SCOTLAND >

UC Help2Claim, Money Talk Team, Welfare Rights Mitigation, Pension Wise, PASS, Energy Best Deal

DEBT FIGURES 2020/21

412 MULTIPLE DEBTS

£1,080,971

30 SINGLE DEBTS

£ 55,675

TOTAL DEBT

£1,136,646

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:

"..I've really enjoyed my years at CAB and have felt that we were all doing something worthwhile. You were great team to work with, none of you ever made us volunteers feel like, well, volunteers. We were all made to feel that we were an integral part of the bureau when we turned up for our once a week session!"

– John Cayley

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

ANNUAL REPORT 2020-21

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 2020-21
WE FUNDRAISED

£4640

RECEIVED FROM
CLIENT DONATIONS

£2324



Skye & Lochalsh CAB were thrilled to accept a generous donation of **£2372.50** from **Skye Events**. The funds were raised through both **Skye's the Limit 2** and their annual **Santa Dash**. In addition to these two events, the community also supported staff raising funds of **£2212** from **The KiltWalk**. Above is a picture of our Money Advice Worker Susan doing her bit for the Santa Dash.

Some of our client feedback...

Just to say **THANK YOU** for taking the stress, anxiety out of filling in the forms and caring enough in making a difference in people's lives.

I would like to take this opportunity to Thank You from the heart for the help and advice I have received over the years including filling in the forms most recently.

Thank You for being so genuinely kind, compassionate and empathetic.

It was very kind of you to think of me, thank you it meant a lot.

Thank you for all your help recently. It has been very much appreciated.

The CAB is an invaluable resource for all. Long may it continue.

GENERAL ADVICE SERVICES REPORT

Skye & Lochalsh CAB has had a **strong volunteer base** throughout its 21 years. 2020 brought with it a drastic change to our Generalist Advice Services. We as a bureau have been exceptionally fortunate to have had great volunteer support, many of whom had committed years of service to advising clients.

With the trained advisers supporting the bureau this has enabled us to provide a quick turn around with quality advice, information and representation services for our clients.

With the impact of **COVID-19** we saw a massive restructuring to our volunteer team which started off as 13 volunteers. Five volunteers moved away from the area, however we were fortunate that 1 volunteer, Sandra, showed interest in maintaining ties with the bureau and as such we were able to provide training, materials and support to enable her to continue advising remotely.

Due to the subsequent restrictions, a further 4 volunteers were not able to come to bureau or volunteer remotely. The remaining 4 volunteers continued to commit time to the bureau, with 2 of these volunteers given various IT and training to allow them to volunteer remotely. Both of the roles they carry were extremely important with Peggy continuing to volunteer as our **Employment specialist** and Kate logging our **local and national Social Policy issues**.

When the initial lockdown hit, we had 2 trainees who were near the end of their ATP, Sam was able to continue carrying out the programme remotely and Vanessa came into the bureau in line with new protection measures put in place. Both have since completed their training and are now fully competent general advisers.

Session Supervisor

Alan Prior



Report

Overall, we saw a 61% reduction to our general services levels; indeed, it is fair to say this did put additional pressure on the rest of the team. However, despite this we remained open with no reduction to our opening hours. This was all thanks to the committed team.

With a change in our approach to advising, to ensure we met minimum guidelines and restrictions, the General Advice Service provided a telephone and email service whilst face to face was restricted. During the year, the bureau had over **4500 client contacts** with less than 1.5% of these being 'face to face' and almost 60% being by telephone. The effectiveness of our service is reflected in our stats showing we were able to assist clients with financial gains of over **£970,000**

In January 2021 we began a **Volunteer Recruitment Campaign** which generated interest and a good response which saw us moving forward with 6 new trainees going through our Adviser Training Programme.

So, whilst we said goodbye to many committed, loyal and fantastic volunteers in a fashion we did not wish to nor deserved, we have gained a new age of volunteers to pick up the torch and continue to support our community in offering a free, confidential and impartial generalist advice service. I believe we are an extremely lucky community to have such support from individuals in our region able to give time and effort to assisting others.

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 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 >

- **Local Authority Tenant**
- **Single Adult**
- **Health condition**
- **Age range 35 - 44**

DEBT Priority Debts £8800, Non-Priority Debts £16,000

Client, has multiple health issues. Client finds it very difficult to concentrate on the issues necessary to enable successful daily living. Client is in a high-risk category from COVID-19 and is waiting for major surgery which has been postponed due to COVID-19.

Client has struggled with the transition from a high earning worker to a disabled person living on basic benefits and finding it difficult to adapt to situation. As client had no prior knowledge of benefit system finds it very hard to deal with the different benefits available. Client rents from local authority and has rent arrears over £1000, which is increasing as client hasn't been able to update his Universal Credit journal with new 2020/2021 rent figures. Client no longer has a broadband connection as can't afford to pay the bill and tries to deal with his Universal credit claim on mobile. Client also has Council Tax arrears totalling approx. £4700

CAB are currently assisting client with PIP application, and have written to all creditors on client's behalf to try to stop creditor contact and buy client some breathing space. CAB also trying to assist client with gaining support to improve his living condition as repairs required. Financial statement shows client has no disposable income and due to health conditions CAB MAW and client have agreed that Full Admin Bankruptcy would be clients preferred option. Case had been difficult to progress due to Covid-19 and unable to offer 'face-to-face' appointments for period April to Sept and client reluctant to engage through other methods off communication. CAB now able to offer client Emergency Debt Appointment and hope the case can be progressed to alleviate this financial stress on client.

Money Advice

Susan Edge



Report

This year's Money Advice report is somewhat different to usual. We are asking you to look out for your friends and family, they may not be managing financially as well as you think they are.

Many of us have had unpredictable changes in our work pattern and some have had to change employment. There are people who would never normally have contemplated claiming benefits that have had to do this. People's whole way of life has had to change in ways that were unexpected. The pandemic has caused far reaching changes, not just to health.

Your family and friends may appear to be managing well, but it is good to check in on people and make sure that everything is OK with them. We regularly find that new clients have managed to hide their true financial situation from even close family members or friends. Often, the damage caused to relationships, by not having asked for help from those around you is as hard to deal with as the extent of financial difficulty a person is in. Tread carefully as you do this, the subject of money is very emotive for many people, especially if they feel an implied loss of status or see their dreams escaping away from them.

You can tell the person you're worried about that there are free debt advice services available. Skye & Lochalsh CAB offer an impartial, confidential and non-judgmental service. We tailor our advice to your situation, every-one is different. We can also provide a range of different debt solutions and all the advice and support you need to help you deal with your debts.

There are also different on-line and telephone services available. Please **beware** of those firms offering 'government schemes to write off 80% of your debt'. If you are thinking about those, phone SLCAB to ask us if this is the right option for you. **Remember our advice is FREE.**

There has been an increased number of people asking for debt advice, it is always easier to help people out of a hole before they have dug in too deep. Ask for help as soon as you realise you aren't managing, you may be on the right path and if you aren't we can help you to get there.

With every change there comes new opportunities and this is an ideal time for everyone to assess their finances. We have never been able to predict what the future holds and this feels true now more than ever.

DEBT OUTCOME OF CLIENT	# OF CLIENTS	% OF CLIENTS
Bankruptcy - Full Admin	1	2
Bankruptcy - MAP	8	16
DAS	5	18
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
Total	50	

HEALTH BENEFITS CASE STUDY

CLIENT DEMOGRAPHICS:

- Social Rented
- Single
- 35-44 years old
- Unable to work due to ill/health disability

The client in this case has Borderline Personality Disorder, Post-Traumatic Stress Disorder, Anxiety and Autism and was understandably distressed to have received another PIP review form only weeks after being told by the DWP that had been awarded PIP. The client finds social contact and certain situations to be very stressful and has requested CAB assistance in order to help navigate the benefits application process on his behalf.

The client requested that we ask the DWP why they had decided on this course of action. After a 35 minute hold period trying to speak to the DWP CAB adviser was eventually dismayed at the refusal by the adviser to admit that an error had occurred and instead he reiterated that 'if the PIP review form was not completed the 'customer' could risk losing his benefit'. CAB adviser attempted to maintain that the situation was clearly an error however, the adviser was adamant that no error had occurred. The client would have struggled to deal with the implications if he had been forced (in error) to complete another review form. This particular client would have been unable to manage this situation without assistance and it begs the question of how many other people have found themselves in a similar situation trying to deal with obvious administrative errors like this which puts their award in jeopardy through no fault of their own.

CAB escalated the issue with a PIP Reassessment Manager who was able to fully resolve the matter by extending the award period until December 2024 and advising that a review wouldn't be asked until 2024. This situation has helped shine a light on the DWP's decision making in relation to the granted award period in respect of the health condition. If done fairly and based on evidence this should reduce the amount of unnecessary PIP reviews which would reduce stress for the client.

COVID-19 Community Grants

Skye and Lochalsh CAB worked with the local community council to distribute small grants from a local windfarm to local residents who were suffering hardship. This started in one small local area and expanded to cover three areas of Skye. The bureau were the main referrer to the grant programme, and completed applications anonymously for clients. This resulted in **30 households** (7 of whom were families with children) **receiving grants of £500** each to alleviate the pressure on their financial situation.



Welfare Rights Officer

Marty Mackillop



Report

For the annual report last year, I touched on the subject of 'accessibility' in relation to disability benefits in the UK, which faced a new challenge in 2020 in the face of the COVID-19 pandemic. The social, economic and welfare of people all over the country were put under pressure to a degree that we couldn't have predicted.

Individuals were forced to apply for a number of different benefits and grants to support themselves, their families and businesses in an unprecedented way, with many turning to the Skye & Lochalsh Citizens Advice Bureau and other agencies for assistance to help lift the burden.

Between Q1-Q3 of 2020/21, Scotland's Citizens Advice network provided almost 200,000 pieces of advice on benefits; 62,608 pieces of advice were provided on PIP and 4,958 pieces of advice on Disability Living Allowance (DLA). Advice on PIP and DLA accounted for over a third (34%) of all benefit advice provided by the Citizens Advice network.

For the Skye & Lochalsh Citizens Advice Bureau benefits advice continued to be the main topic of conversation with our clients and account for 42% of all enquiries.

Some of the hardest hit in our community were the people with health conditions, either trying to make new benefit claims or manage existing ones, who faced isolation due to a restriction of services that was put in place by numerous bodies including the NHS, the Department of Work and Pensions (DWP) and the Citizens Advice Bureau as a direct result of the Government COVID-19 guidelines. Part of these restrictions came about due to concerns around face-to-face contact, which meant that DWP assessments and NHS consultations could no longer be carried out in the usual fashion. According to the DWP their independent assessors were not available to carry out benefits work due to being seconded to first line NHS services, which in turn had a knock-on effect to claimants applying for disability benefits.

It wouldn't be unfair to say that making an application for many disability benefits can be an arduous process, taking several months to see through to a final conclusion. At nearly every point in the process the claimant is given an obstacle to overcome, whether it be trying to obtain supporting medical evidence, completing a 45-page form, in the case of Personal Independence Payment or asking for an extension from the DWP for its return, often involving a 45-minute wait to get through to an adviser. Not an easy thing to do if you are dealing with the fallout of a serious health condition.

Some hope is on the horizon for 2022 though when three disability benefits that are currently being administered by the DWP (AA, DLA (Child) and PIP) will be devolved to Social Security Scotland. After what has been lengthy consultation process the Scottish Government state that > 'It reflects our commitment to designing Disability Assistance in partnership with disabled people and disabled people's organisations. This ensures that we can make meaningful changes to the way in which our new benefits are delivered. We regard social security as a human right and we are committed to ensuring that those who are entitled to Disability Assistance are able to access it whilst being treated with dignity, fairness and respect.'

Let us hope that Social Security Scotland can make their benefits more accessible and provide entitlement to those who need it the most.

BENEFIT CLIENT FINANCIAL GAINS TOP 6 | 2020-21

PIP (Daily Living) > **£208,097**

ESA (Employment Support Allowance) > **£44,371**

Universal Credit > **£220,718**

PIP (Mobility) > **£81,997**

Housing Benefit > **£24,064**

Attendance Allowance > **£49,345**

SOCIAL POLICY

Social Policy work is an important part of the CAB service and SLCAB Social Policy Volunteer Kate Kirk supports us to carry out this work.

Last year SLCAB saw a further increase in our Social Policy returns to CAS with 108 cases being flagged as either a national or local social policy issue. We work to achieve positive change on the issues that our clients bring to the bureau. Engaging with social policy and campaign work to ensure we are focusing on the right issues. In the recent year some of the consumer advocacy issues which we campaigned on were Big Energy Saving Month, Money Map campaign, Redundancy Rights campaign and Scams Awareness Fortnight. These have been important and influential campaigns which have benefited from our people centered approach to advocacy, our local footprint and our ability to talk about people's real life experiences.



VOLUNTEER GENERALIST ADVISERS

John Cayley (left)
Marilyn Clarke (left)
Steve Clarke (left)
Sandra Dew
Catherine Mackinnon (left) Alan
McAllister (long term leave)
Mary Robb (long term leave)
Vanessa Gauld
Samantha Crowe
David Heath (left)
Hilary Bumstead (long term leave)
Anthony Donnelly
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
Systems Support Officer
Barbara Bailey

BOARD OF DIRECTORS

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

System Support Officer Barbara Bailey



I joined the CAB in 1996 as a volunteer during a very difficult time in my life. Life in the bureau certainly taught me that by helping others I was also helping myself as, no matter what I was going through, there were lots of people who were so much worse off than me. This has never been more so than living through the last 12 months of the Pandemic. It would be so easy to be negative about what has happened, sadness for those we've lost, being restricted in what we can or couldn't do; being made to isolate ourselves from loved ones, shortages and being totally dependent on others. Here in Skye we have been more fortunate than others, we've had the tragic loss of loved ones but we've had relative safety of living on our beautiful Island. Those who could stepped up; we had our front line services, new groups were formed and those who couldn't so graciously asked for help. And this is where we as an organisation were able to help.

On the more positive side of the Pandemic it has taught us that we are adaptable and resourceful, we've found new ways of providing the help people need even though we've been unable to work in the familiar surroundings of our office. Most of us have worked at home, funding has been offered and graciously accepted to buy equipment to set up 'home offices', and the work has carried on. For the most part we've been without our valuable volunteers, but gradually as the year went on, those volunteers who were able to work at home returned increasing our capacity for advice and specialist services of Welfare Rights, Money Advice and Generalist advice. Despite not having an office base we've been able to continue to offer advice and assistance via email and telephone. Statistics have shown that our workload did not reduce so we're pretty confident that we've been able to continue to offer advice and assistance to those that needed it.

My role of System Support Officer changed, whilst still being available to offer this support to my colleagues I too had to adapt and return to 'advice work' doing something I'd not done for a few years. It taught me that I'd not forgotten and honed my skills further. I'm of the generation that has used IT but preferred our 'old fashioned' paper system. Our IT team at CAS, colleagues and particularly our Bureau Manager have been first class supporting us with changes and training. I've not overloaded my report with facts and figures about how much money we've generated for our clients as these are available in other parts of our Annual Report, but would like to think that we've helped to make a difference to our less fortunate residents on Skye & Lochalsh helping them to access government grants, benefits, food parcels and other essentials.

Slowly our area is returning to what will be the new 'normal' for everyone, its coming back to life. I would like to thank everyone who has contributed to keeping us safe and our residents provided for, from those who have provided the essential services (front line workers) our local general stores, delivery drivers and the list goes on; but more important our 'un-sung hero's', the volunteers and organisers who stepped up to run errands, deliver food parcels, prescriptions and other essential items to those who were isolating or shielding at home. Without these we would have been far worse off.



**FOOD
BANK
UPDATE**



Food parcels given out at the Skye & Lochalsh Citizens Advice bureau over the last three years.

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.

During the past year this project has assisted clients make new UC claims and/or maintain their UC claims. We assist clients by explaining what UC is, how it works and how payments are made. The H2C adviser takes a holistic approach not only checking UC is the best option for the client but also completes benefit checks, considers the whole household situation and advises clients of possible entitlement to other benefits.

If clients feel they can manage the online UC claim themselves we offer to stay in contact until the first UC payment is received and check the amount is correct.

Should clients require assistance to make the online claim we will arrange a telephone appointment where we stay on the line while they make the online claim, answering any questions they may have. If a client is not able or does not have access to a computer we have the facility to access a conference call. This enables us to hold a three way call between the client, Department of Works and Pensions (DWP) and ourselves. The DWP have allocated a specific H2C telephone number for H2C advisers. The client speaks to the UC adviser who takes their telephone claim while we remain on the telephone call, in the background to offer support if required.

Once claims are submitted clients must follow up with proof of identity and an interview with their work coach when a work commitment is agreed. We stay in contact with clients to assist if required and once the first payment has been received the case is closed.

CASE STUDY

Client attended a H2C appointment as he was not confident in making the UC application without support. 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 journal, payment screens and the 'to do' list.

In addition, H2C adviser assisted client with a paper application for council tax reduction (CTR), explaining the additional documentation client would be required to provide to the CTR section. This resulted in client being awarded Universal Credit at £73.10 per week and Council Tax Reduction of £631.80 for the year.

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

Training continues

Session Supervisor, Alan Prior and Volunteer Trainee Liz Dobson outside the bureau in Portree.

Lots of the public don't realise we are a **volunteer led service**, often confusing it for a public agency of some sort, like the job centre or local council office. In reality we are an individual charity, powered by **local people**.



CASE STUDY

Client demographics:

- Single Pension age 80+
- Sheltered accommodation
- Health Problems

Client Contacted CAB as had been advised was being overcharged for an alarm system but had not received the promised refund.

CAB Adviser contacted the local authority on client's behalf and refund of **£1465.38** was paid to client. A Quick Benefit Check highlighted client would be entitled to Housing Benefit. CAB adviser assisted client with an online application, HB awarded and backdated three months client received £948.04 backdate and ongoing £119.00 per fortnight

- Refund /alarm system £1465.38
- HB £3867.50

Total Client Financial Gain £5332.88

CASE STUDY

Client demographics

- Couple aged 25 - 34
- Dependent children
- Social housing rented
- Debts in excess of £10,000
- Employed

Clients referred internally for Money Advice appointment to discuss options. Full advice given re options available to client and they opted for the Debt Arrangement Scheme, (DAS). CAB Money Adviser was able to assist clients apply for DAS.

This enabled clients to retain their car as transport required for work and avoid bankruptcy. Clients now able to manage better financially and eased stress.

FINANCIAL REPORT

	31.3.2020	31.3.2021
INCOME AND ENDOWMENTS	£	£
Donations	1601	2324
Grants	193,033	239,628
Grant Robertson Trust	10,500	10,500
Other income	-	-
Fundraising events	296	4640
Sponsorships	-	-
TOTAL INCOMING RESOURCES	205,430	257,092
EXPENDITURE		
Charitable activities		
Trustees' expenses	445	-
Wages incl HMRC and Payroll costs	159,521	173,202
Pensions	11,997	10,540
Insurance	536	486
Telephone	6,548	4560
Post, stationery and computer supplies	3,122	1258
Advertising	234	513
Audit, Cleaning, Staff Events, Health & Safety, Petty Cash	3,637	9879
Travel, accommodation and subsistence	8,858	207
Office Repairs		178
Community Grants - Covid		13,600
Subscriptions	1,708	2418
Training	666	811
Publications and reference material	76	513
Fixtures and fittings, lease of equipment	1220	4081
Computer equipment	1912	6440
TOTAL EXPENDITURE	202,548	228,170
TOTAL RESOURCES EXPENDED	202,548	228,170
NET INCOME (EXPENDITURE)	2,882	28,921

INCOME

In the year ended 31st March 2021 the total income of Skye and Lochalsh CAB amounted to **£257,092** a welcome **25%** 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 2021 was **£228,170** compared with **£202,548** for the year ended 31st March 2020. By far the largest element is staff costs (including pension, training and travel) totalling **£184,182** which is **80%** 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

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

E-mail

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



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