

SKYE & LOCHALSH



**Skye & Lochalsh**  
Citizens Advice Bureau

# The Charity for your Community

## Chairperson Report - Mike Dunworth

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

Here at Skye and Lochalsh CAB I am so impressed by the range and depth of the advice that we give and the positive impact we have on so many people's lives and hope you enjoy reading some of our successes later on in this report.

Every bureau is a charity, setup for public benefit and one of the main duties of a trustee is to be responsible for the strategic management of the bureau and set a vision for the organisation. The Board must ensure that it adheres to all legal requirements. Good governance and setting standards are key.

Volunteers are central to our service and the Board is thankful that so many of you come forward year after year, giving up your time to help others.

Challenges along the way have been overcome and our reputation both within our community and the CAB network continues to excel.

I want to thank my fellow Trustees for their efforts and their support. I would also like to thank our core funders for their continued support, in particular The Highland Council and Citizens Advice Scotland.

Finally, on behalf of the Board, I would sincerely like to thank the Manager, Morag Hannah and all the paid staff and volunteers for their dedication, commitment and caring throughout these past 12 months, for the people of Skye & Lochalsh.

## 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.

# Chief Executive Officer Morag Hannah



## Report

In Scotland, **1 in 5 people are locked in poverty** and struggling to get by every day. At Skye & Lochalsh Citizens Advice Bureau (SLCAB) we are seeing the cost of living crisis deepen, we've seen first hand the cases about energy costs and mortgage repayments, with many people unable to afford basics like food and warmth. Many of these cases then mature into 'problem debt.'

That means we can see where certain problems intersect regularly, and what demographics of people are seeking **cost of living related advice** at a higher rate than normal. We are unique in that we offer '**a one-stop shop**' approach – a wraparound service that helps people through all their issues.

This report details the types of people as they seek cost of living advice and general advice along with the patterns of advice in different subject areas. There was a high crossover in those seeking **Utilities advice** also needing help with **Food Insecurity and Debt** related advice.

The successful outcomes advisers delivered to our clients are second to none. Last year **one in six people who sought advice saw a financial gain, the average value of which was over £4,200.**

We recognise there is pressure on budgets, however CABs are **facing a tidal wave of demand** and we desperately require funding to ensure we can continue our vital services. Every year I spend hours upon hours on funding applications, with the competition out there becoming much more prevalent. It isn't morally acceptable, for advisers helping people with multiple debt and income maximisation to be unsure of their own job security and income every single year.

CABs are an essential community service, empowering people, unlocking wealth, protecting rights in communities across the country. That's a service worth investing and nurturing.

Whilst financial pressures continue, staffing and volunteer issues remain high too, with volunteer shortages meaning at present we cannot look at extending our hours.

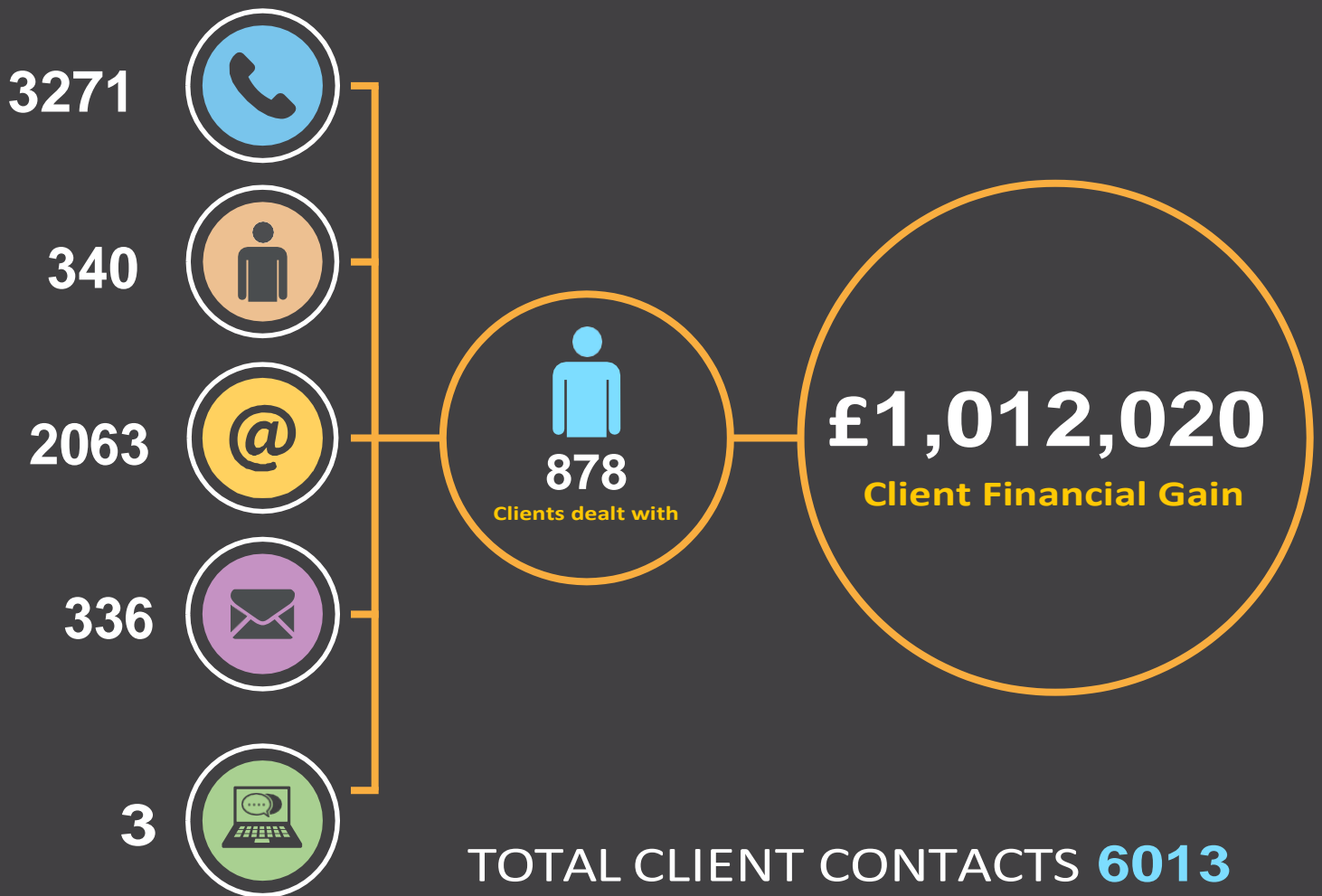
Our strategic objectives remain unchanged; we learned a lot during lockdown and there can be no doubt that the transformation on how we operated two years ago **brought many benefits**; including those clients who hadn't previously been in a position to access the CAB service locally, now opting to deal with our experienced advisers through our **multi-channel delivery services**.

We are certainly not losing focus that there are **those digitally excluded and vulnerable clients** who very much depend on the '**face to face**' aspect of our advice and representation services and are pleased that both interview rooms are now open with '**drop in**' clients also now being seen.

Whilst, it can be difficult during uncertain financial times; we want to ensure that we carry on developing new ideas, we don't want to simply maintain current levels of service, but hope in the year ahead we can build on our staff levels. This will allow us to **increase the number of people we help**, and to provide better quality services to meet the changing needs of the communities we serve. We strive to do this whilst ensuring neither our aims, principles, nor the quality of advice are compromised.

Finally, my thanks to the many who contributed to the delivery of an **outstanding service**; The staff, who continue to deal admirably with the many changes to the working environment, often dealing with **clients' in crisis**, and the **volunteers** who continue to deliver an excellent service. I look forward to the year ahead doing what we do best, providing free, confidential and impartial advice to everyone that needs us.

## CONTACT METHODS



## LOCATION FOR CLIENT ASSISTS 2022-23

LOCATION	COUNT
CAB Office	3577
Home Visit	11
National Client Search - Multi Channel	7
Remote Working	2409
Court	3
Outreach	6

# GENERAL ADVICE SERVICES REPORT

## Session Supervisor

Alan Prior



2022 – 2023 has been another busy year for the general office and we are so grateful for the volunteers who have given up their time to aid the bureau and the individuals in the community who access the service. The service is what it is due to the time and commitment given by volunteers and because of this we are always on the lookout for others to join the team.

Having run a popular **recruitment campaign**, we had lots of interest in volunteering and throughout the year we had 5 successful applications to initiate the **Adviser Training Programme (ATP)**. From these 5 we have one fully qualified adviser who is providing **advice and assistance to the public**, one on-going trainee and one admin support, with the remaining 2 trainees pulling out of the training due to the training commitments required. This for me highlights the incredible volunteers we have, who have been volunteering on a long-term basis; life changes, things come up and the commitment and dedication to the long-term volunteers Skye & Lochalsh CAB have is fantastic. They are truly appreciated.

Our clients and bureau have faced new challenges with fluid changes to the welfare system continuing with Social Security Scotland to the cost of living crisis and energy prices.

Despite the high demand our effectiveness to provide thorough, accurate advice to our clients has been demonstrated through our continued positive audit results which is again a testament to the team we have.

Due to the geography of the region in which we cover, much of our advice is through remote means such as E mail or telephone.

Through Covid the face to face appointments almost entirely stopped except for emergencies and the Bureau adapted to provide advice through this time. The restrictions have been lifted and **our face to face contacts have almost tripled** since the previous year and almost 6 times higher than in 2020.

Much of this work has been conducted using ranged communication services such as telephone and E mail meaning we can assist clients from all across Skye & Lochalsh without the need for lengthy journeys to the Bureau. We have noticed that there has been an increase in the request for face to face interviews which we have been accommodating.

I feel confident that our generalist advice team will continue to be a fantastic asset to your community through into 2023.



Above: photo showing Alan with generalist adviser Liz.



# Money Advice

Margaret Beharrell

## Report



The **Cost of Living Crisis** continues to impact on all of our daily lives and even more so on those who were already struggling. Food, fuel, power, housing costs have all increased with only small increases in benefits and wages. It goes without saying that the Crisis will have an impact on our health as worrying about paying bills or where the next meal is coming from creates stress.

Here at Skye & Lochalsh CAB our **Money Advisers are here to help**. They will gather information from you and complete a financial statement. The financial statement shows details of your income and expenditure and may highlight areas where your income could be increased and/or your expenditure could be reduced. Once completed the Money Adviser will discuss different **options** with you and support you through whichever option you choose.

The majority of our case work is completed over the phone along with the use of email, face to face appointments are available if requested. Rather than worrying about a financial situation why not phone and request a money advice appointment.

**All Money Advisers in SLCAB are trained to Scottish National Standards Levels** and attend ongoing training sessions to keep up to date with the changing rules and regulations. The Money Advice Service sets out the knowledge and skills debt advisers need and they use this to accredit organisations.

All information provided by you is held securely, we offer advice in a **private and confidential setting**. So, if you need help with money and have debt worries, and would like to access **free, independent and non-judgemental support**, then please do get in touch.

## DEBT FIGURES 2022/23

MULTIPLE DEBTS

£1,004,014

29 SINGLE DEBTS

£ 73,998

TOTAL DEBT

£1,078,002

Our staff assisted with **£94,794 of DEBT being written off** through sequestration for 6 clients in Skye & Lochalsh.

**97 clients** presented in a Multiple Debt situation

These clients had **371 creditors** between them, with the Total Debt amounting to **£1,004,014**

Total Client Financial Gain **£129,014**

# Money Talk Plus

Margaret Beharrell



## Money Talk Plus

The Money Talk Team can help you maximise your income by providing free money and debt advice. Everyone's situation is unique but experience shows us there are ways to improve people's finances to help with the increased cost of living. From April 2022 I have been working in the Money Talk Plus (MTP) project. The MTP service delivers advice in Benefits, Welfare Reform, Specialist Debt and Money Advice, Income Maximisation and outgoings re-negotiation. Over the last year, whilst working 28 hours per week, I have assisted **73 clients** which involved **271 client contacts**.

The public can contact the local bureau by phone or email to arrange a telephone or face to face appointment. Every client has a unique set of circumstances. During the appointment I will listen and assess your situation, check your income and expenditure and maximise the income where possible. Look at your expenditure to ensure you are not paying more than necessary and discuss any debts you may have.

I will provide information tailored to your individual situation and clearly outline the options available to you. If required I will assist with benefit application forms, draft letters for creditors or contact someone on your behalf. I can help with:

- Accessing benefits at any stage in your application process - whether you need support finding out what you may be entitled to, all the way through to support challenging decisions you disagree with:
- Your debts - from initial assessments of your debts all the way to support you with statutory debt remedies
- Looking at your income and expenditure, and discuss where else your income could be maximised or where your outgoings could be reduced, through accessing available adjustments such as re-negotiating debt repayments or applying for council tax reduction.

## CASE STUDY

A client suffering from poor mental health was referred to the bureau by a local carers support organisation.

The client had not been paying council tax as they avoided opening letters due to the impact on their mental health. The client was alerted to their outstanding bill of £1,275 by the local authority and was given 14 days to pay this bill, after which it would be passed to debt collectors.

The Adviser found that the client was entitled to £334.91 per month, in Universal Credit and a Council Tax Reduction of £11.90 per week. While the client was supported to apply, the Adviser contacted the client's creditors to request holds on the debt.

The Adviser then put a plan in place to update the creditors if the client's applications are approved and offer a repayment plan which the client could afford. This would provide the client with much needed breathing space.

This case was considerably helped by the option of face-to-face access to bureau service. Clients often do not feel comfortable speaking about sensitive subjects such as debt or mental health and the face-to-face interaction helped the client feel comfortable.

The MoneyMap site enables you to create a personalised list of information sources relation to your situation. Information includes help with benefit information and calculators, energy and other bills, food and clothing, housing, budgeting and banking.

<https://moneymap.scot/>

# Money Advice Worker

## Susan Edge



If you need Money advice or help you may decide to turn to your local Citizens Advice Bureau. Then you may think – ‘**Yes, but what do they know? How do they get their information? How do I know I can rely on what they tell me?**’

Well although SLCAB is a community-based charity run and operated by local people (volunteers, paid staff and Trustees), we have a huge pool of resources to call on.

Firstly, as mentioned by other colleagues we work under the umbrella of Citizens Advice Scotland. CAS provide operational and IT back up for Bureaux and they also supply training for new volunteers and staff and continuing training development for existing staff and volunteers.

Together the Bureaux and Citizens Advice Scotland provide **the largest independent advice service** in the country.

Each specialist volunteer or staff member also receive training that supports them in their particular role in the Bureau.

Our **Money Advisers receive money advice training from Money Advice Scotland** through their MATRICS learn platform. Money Advice Scotland also train staff from Local Authorities, Housing associations and other national charities. This provides staff from SLCAB the chance to meet money advice workers from other Bureaux, but also other organisations throughout Scotland.

We have to pass certain levels of training before we can start offering money advice to clients and then to maintain our knowledge base with regular coursework. We can seek advice on more complex individual cases from MATRICS consultancy who are based in Edinburgh and Glasgow.

Unfortunately, it's rare that anyone seeking money advice doesn't have other problems as well. As money advisers we are trained to recognise where we can offer additional help to clients. Each of our Money Advisers tend to specialise in different areas.

Margaret's knowledge of benefits has been used to our clients' advantage as part of the **Money Talk Plus** and previously Money Matters project; Tony has taken peoples energy problems on with great success in various Energy projects; I use my previous Council Tax, Insolvency administration and small business experience to help clients.

As SLCAB offer a **holistic service**, two Money Advisers and one of our volunteers have recently completed **Mental Health First Aid** courses to help us see when our clients need additional support with Mental Health issues. All our Money Advisers also have basic benefits training from Child Poverty Action Group so that we can point people in the right direction to claim the benefits they may be entitled to from either SSS or DWP.



FOOD BANK  
UPDATE

107

197

260

The number of Food Parcels given out at the Skye & Lochalsh Citizens Advice bureau over the last three years.



# Welfare Rights Officer

Marty Mackillop



## Report

The Citizens Advice Bureau continues to provide a free and impartial service to the people of Skye & Lochalsh in the face of adversity, as we continue with the **ongoing cost of living crisis**, Universal Credit migration, the issues facing EU nationals following Brexit and planned changes to work capability assessments with implications for Scotland's new disability payments, which are all adding to the **challenge of ensuring that people get the social support they are entitled to**.

The saying '**The players change but the game remains the same**' is certainly applicable to the shifting landscape of the benefits system, as the Scottish Government further empowers Social Security Scotland (SSS) to step up and take control over a range of benefits for the people of Scotland, such as Child Disability Payment, Adult Disability Benefit, Best Start Grant and Funeral Expense Assistance to all regions of Scotland in 2023.

The Scottish Government pledged in their charter that they are determined to do things differently by respecting the dignity of individuals, to provide a more positive, supportive service when compared to the reported 'stressful, complicated and often inhumane' approach by the UK Government's Department for Work and Pensions (DWP). You can read the Social Security Scotland charter here >

[www.socialsecurity.gov.scot/about/our-charter](http://www.socialsecurity.gov.scot/about/our-charter)

By working **directly with clients to make new benefit applications**, as well as assisting to manage existing claims, we have been able to see first-hand how well SSS are making good on their promise to improve the situation for people of Scotland.

From a welfare rights perspective, our greatest challenge so far has been assisting our clients with **Adult Disability Payment** which started as a pilot in March 2022, with national rollout in August 2022. While the number of applications processed by SSS has increased steadily, it still lags behind the number of applications coming in. In total, by end of January 2023, around 57% of the 'Part 2 applications' (i.e. the detailed information provided by the client) had been processed and the time taken is steadily increasing – reaching 79 days for decisions made in January 2023.

Initially, SSS had expected that disability benefit applications would take 8 to 10 weeks to process. The latest statistics show that average processing times were;

- 94 working days for Child Disability Payment applications that were decided in December 2022 (around four and a half months)
- 79 working days for Adult Disability Payment applications that were decided in January 2023 (around four months).

What seems to have been forgotten sometimes is that at the very heart of the rhetoric and statistics being produced by the Scottish Government in regards to the benefit system is a vulnerable person, who for the most part cannot effectively act for themselves to claim their entitlement.

Making a benefits application can be an extremely daunting process, so it's imperative that help is there to lift that burden of that journey.

In the grand scheme of things, its early days for SSS and their promise to deliver dignity, fairness and respect to the people of Scotland. Skye & Lochalsh CAB will continue to highlight inconsistencies and provide feedback through our partners to hold them to account

### BENEFIT CLIENT FINANCIAL GAINS

**TOTAL CFG | £618,480**  
**TOP 6 | 2022-23**

Universal Credit > **£153,808**

PIP (Daily Living) > **£126,939**

Attendance Allowance > **£88,801**

PIP (Mobility) > **£79,355**

Adult Disability Payment (Daily Living) > **£25,893**

Pension Credit > **£18,860**

# Energy Advice Anthony Donnelly



Community Hub - Tigh Na Drochaid

In late 2022 it became apparent that CAB's all over Scotland would soon see client levels like never before. This was because of factors out with anyone's control. As the world started to emerge from the dark shadows of Covid, we were about to very quickly find ourselves at the start of a cost of living and energy crisis. With fuel prices already at their highest level because of the rise in oil prices, this rise was further impacted because of the Russian invasion of Ukraine on the 22nd of February 2022. By the end of 2022 this event and the aftermath of the Covid pandemic has almost created the perfect storm to which our economy and clients would struggle to deal with.

Energy prices started to rise in October of 2022, which would see energy companies fixed price tariffs become so high that it would force almost every consumer onto a standard variable rate. CAB client energy cases started to rise almost immediately. Options for clients were very limited. Gone was their option to switch supplier and look for a better deal, as all energy companies ceased to accept any new customers, forcing clients to stay with their current supplier and accept tariff price from them.

When we talk about essential bills, there are arguably two that stand above all others, these are, peoples need to pay for food and people's needs to keep themselves and their families warm.

Skye & Lochalsh CAB has seen slight rises in advice within areas such as debt and Tax (including council tax) from our previous year's figures. However, it is with utilities/energy advice that we see the largest increase, which has risen by a staggering 119%.

As the economy was trying to recover from the overwhelming impact of Covid and now the war in Ukraine, the ripple of cost started to wash over us all. Fuel prices, energy prices and food prices have all soared to unprecedented highs, thus trapping people within a triangle of worry and debt. We at CAB quickly realised that there would be a need to offer client's as many options as possible with all these issues. Our bureau manager started to dedicate advisers to the needs of our clients. I was asked to down size my role as money advice caseworker within the bureau, with debt casework being spread to our experienced money advice workers, this was so I could start to deal with client's energy issues.

Training for myself started in October 2022 and has been ongoing up to this date. We have engaged in a number of projects within our local community to get across the message that there is help available. A number of our staff started to go out to pre-arranged energy talks; this included visits to local community hub Tigh Na Drochaid, (see image above) where an energy talk was given. These community meetings coincided with our annual Energy Projects, which run from October to March. This vital funding allowed us to aid and support 177 clients of which 74 had never used CAB before. Casework involved 572 client contacts with many successful outcomes gained, including Client Financial Gains of £82,936

There seems to be no slowing down of the economic crisis that we find ourselves in, however with the dedication and knowledge of all the advisers and volunteers within Skye and Lochalsh CAB, we are ready and able to give the advice and options that are much needed throughout our local community.

# 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, 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 Testament:** I became a volunteer in the summer of 2019. Online training took me about 3 months coming in for one day a week. There is a lot to learn and information is readily available on a variety of websites. Plenty of support is on hand in the bureau from other volunteers and staff members.



CAB is an excellent organisation offering advice completely free of charge empowering people to go forward in an informed way. All contacts are confidential and non-judgemental.

During the covid pandemic most contact was made through email or the telephone with staff members working from home, now we are able to offer face to face appointments. All client information is carefully and confidentially logged so computer competence is an asset.

Working at CAB as a volunteer is an opportunity to learn as well as helping clients.

Hilary Bumstead  
Volunteer Generalist Adviser



# ANNUAL REPORT 2022-23

## 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 pro-actively 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 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.

## 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.



Volunteer Cathy Simon receiving her **Certificate of Competence as a Generalist Adviser**.

**We are a volunteer led service, an individual charity, powered by local people.**

# 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.



## WELFARE RIGHTS

### CASE STUDY

#### Client demographics:

- Housing status – Owner Occupier
- Age range – 60-64
- Gender – Female
- Ethnic Group – British
- Relationship – Married
- Employment Status – Self-Employed
- Caring Responsibilities – None
- Health condition – Severely limited

The client had made a claim for Personal Independence Payment herself and had received **zero points** from the DWP for both the Daily Living and Mobility components, meaning that by their assessment she was able to manage everything unaided.

This outcome was obviously very distressing for the client who was undergoing therapy for Cancer at the time.

After discussion with the client we assessed that without question, she should be entitled to an **Enhanced Rate for both components** of PIP and as such we helped the client draft a **Mandatory Reconsideration**.

At that stage, the DWP changed the decision to award the client standard rate for Daily Living component, which after discussing with the client felt we had a good case to take to the Tribunal. Although client hesitant in appearing at Tribunal Hearing, with CAB supporting her as her representative agreed to lodge an appeal.

An appeal submission was drafted and sent in May 2022. Before an appeal date could be set we received a letter in June 2022 from His Majesty's Courts and Tribunals Service (HMCTS) to say that the appeal had been cancelled, as the DWP had looked at the case again and had decided to award an Enhanced Rate for both the Daily Living and Mobility components.

Whilst this was excellent news for the client, it was also distressing. The additional worry of taking the case to a Tribunal from the client's point of view exacerbated her health condition.

It is not uncommon to see such discrepancy between the initial decision to award zero points when compared to the double enhanced rating finally awarded to the applicant.

The client was extremely grateful the bureau for their support whilst her case was being challenged and stated she would have 'given up' and just accepted the decision as 'was too daunting' to do the journey on her own.

#### TOTAL CLIENT FINANCIAL GAIN

Daily living component (enhanced) £92.40 per week  
Mobility component (enhanced rate) £64.50 per week  
Severe Disability Allowance £81.25 per week

*Number of Advice Codes used (level1) excludes 754 advice codes covering, Tax, Travel, Relationship, Consumer, Health, Immigration, NHS Concern, Education and Discrimination*

## 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

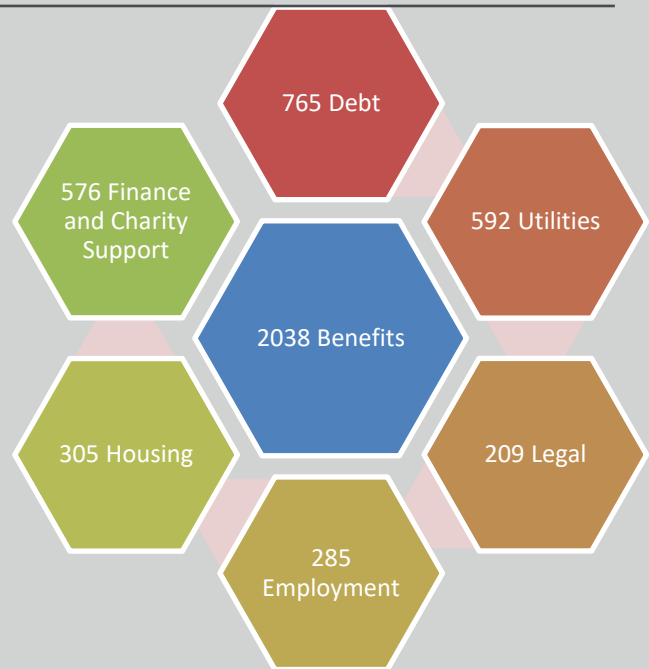
We're here to talk through your options when it comes to managing your defined contribution pension. We aim to give you the information you need to empower you to use your pension in the way that suits you best. Note, the Pension Wise service does not constitute regulated financial advice and we won't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

You can have a telephone appointment with one of our specialist staff, email the bureau or you can find out more information on the Government's PensionWisewebsite > [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

**BOOK A TELEPHONE APPOINTMENT:  
0800 138 3944**

If you're under 50 or only have a defined pension, you won't be able to have a Pension Wise appointment, but we can still help you. Opening times: Monday to Friday: 9am to 5pm (helpline)

There are a limited number of face-to-face appointments, if you require this please book on Freephone: 0800 138 1585, call between 8am and 6.30pm, Monday to Friday.



## DEBT CASE STUDY

### Client demographics:

- Housing status (local authority tenant)
- Caring Responsibilities: 3 children
- Relationship status: Single Parent
- Employment status: Part-time employee
- Age Range: 35-39

Clients ex-partner moved out of home and client required assistance from CAB how to remove their ex-partner name from the tenancy agreement. During that call, the CAB adviser established client has multiple debts, with the client accumulating just under **£22,000 of debt**, including **priority debts** of £14,808 owing for rent, council tax and energy usage.

There was also **non-priority debt** of £7,162 owing to credit cards and tax credit overpayments.

The client had no assets and after discussing budgeting and **debt options**, sequestration through the MAP route was chosen. After two months of casework preparation, the client's application for sequestration was accepted by the Accountancy In Bankruptcy, with the debt written off after 6 months.

Income maximisation was carried out to ensure all entitlements in place, with the outcome being that the client was able to continue her tenancy and able to pay priority debts as they arose.

WE FUNDRAISED

£1730

DONATIONS  
RECEIVED

£2301



Our Money Talk Plus adviser got drenched at Skye's Half Marathon. We were thrilled that Skye Events chose to raise funds for our Charity again this year. The funds raised meant we could help more people in our community.

## QUOTES FROM CLIENTS

Received a grant for electricity costs of over £1000. Getting this just before Christmas is a huge relief for me and my family.”

“Thank you for your recent of my problem with Ovo. I know I would not have ever solved without your intervention.”

“To all at the CAB who have helped us over the past couple of years, A HUGE THANK YOU for the wonderful work that you all do. It has made all the difference to us, and we can't express how much we appreciate you all. Keep up the good work”

“Grant of £1594 to help with Oil, Coal and Electricity will make a huge difference to me. I was a full-time carer for my friend of 20years, he passed away in December of cancer and now my Carers Allowance has stopped. The CAB are helping me with my benefits too, but this money has given me peace of mind over the next couple of months.”

## THANK YOU TO OUR FUNDERS >

### THE HIGHLAND COUNCIL

Money Advice  
Welfare Rights  
Housing Advice

### CITIZENS ADVICE SCOTLAND

Money Talk Plus  
Pension Wise  
Energy Best Deal  
Best Energy Support Network  
SSEN  
Gambling Support  
Campaign Grants

### LOCAL FUNDERS

Broadford and Strath Community  
Company and the National Lottery  
Community Fund  
Skye Events  
Struan Community Grant  
Portree Xcel Church



Our Welfare Rights Officer accepting a cheque from Skye Events in 2022



Skye and Lochalsh CAB have been working with Radio Skye to reach people who live, work in and visit the area. They have been broadcasting an advert titled: **'How we can help you?'** which raises awareness of the services available at the bureau. CAB staff have also done interviews for a show on the station, focusing on debt, volunteering, benefits, energy and housing.

## 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.

As well as helping people solve their individual problems Citizens Advice uses clients' stories anonymously to campaign for policy changes. As part of its campaigning role Citizens Advice Scotland collects Social Policy issues from each of the Bureaux. This enables them to build up a picture of common issues that affect the population as a whole. Skye & Lochalsh CAB has contributed **101 Social Policy cases** over the last year and the dominant themes reflect the types of individual cases we work with.

The main Social Policy issues are concerned with Benefits (37 Social policy cases logged) and Utilities (29 cases logged) but also cover Housing, access to the Foodbank and other issues concerned with the cost of living crisis, as well as a range of miscellaneous issues such as tax, banking and consumer queries.

One example which reflects the particular situation in the Skye and Lochalsh area is the lack of service from utility companies in providing engineers to repair broken meters. This is causing hardship as people are unable to keep an eye on their electricity usage



### CAB launch debt campaign

Skye and Lochalsh Citizens Advice Bureau is encouraging locals worried about falling into debt to seek advice as part of a new campaign.

The Perth-based CAB is part of the nationwide 'Debt Happens' campaign being run by the citizens advice network across Scotland. It comes as research reveals hundreds of thousands of adults in Scotland expect to enter debt or see their existing debt get worse during the cost of living crisis.

Analysis by Citizens Advice Scotland of polling by YouGov found that an estimated 460,000 people expected to go into debt, while 644,000 anticipate an increase in their existing debt.

Skye and Lochalsh CAB encouraged people to seek advice from the CAB or at [www.cas.org.uk/debt-happens](http://www.cas.org.uk/debt-happens)

Bureau manager Morag Hannah said: "We have seen the worst cost of living crisis in living memory with soaring energy bills, prices rising in the shops with inflation and higher interest rates and as a result of that, lots of people here in Skye and Lochalsh will have had no choice but to go into debt to pay for every day essentials.

"That is nothing to be ashamed or embarrassed about. If you are worried about money then seek advice from your local CAB as soon as possible.

"We can provide specialist debt advice which can perhaps restructure or reduce your repayments, and advisers can also look at ways to maximise your income.

"It is easy to be cynical and think there is no help out there for you, but one in six people who sought advice last year from the Citizens Advice network saw a financial gain, the average value of which was over £4,200.

"The most important thing is to not put things off, and let money and debt worries build up until they are overwhelming. Our advice is free, impartial and confidential. We never charge anyone for advice and we are for everyone, whether you are in work or not. Debt happens, the Citizens Advice can help you through it."

### VOLUNTEER GENERALIST ADVISERS

Sandra Dew  
Alan McAllister  
Vanessa Gauld  
Sam Crowe  
Hilary Bumstead  
Liz Dobson  
Jamie Butter  
Cathy Simon  
Julie Blogg

**Employment Adviser**  
Peggy Semler

**Social Policy Co-ordinator**  
Kate Kirk

### STAFF

**Chief Executive Officer**  
Morag Hannah

**Session Supervisor**  
Alan Prior

**Money Adviser**  
Susan Edge

**Money Talk Plus**  
Margaret Beharrell

**Welfare Rights Officer**  
Marty Mackillop

**Money Advice Caseworker**  
Anthony Donnelly

### BOARD OF DIRECTORS

Mike Dunworth  
Cath MacDonald (left 20.4.22)  
Iain McIvor  
Calum MacLeod  
Prof. Ron Hill  
Prof. Ronald MacDonald  
Jenny Bruce  
Markus Ranner  
John MacDonald  
Cllr John Finlayson



## FINANCIAL REPORT

	31.3.2023
<b>INCOME AND ENDOWMENTS</b>	£
The Highland Council – Core	103,818
Scottish Government – Benefit Take Up Fund	4996
CAS Energy Grants (BESN, SSEN, EBD, Big Energy)	33,488
CAS – Money Talk Team	23,697
CAS – PASS	466
CAS – Pension Wise	1168
CAS – Help to Claim UC	300
CAS – Welfare Mitigation	4938
CAS – Campaign Grant	2400
CAS – Debt	7796
DWP	4136
Fundraising events	1730
CAS ADR Research	150
CAS Gambling Support	2982
CAS Lacer Funding	2265
Donations	3301
<b>TOTAL INCOMING RESOURCES</b>	<b>202,692</b>
<b>EXPENDITURE</b>	
<b>Charitable activities</b>	
Governance costs	-
Wages & Pensions	184,990
Lease of equipment	3734
Insurance	534
Telephone	758
Post, stationery and computer supplies	1931
Advertising	2850
Support costs (Bank, Accountancy, Companies House)	2263
Travel, accommodation and subsistence	2178
Office Repairs	169
Sundries	2850
Subscriptions & reference materials	1887
Training	453
Publications and reference material	508
Fixtures and fittings	69
Computer equipment	917
Health & Safety	4553
<b>TOTAL EXPENDITURE</b>	<b>208,836</b>

### INCOME

In the year ended 31st March 2023 the total income of Skye and Lochalsh CAB amounted to £202,962, almost a 2% decrease to the previous financial year (£206,236.) As in previous years the largest source of income was derived from the Highland Council in the form of a general grant.

### EXPENDITURE

Our expenditure for the year ended 31st March 2023 was **£208,836** compared with £210,198 for the year ended 31st March 2022. By far the largest element is staff costs (including wages, NI, pension, training and travel) totalling £187,621

### 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 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.

*Markus Ranner*

Treasurer

## Skye & Lochalsh Citizens Advice Bureau

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

**Freephone:** 0800 028 1456 or 01478 612032 | [adviser@slcab.org.uk](mailto:adviser@slcab.org.uk)

**Opening Hours:** Monday to Friday 9am to 5pm, excluding Public Holidays

### Face to Face Appointments Available

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

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

**Wednesday** - 10am - 1pm

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

There are 59 Citizens Advice Bureaux (CAB) across Scotland, offering face-to-face advice on a wide range of issues. CAB are independently run and staffed by well-trained volunteers dedicated to providing high quality, free, confidential, independent advice.

At present, we offer face to face services by appointment only. Advice over the telephone and email has continued and has not changed.

Our dedicated staff and volunteer advisers are working both remote and from the bureau 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 contact details above and via the following accessible ways.

### National Helplines

Scotland Citizens Advice Helpline free to call on and which is open 0900-1700 Monday to Friday. Gets redirected to your local CAB

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)

