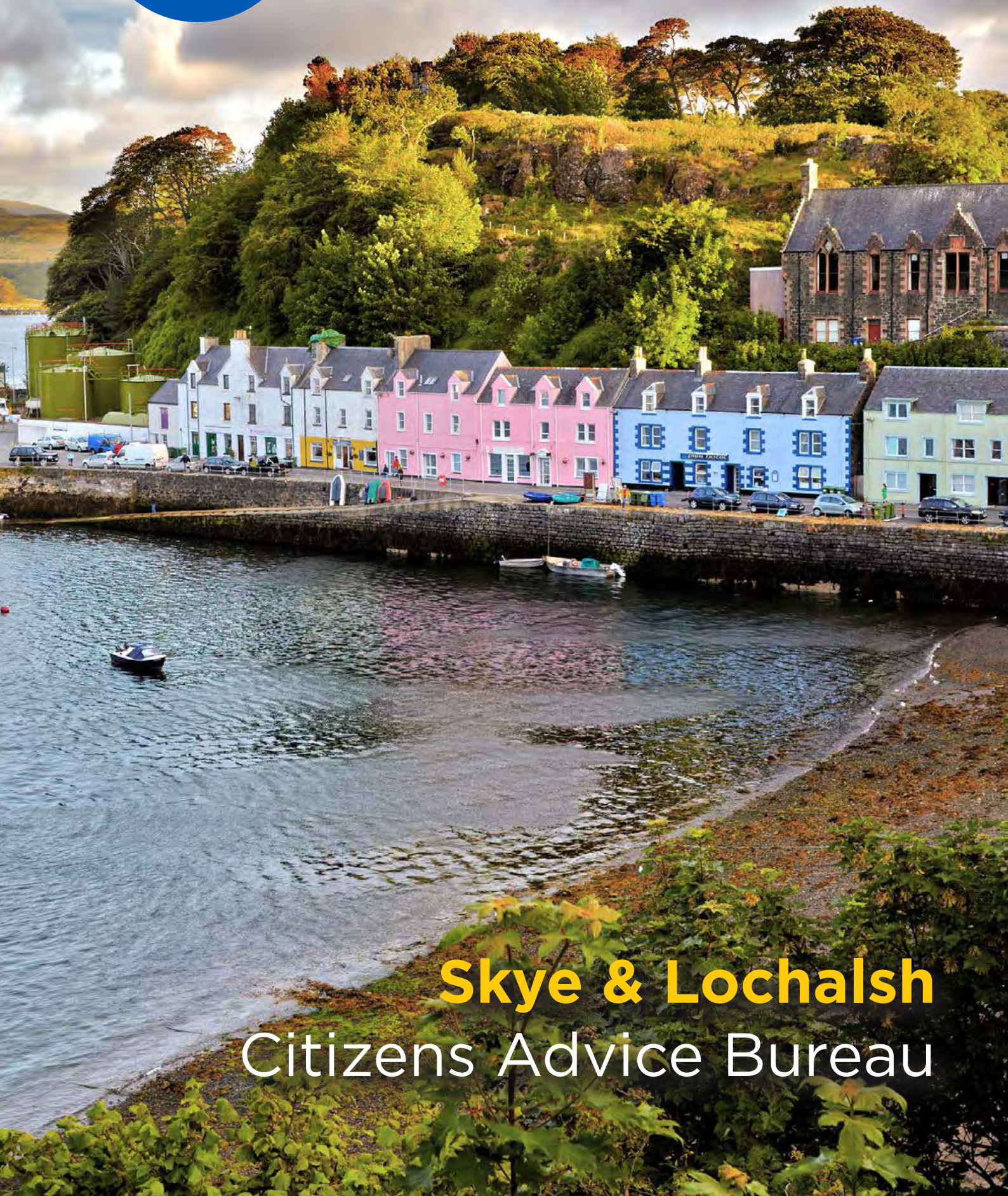




ANNUAL REPORT | 2024-25



Skye & Lochalsh
Citizens Advice Bureau

Chairperson

Ed Pybus



Report

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

For almost two decades, I've been involved with the Citizens Advice network—first as a volunteer, then as a staff member in various roles, and over the last year it's been a pleasure to return to Skye and Lochalsh Citizens Advice Bureau as a member and chair of the Committee of Management. It's been good to be back working with some familiar faces and meet so many new ones in the office.

As Mike noted in last year's report, a lot has changed over that time, but one thing has stayed the same—the commitment of our staff and volunteers to the principles of Citizens Advice. This dedication is clear to see at Skye and Lochalsh CAB. It is the backbone of our service and the reason the bureau is so important to the clients we support and so valued by the wider community.

The bureau continues to deliver high-quality advice across a wide range of issues. In this report, you'll find examples of the work our staff and volunteers carry out every day. Debt and benefits remain the most common concerns for many clients, but our impact this year has been broader than ever. We supported 823 local people and secured over £952,000 in financial gains for clients. Our advisers gave almost 7,000 pieces of advice on topics ranging from welfare rights and housing to energy costs and consumer issues. We've seen growing demand for help with utility bills, energy-related debts, and new benefits

like the Pension Age Disability Payment. We've also continued to deliver outreach services and strengthened our partnerships, including work with the Skye and Lochalsh Foodbank and the Fuel Bank Foundation, ensuring people get access to the right support when they need it most.

As my first year as chair comes to an end, I'm proud to reflect on the bureau's current strength. Recruiting new posts has strengthened our staff team, and thanks to the hard work of the management team, the bureau is on a solid financial footing for the year ahead.

Looking forward, we know the challenges facing our community are not going away. Rising costs, complex systems, and gaps in local services mean our work remains as vital as ever. But with our dedicated team, committed volunteers, and strong partnerships, I'm confident we will continue to make a real difference in people's lives. Together, we will keep building a bureau that is resilient, responsive, and rooted in the heart of Skye and Lochalsh.

Ed Pybus

Chair Skye & Lochalsh CAB

Chief Executive Officer

Morag Hannah



Report

Acknowledging Our Team and Partnerships

Over the past year, Skye & Lochalsh Citizens Advice Bureau has continued to respond to the evolving needs of our community with resilience and compassion. Rather than waiting until the end of this report, I want to begin by expressing heartfelt thanks to our incredible team of staff and volunteers. Without their dedication, we simply could not deliver the vital services that make a real difference in people's lives. These services include:

- Crisis support for individuals and families facing hardship
- Assistance with benefits, housing, debt, and employment issues
- Outreach services, including home visits
- Partnership work with Skye & Lochalsh Foodbank to ensure access to emergency food
- Upcoming collaboration with the Fuel Bank Foundation to support clients with pre-payment meters

While the cost of living continues to challenge many, it is essential to identify and connect clients with all available sources of help. Our partnerships play a key role in this, and we remain committed to working collaboratively to meet local needs. This report offers a glimpse into the work of SLCAB—but it cannot fully capture the depth of what we see daily:

- The growing need for crisis support.
- Clients arriving at CAB without access to food or energy to heat their homes.
- The increasing reliance on digital-only services from other agencies, which leaves many behind.
- The complex, time-intensive cases we handle—often for those unable to navigate statutory systems alone.

Observations on Service Gaps and Client Needs

This report does not adequately reflect the depth and complexity of many cases handled by our advisers. In particular, it overlooks:

- **Time spent on complex issues**, including those requiring multiple interventions or prolonged support.
- **Clients unable to self-advocate or engage with statutory services**, often due to mental health, digital exclusion, or other barriers.
- The **impact of reduced face-to-face support** at local levels, which has led to increased reliance on CAB services.
- The continued importance of CAB's **open-door policy**, which remains a lifeline for many who have nowhere else to turn.

These underreporting risks obscure the true demand and the essential role played by frontline services such as ours, in bridging systemic gaps.

In a landscape where face-to-face support is diminishing, our open-door policy remains a lifeline for many. We are proud to continue offering accessible, empathetic, and effective support to those who need it most.

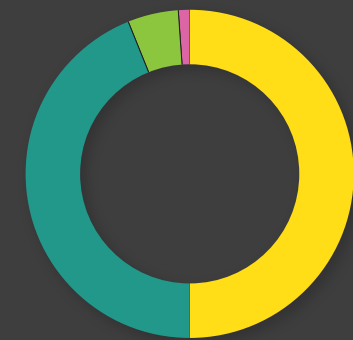
None of this would be possible without our brilliant team and the strong partnerships we've built. Thank you for being the heart of SLCAB.

Morag Hannah

Chief Executive Officer, Skye & Lochalsh CAB

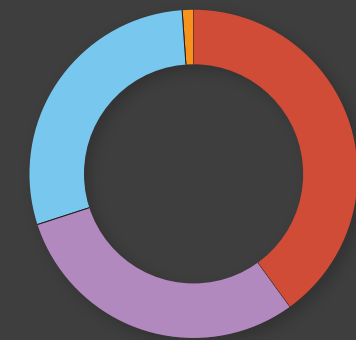
AREAS OF ADVICE AND CLIENT PROFILES

GENDER



- 50% Female
- 44% Male
- 5% Prefer not to answer
- 1% Unknown

DISABILITY



- 40% Yes
- 30% Prefer not to answer
- 29% No
- 1% Unknown

AGE

16-17	3
18-24	32
25-34	76
35-44	101
45-59	145
60-64	73
65-79	159
80+	37
Unknown	7
Prefer not to answer	190

HOUSING STATUS

Owner Occupier	217
Private Landlord	46
Council Rented	127
Other Social Rented	136
Staying with Friends/Relatives	32
Other	13
Homeless/ Temporary Housing	29
Prefer not to answer	217
Not answered	6

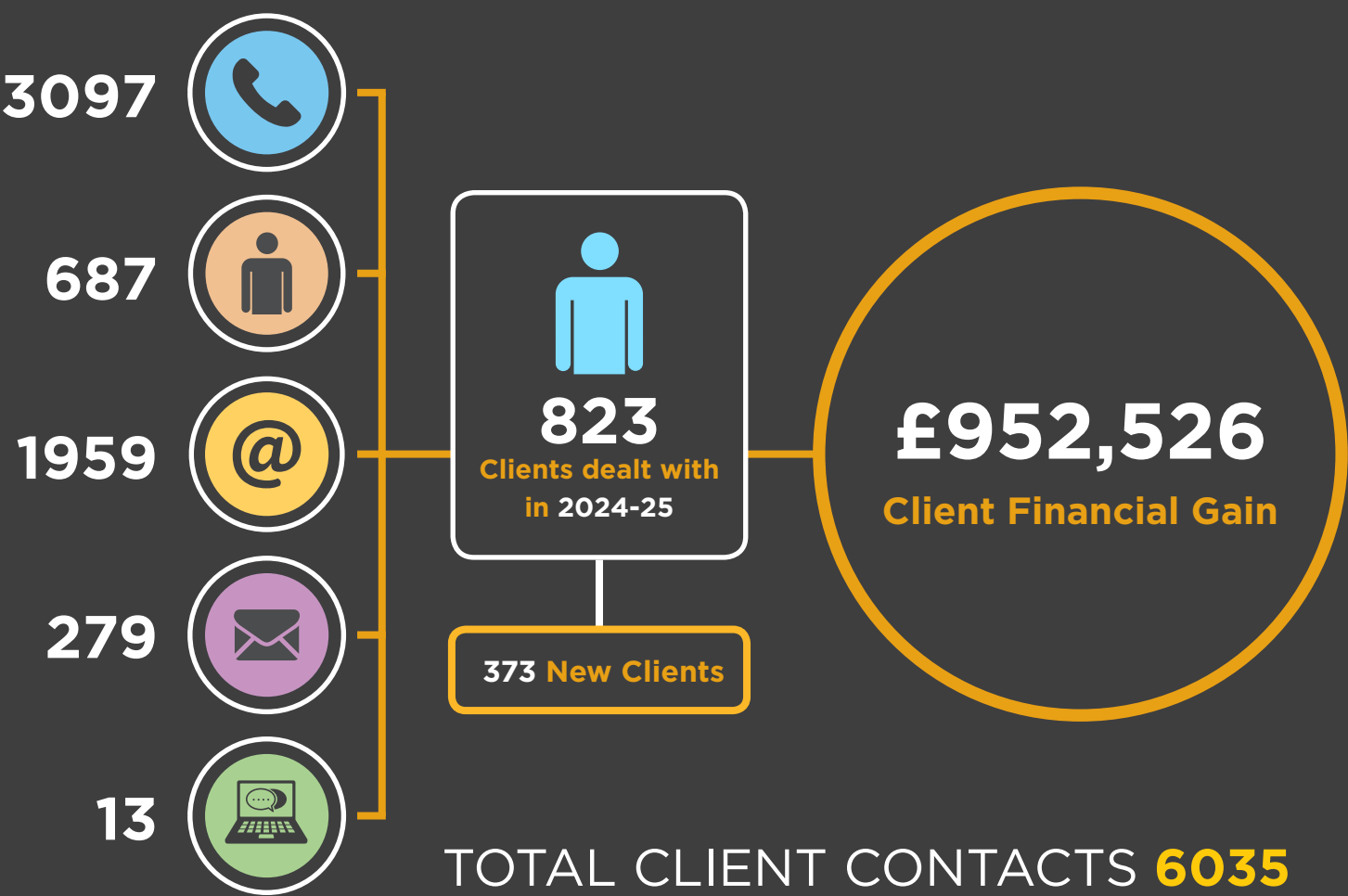
In total the Bureau gave advice **6969** times

Benefits	1714
Debt	706
Finance & Charitable Support	412
Utilities	388
Housing	361
Tax	251
Legal	210
Employment	202
Travel & Transport and Holidays	155
Relationship	100
Consumer	97
Health & Community Care	69
Immigration & Asylum	51
NHS Concern or Complaint	14
Education	5
Discrimination	3

EMPLOYMENT

Employed (Inc. Self-employed)	227
Unemployed	54
Unable to work due to ill health / disability	109
Retired	135
Other	5
Student	6
Prefer not to answer	223
Unknown	7
Looking after home/family	20

CONTACT METHODS



LOCATION FOR CLIENT ASSISTS 2024-25

LOCATION	COUNT
CAB Office	5999
CAB Outreach	8
Home Visit	22
Hospital / Other / Court	6

Social Policy Coordinator

Kate Kirk



Report

An important function of Citizens Advice Scotland (CAS) is to gather evidence to influence change in Social Policy issues that affect our clients. CAS can do this on a national level by lobbying and advocacy through formal channels of communication it has established with the Scottish Government and, for example, the Utility companies and Social Security Scotland. CAS has an important voice in calling for reform in areas such as Benefits, Housing, Legal Aid and Digital Inclusion. They have been most influential in recent discussions on the proposed reforms to Adult Disability Payment.

Each week Skye and Lochalsh CAB, like all the other CABs in Scotland, send examples of Social Policy issues for CAS to use as evidence towards making the case for changes which will improve services and provision for clients. A good example of this is that CAS has met with the Energy Minister to discuss the specific issues faced by remote communities by the proposed RTS Swith Off. Another example is that CAS were influential in getting the issue of

damp and mold in housing cited in the Scottish Parliament and as mentioned above CAS has been prominent in providing recommendations on the proposed changes to Adult Disability Payment and other benefits.

The number of Social Policy cases that have been sent into CAS from SLCAB has increased greatly due to extra efforts by all staff and it is been gratifying to see the occasional example from SLCAB quoted as evidence used by the CAS Social Policy Forum. On a more local level it is apparent that many of the issues faced in the area are due to the remote nature of the community. An example is the difficulty clients have in securing reasonable response times and service from energy companies and another is digital exclusion in an aging population. The high price of food and the lack of choice for consumers in the area has also greatly impacts on Food Poverty which continues to be a noticeably high number of SLCAB's Social Policy issues.



Skye & Lochalsh Citizens Advice Bureau staff (L-R)

Liz Dobson, Anthony Donnelly, Alan Prior, Fiona Christie, Marty Mackillop, Margaret Beharrell, Teresa McGhie, Alistair Rogerson and Morag Hannah

TRAINING REPORT

We offer a warm welcome and equality of opportunity in recruitment and training to all staff and volunteers.

Advisers undertake comprehensive training that is accessible and user-friendly, with straightforward instruction delivered over the internet, followed by peer support and buddying. It emphasizes simplicity and clarity, making it approachable for learners of varying skill levels and backgrounds. The training is designed to be intuitive and easy to navigate, with clear objectives and practical application.

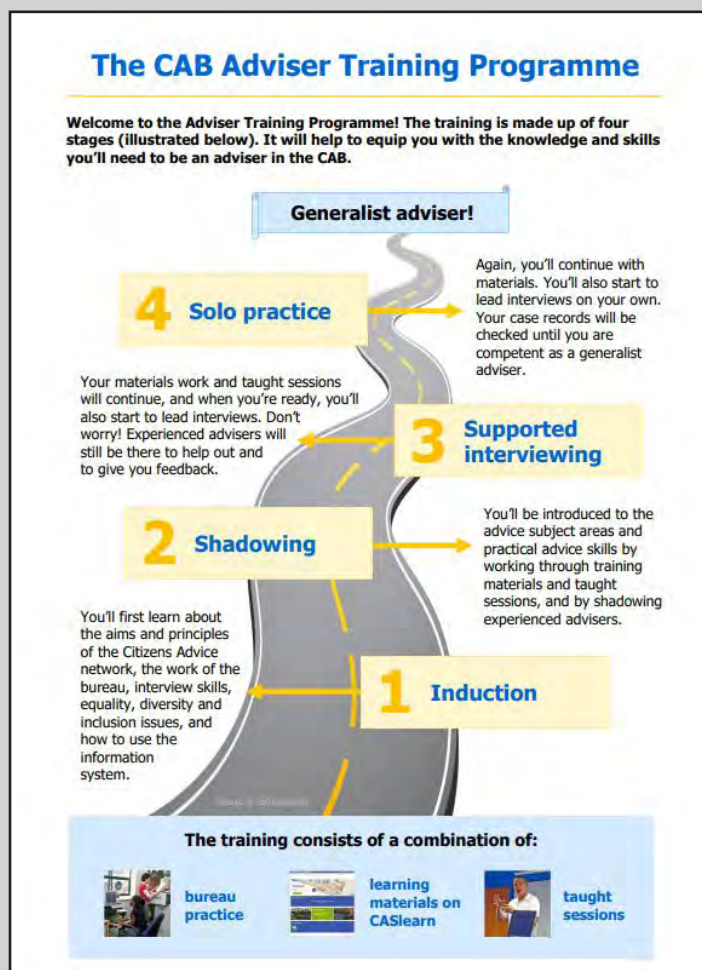
Every new CAB trainee adviser follows the Adviser Training Programme (ATP) in preparation for the role as generalist adviser. The programme includes practice and assessment, as well as guidance and support, and enables trainees to gain the knowledge, skills and attitudes that are required of their role.

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, who kindly support our trainees and share their expertise with them. Throughout the year advisers attend and complete both in-depth, face to face training and virtual training.

Courses completed included:

Employment Law, Gambling Harms, Universal Credit - Managed Migration, Supporting Information for Disability Benefits, Volunteer Management Training, ADP Special Rules, Homelessness, Warmer Homes Scotland, Disciplinary Outcome and Appeal Procedure, Sequestration, Consumer Duty, Mental Health First Aid, Prescription and Limitation of Debt in Scotland, Identifying Relevant employment Tribunal claims, Energy Best Deal, and Understanding Mental Health.



THE ADVISER TRAINING PROGRAMME HAS 5 STAGES

INDUCTION

SHADOWING

INTERMEDIATE ADVISER

GENERALIST ADVISER

SUPPORTED INTERVIEWING

VOLUNTEERING

Anna's story

I Started volunteering for the bureau in summer 2024 while I was home from university. I was looking for some work experience in a professional setting that can add to my knowledge from university while also helping individuals in the community in the process. CAB was the perfect place for this. The flexibility the office had around hours and fitting volunteering in with full time employment was something I had worried about. However, everyone in the office was grateful for any time you gave to CAB and very much flexible to suit me.

Firstly, I completed stage 1 & 2 of the Adviser Training Programme. I enjoyed expanding my knowledge on topics that I had little knowledge about to begin with however this did take a while. To break up my training I moved on to more challenging work such as greeting clients, office admin, further training, conducting research on AdviserNET, logging client contacts and helping others around the office.

I learnt a lot from listening and watching my colleagues deal with clients and enquiries. It is evident that each volunteer and employee had an extensive range of knowledge on all issues covered by CAB. They were always around to answer any questions I had and fill me in on their roles in the bureau.

One thing I have taken away from my time in the bureau is what a massive difference the advice given by CAB can make on the members of the Skye and Lochalsh community. Clients recognise the importance of the free, confidential and impartial advice given by CAB.

I am returning to university to complete my third year however will continue to volunteer remotely as I have not only found my summer at CAB rewarding but also enjoyable.



Anna Taylor

FOR THE YEAR 2024-25

**We fundraised £567
and received £1800
from client DONATIONS**

THANK YOU!

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. 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.

MARKETING / SOCIAL MEDIA VOLUNTEER ROLE

A volunteer role in marketing and social media at Citizens Advice involves promoting the organization's services, raising awareness of its work, and engaging with the public through various online and offline channels. This includes creating content, managing social media, and potentially assisting with local events and campaigns.

SOCIAL POLICY CO-ORDINATOR

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

COMMITTEE OF MANAGEMENT MEMBER

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

Some of our client feedback...

01.04.25

To TONY

thank you
**FOR YOUR HELP,
ADVICE and
SUPPORT—**

To Teresa McGhie.

Thank You so much for your understanding and how you have helped both in terms of filling in the different forms and not trying to make me worry over the last few weeks.

You have shown true empathy and kindness and I really appreciate it, really do!

Kind Regards.

To Alan,

Thank You for being very helpful, understanding, caring and taking the stress and anxiety out of filling in the forms and trying to make me not to worry about the form and situation which I was very anxious and worrying about.

You make a huge difference in helping me and people in their lives when they are unable to do so themselves. You have a caring heart.

If I can offer a prayer for you from the heart.

I appreciate the very valuable source you provide very much.

Dear Team @ C.A.B

you're
AMAZING!

Thanks so much for your help
much appreciated.

Please accept this donation.

Given with love & gratitude!

cheers

APRIL 2024

To all at C.A.B...
PORTREE/SEK
You group truly do make a massive positive difference to real peoples lives! You're all appreciated! Thanks

Session Supervisor

Alan Prior



Report

I cannot begin my addition to this report without expressing our deep gratitude to two of our longstanding volunteers, Sandra and Peggy. After a combined 24 years of dedicated service, providing advice and support to those seeking our help, both have stepped down from their roles. We are extremely thankful for their remarkable commitment. It is impossible to fully measure the positive impact they have had on our clients and the bureau. A heartfelt thank you to them for their selflessness.

Volunteers are the heart of Skye & Lochalsh Citizens Advice, and without them we simply could not deliver the same level of service to people in our area. Unfortunately, volunteer numbers across the sector have declined nationally since Covid-19. Despite our continuous recruitment efforts, we have felt the effects of this trend. Over the year, we received three expressions of interest which led to two new volunteers joining us. However, one returned to further education, and the other, who had completed part of the Adviser training programme, decided to pause their involvement to maintain a healthy work-life balance. Additionally, one of our more experienced volunteers has taken a temporary break from advising but plans to return in the future.

By the end of the 2024 financial year, during my eight years as session supervisor, our volunteer numbers reached their lowest point to date. Nonetheless, we continue to have a core group of highly capable volunteer advisers. Training and developing our current volunteers remains a priority, and I am extremely proud of the team. It is a privilege to work alongside individuals who give so generously of their time to provide the community with the high-quality service that Skye & Lochalsh CAB is known for.

Despite having fewer volunteers, the feedback and statistics we have received demonstrate that we are maintaining a high level of service for our clients without any decline in quality.

Throughout the year, we have focused on strengthening our volunteers' skills and experience while running an ongoing recruitment campaign. This has included maintaining a strong presence in the community through local press, community events, and outreach activities.

In summary, this year has been marked by significant change. While we faced challenges in sustaining volunteer numbers, our remaining team's commitment ensured clients continued to receive vital support without interruption.

Looking ahead, we are determined to expand our volunteer base. By investing in training, maintaining visibility in our communities, and exploring new ways to engage potential volunteers, we aim to secure the future of our service. We will continue to adapt, grow, and uphold the values that have always defined Skye & Lochalsh Citizens Advice Bureau.

THE CITIZENS ADVICE BUREAU AIMS >

To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their need effectively.

And equally >

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

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

WHY WE RELY ON FUNDING

- We are an independent local charity.
- We offer free, impartial and confidential advice to anyone in our area.
- We supported 823 local people in 2024-2025.
- We rely on contributions to support local people.

HOW CAN YOU HELP?

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.

DONATIONS

If you've used one of our services before, you might want to give something back so that others can benefit from the same support. Even the smallest donation amount can make a difference.

Making a donation to Skye & Lochalsh Citizens Advice Bureau is fast and simple. You can visit our website; www.slcab.org.uk/donations or contact us on 01478 611880 for information.

EASY FUNDRAISING

Easyfundraising is a great way of raising funds for our charity, when shopping online.

Use easyfundraising to shop with over 3,300 retailers including Amazon, Argos, John Lewis, ASOS, Booking.com, eBay, Boden, and M&S.

Every time you shop, you'll raise a free donation for Skye & Lochalsh Citizens Advice Bureau every time, it's that easy!

Visit: www.easyfundraising.org.uk/causes/cabskye/ and start supporting us today.

THANK YOU TO OUR FUNDERS >

The Highland Council

Money Advice
Welfare Rights
Housing

Community Regeneration Fund

Employability Fund

Citizens Advice Scotland >

Money Talk Plus
Pension Wise
PASS
Energy Best deal
CouncilTax Project

Kyle & Lochalsh Community Trust

Struan Community Trust
Minginish Community Trust
Skye Events

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.

Another busy year for Portree CAB

BY JACKIE MACKENZIE
jackie.mackenzie@whfp.com

Skye and Lochalsh Citizens Advice Bureau assisted 822 people during 2023/24, helping some of those gain a total of over £1 million which they were due.

The statistics are contained in the organisation's annual report which was published this week.

It also shows that the total number of issues raised by clients throughout the year was 7,221. The majority of these – 1,754 – involved benefits advice and 34 per cent of enquiries were about Universal Credit.

In his last report as chairman of Skye and Lochalsh Citizens Advice Bureau, Mike Dunworth said: "It comes with an increased pressure on our resources and we, the board members and I, will do our utmost to ensure that needs are met."

The report reveals that of the clients helped by SL CAB during 2023/24, most were in the 45-59 age range. The majority were in the 'owner/occupier' housing status and

the largest number seeking help were employed, either full or part-time or self-employed.

Benefits accounted for 1,714 queries, followed by debt – 810, utilities – 553, finances – 491, and housing – 323. Anthony Donnelly of SL CAB said in his energy report that there continued to be a fallout from the extremely high energy costs, as clients struggle with both rocketing power bills and the cost of living crisis.

Mr Donnelly said: "In dealing with debt within CAB, more and more debt clients are now experiencing a very high level of energy debt."

In the last year the bureau saw a rise in utility cases, but also recorded 180 successful outcomes and client financial gains of just over £106,805 by way of utility grants and write-offs.

In her report, bureau manager Morag Hannah (pictured) stressed the vital importance of CAB services being accessible to all residents of Skye and Lochalsh.

She said: "For those who cannot come to the bureau, I am pleased to report that for 2024/25 we have secured funding to employ an outreach/home visiting officer."

But Ms Hannah said: "Contrary to popular belief, we

are not government-funded and whilst we are affiliated to the national Citizens Advice organisation, we are a local charity and rely on donations and project funding from a range of sponsors. This is an ongoing priority and needs to be understood within our local community."

Some 40 per cent of SL CAB's funding comes from Highland Council. In the past year it also fundraised £2,800 through various events and received £4,746 from client donations.

Among its key aims for 2024/25 are:

- Open more outreach sessions and increase drop-in advice sessions
- Refresh the board with some new directors to address any skill gaps
- Secure funding for an operational manager

SL CAB is always keen to hear from people who would like to give something back to their community by becoming a volunteer, or from those who could hold a fundraising event to help support the CAB's work. The number to call is 01478 612032 or email: office@slcab.org.uk.



Portrait: WILLIE CRICHTON

Call to address our digital divide

BY MICHAEL RUSSELL
michael.russell@whfp.com

Vulnerable people who are the most dependent on public services are being left behind as those services move online and the reliance on digital technology increases.

A recent report by Audit Scotland on tackling digital exclusion found that one in six adults "lack the digital skills needed for everyday life" and that public bodies must do far more to ensure that the resultant inequalities do not widen further. One in seven people are also unable to afford secure access to the internet.

Morag Hannah, manager of the Skye and Lochalsh Citizens Advice Bureau in Portree, told the Free Press that governments and other agencies must make sure that "essential services are available by phone and in-person as well as online" and that there should be a greater provision of free training in digital skills.

She added: "In a world that is becoming ever more digital, we are extremely concerned about the numbers of people being left behind because they lack the skills, finances or access to be able to use digital platforms. The numbers affected are higher than many people think, and include people from all ages and backgrounds. We see them every day in the CAB network."

"The consequences of being digitally excluded vary from being unable to apply for jobs or benefits, or unable to access consumer services like price comparison or anti-scams websites. It also excludes you from staying connected and in touch with loved ones, so it can have a big impact on people's mental health and loneliness. Those affected include older

or disabled people and those on low incomes, many of whom face complex and vulnerable circumstances."

According to Audit Scotland, public bodies also need to reach out to the nine per cent of homes without internet access. The Scottish Government had "previously worked well with councils and the third sector" to tackle digital exclusion, notably at the outbreak of the pandemic in 2020, when £50 million was invested to provide access to devices, data and skills.

"But since then, momentum has slowed, national leadership weakened, with less funding available," the report stated. To help mitigate the harms caused by inequalities, by the end of 2024/25 the Scottish Government and COSLA need to develop a clear action plan, with clarity on leadership, roles and responsibilities, about the funding needed and available."

This clarity must also extend to "detail about the funding needed and available" to deliver the plan, as it is "currently unclear across local and Scottish Government, and the third sector, who is responsible for delivering Scotland's national digital strategy."

Stephen Boyle, Auditor General for Scotland, added: "Digital technology is at the heart of public service reform. Increasing efficiency is vital to ensure services can be delivered cost-effectively, at a time of ever-intensifying budget and service pressures."

"To achieve this, the Scottish Government must have clear actions to tackle and mitigate the impacts of digital exclusion. Failing to do so risks marginalising the most vulnerable people in our communities. Those who most depend on public services, must be at the forefront of the government's plans to reform how services are delivered."

Rural consumers bearing brunt of energy debt

Citizens Advice Scotland has this week published new data that shows the huge debts that people in Scotland owe to energy companies.

In 2023/24, the average amount of energy-related debt that was brought to Scotland's CAB network was around £2,300. The figure is significantly higher in remote and rural areas, where the average was £3,047.

Over a third of all Scottish CAB clients who have multiple debts and incomes too low to meet essential living costs had some level of fuel debt as part of their arrears.

Across the energy market as a whole the average energy debt for consumers with no repayment plan in place was £1,761.

The shocking figures were presented by CAS this week to the energy regulator Ofgem, who had called for evidence on the issue of energy debt.

CAS social justice spokesperson Matthew Lee said: "Behind the statistics are real people who are struggling to put food on the table and stay in their homes and whose income simply isn't high enough to pay their bills. So debts like this build up."

"The figure for the average debt is bad enough but the amount for those in remote and rural communities is breathtaking. People in northern areas tend to need more energy because the climate is colder and in all rural areas the building stock tends to be older, so less energy efficient. But debts like these are just devastating, particularly if they go unpaid so they just grow and grow."

Mr Lee believed the single biggest measure that could make the most striking difference would be the introduction of a social tariff, applied to the bills of all consumers on low incomes.

Cases from the north of Scotland in the last few months, typical of the sorts of cases that CABs see every day, included a pension-aged woman with osteoarthritis who stopped using her gas central heating and oven because of concerns about cost and anxiety about going into debt. The client used a sandwich toaster to make meals and reported that her osteoarthritis had deteriorated due to living in the cold.

Another pension-aged couple, whose energy bills increased and accrued arrears of £490, stopped using their central heating, which exacerbated lung conditions. They also started going to bed at 6.30pm to reduce electricity use.

CAB expects pressure from benefit cuts

BY MICHAEL RUSSELL
michael.russell@whfp.com

Local enquiries have already been made to the Citizens Advice Bureau in Portree from people worried about the impact of the UK government's proposed cuts to benefits.

CAB chief executive Morag Hannah also told the Free Press that, while much of the detail of how the cuts will affect Scotland is still not clear, the UK government's aims to cut the welfare budget by £5 billion by 2030 "will certainly put pressure on the system here."

She added: "We fear it would lead to reduced incomes for those experiencing some of the most severe poverty in our society. Here in Skye and Lochalsh CAB we have already received a couple of enquiries from people who are worried what these changes could mean for them."

"Every day, our CAB advisers provide expert advice and support to disabled people and those with long-term health conditions, working hard to get people the social security payments they are entitled to. Evidence from across the Citizens Advice network in Scotland clearly shows that disabled people are already finding essential medical devices not being charged and people in cold, damp homes, with devastating consequences to their physical and mental wellbeing. To cut the income of people still further by changing who is eligible for support, even as the cost of living keeps rising, would be cruel and wrong."

Ms Hannah also said she "absolutely agrees" that the social security system needs reform.

"Universal Credit is broken and causes destitution by design, and yes people should be helped to work if they can," she added. "But we need to look at the system as a whole, not bits of it in isolation. Social security is an investment in all of us. It is our lives. Investing in this benefits all of us and our economy in the long term. Disabled people should not pay the price for the wider challenges in our economy."

The government says spending on health and disability-related benefits for working-age adults has risen by £20 billion since the Covid pandemic. It wants to encourage them to take up jobs.

Western Isles MSP Aisdair Allan said the cuts to Personal Independence Payments apply to England and Wales only, but this will also have the effect of "account for similar benefits" the UK Treasury gives to the Scottish Government "to account for similar benefits" now provided by Holyrood.

He added: "The Scottish Government is beginning to replace PIP and Disability Living Allowance with the devolved Adult Disability Payments, aiming to treat applicants with far more dignity than the UK system. However, as we have learnt after 14 years of Tory austerity, cuts in Westminster have a direct impact on spending here in Scotland."

"Once again, the Scottish Government must want to find out what the exact cut will be to our budget, and what the implications are."

"Sadly, Labour have long since abandoned their principles as a party founded to protect those unable to work, but I would urge Labour MPs to push the Secretary of State to scrap this attempt to take away the vital income of hundreds of thousands of disabled people across the UK."

Advice on winter fuel payments

The cut to winter fuel payments by the UK government and then the Scottish Government will impact greatly on people in the Highlands where we have colder winters and higher energy costs.

However, not all pensioners will lose out.

Those who receive Pension Credit – which pensioners on a low income are entitled to – will still receive the winter fuel payment.

Official figures show that up to £20 billion in means-tested benefits and tax

credits go unclaimed in the UK every year, with over a million pensioners who could receive Pension Credit missing out, so the message to those pensioners is to claim now.

The UK and the Scottish governments have at times tried to persuade more people to apply for Pension Credit but there is the need for better publicity and encouragement. Information is available on both government websites, on AgeUK (age.org.uk) and Martin Lewis's website moneysavingexpert.com.

In addition, Citizens Advice provides information and local Citizens Advice Bureaux, can give free and confidential advice regarding Pension Credit and other benefits and can offer support for the application process.

Don't miss out on the winter fuel payment if you are entitled to it!

KATE KIRK
SOCIAL POLICY CO-ORDINATOR
SKYE AND LOCHALSH CITIZENS
ADVICE BUREAU

Money Advice

Margaret Beharrell



Report

Here at CAB Money advice, we assist clients with all issues of debts/arrears. We can contact Creditors on your behalf, arrange a repayment plan you can afford, but most importantly discuss all the debts options available to your personal circumstances.

We find one of the highest debts we deal with is council tax arrears. Citizens Advice Scotland recently published research showing that 170,000 people per month in Scotland, missed a Council Tax payment last year, and ended up in arrears.

When you miss a Council Tax payment, it can lead to the Council taking the whole year's payment from you. Not just the month you missed, the whole year. In one lump sum. Oh, and with a 10% late payment fee added on, plus a £86 charge to be notified in writing about the legal steps for debt recovery. This can all be done and dusted in a matter of weeks.

Most people take Council Tax in their financial stride, but if you're struggling it's vital that you get advice – ideally before you have to miss a payment. CAB advice is free, confidential and impartial, and is available online, by phone or in person.

DEBT OUTCOME OF CLIENT	# OF CLIENTS
Bankruptcy - Full Admin	3
Bankruptcy - MAP	9
Full and final settlement	2
Protected Trust Deed	2
Token offers	10
Pro-Rata Payments	3
Write Off	1
Creditor Led Sequestrations	1
TOTAL	31

DEBT FIGURES 2024-25

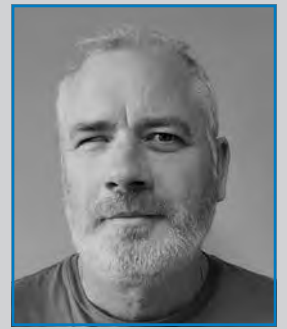
226 MULTIPLE DEBTS
£1,600,991

48 SINGLE DEBTS
£98,604

TOTAL
£1,699,595

A SPOTLIGHT ON ENERGY

Anthony Donnelly



Report

Energy advice within the bureau continues to see a high level of advice for our Skye and Lochalsh clients. 2024 and 2025 have seen over **110 client contacts recorded through our EBD1, EBD2 and BESN energy projects**. The work carried out specifically under these projects, produced client financial gains of over **£32,000**.

Last year, utility/energy cases have **helped 117 clients**, 17% of these cases directly related to debt.

In May 2024 CAS published a report that the average amount of energy-related debt that was brought to Scotland's CAB network was around £2300. This figure is significantly higher in remote and rural areas, where the average is £3047. The report further stated that

“the figure for the average debt in remote and rural communities is breathtaking”

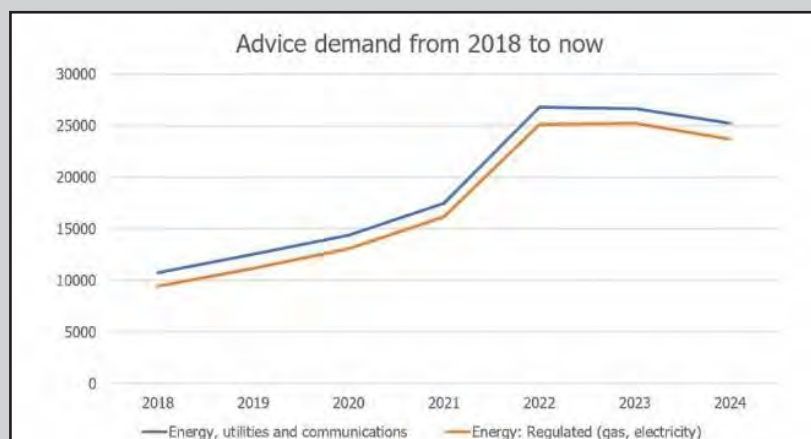
As an advice bureau we remain committed to shining a light on community awareness for the help that we can offer. As part of our energy projects, we again took an active role in carrying our CAB torch out into the community and offering energy talks and advice. This included visiting local areas in Broadford and Skeabost. In October, Skye Stroke Friends group delighted us with their acceptance to meet 15 of their members at the Skeabost Memorial Hall to deliver an energy talk and a Q&A opportunity. Their invite also allowed us to carry out individual advice for some of the attendees. The community engagement continued in December, as RagTag once again allowed us the opportunity to engage

with them and their users, offering both energy discussions and an outreach advice session. All these sessions are invaluable to the community and a perfect platform for us to open our door for wider knowledge sharing.

As we move into 2025 A new campaign was launched on the 20th of January by a taskforce that included energy regulator Ofgem, trade association Energy UK, and supported by consumer groups National Energy Action and Energy Action Scotland. This campaign was run across TV and radio to urge people with a Radio Telecommunications meter (RTS) to act now and accept the offer of a meter upgrade from their energy supplier.

The reason for the campaign was because the RTS transmitter, which controls the timing of when a meter would switch between peak and off-peak costs, would be turned off on June the 30th 2025. This created some fear in consumers on mainly two fronts, one being that they were not sure if their meter set up was controlled by the RTS transmitter and two, if they don't manage to get the upgrade in time, will their energy cost be higher or even stop.

As of the date of this report on the 31st of March 2025, the deadline of June the 30th still stands. However, it should be noted that there have been several deadlines set previously and all have been extended. Meanwhile we at CAB will keep our door open as we continue to shed a light on advice and awareness to all our clients.



Welfare Support Officer

Marty Mackillop



Report

The Pension Age Disability Payment (PADP) is a devolved benefit introduced by Social Security Scotland to replace Attendance Allowance for people living in Scotland. It is designed to support individuals who have reached State Pension age and are living with a disability, long-term health condition, or terminal illness that affects their ability to care for themselves or requires supervision to stay safe.

PADP is not means-tested, meaning applicants can qualify regardless of their income or savings. It is also tax-free and does not require a formal diagnosis—what matters is how the condition impacts daily life. The benefit is paid at two weekly rates:

- Lower rate: **£73.90** – for those needing help during either the day or night.
- Higher rate: **£110.40** – for those needing help during both day and night, or who are terminally ill

PADP is being rolled out in phases. It launched in October 2024 in areas like Argyll & Bute, Highland, Aberdeen City, Orkney, and Shetland. By 22 April

2025, it became available across all of Scotland. People currently receiving Attendance Allowance will be automatically transferred to PADP without needing to reapply. This transfer is happening in stages throughout 2025, and recipients will be notified by letter. Importantly, those receiving Adult Disability Payment will remain on that benefit even after reaching pension age.

To apply, individuals can use the online portal at mygov.scot, call Social Security Scotland, or request a paper form. Applications should include details of how the condition affects daily life and ideally one piece of supporting information from a professional, such as a social care plan, prescription list, or referral letter.

For those with a terminal illness, a fast-track application process is available. Applicants will automatically receive the higher rate, regardless of prognosis. Confirmation from a doctor or nurse via the Benefits Assessment under Special Rules in Scotland (BASRIS) form is required, and no other supporting documents are necessary.

PADP is paid every four weeks, covering the previous period. For terminally ill applicants, payments are made weekly in advance. Support is available from Social Security Scotland's local advisers and from VoiceAbility, an independent advocacy service for disabled people.

If you need assistance to start the claims process of PADP for yourself or for someone that you know, we can provide advice and act on your behalf to a limited degree with Social Security Scotland if you have communication issues. We can also assist with any existing claims that may require a change of circumstances being reported. We recognise that making claims for disability benefit can be daunting due to its personal nature, so we will aim to help you understand the eligibility criteria and hopefully remove some of the burden of what can feel like an arduous process for some individuals.

BENEFITS work is 36% of all CAB casework

TOP 5 benefits

28% - Adult Disability Payment

20% - Universal Credit

6% - ESA

5% - Attendance Allowance

5% - Scottish Welfare Fund

Money Talk Plus Adviser

Margaret Beharrell



This is my second year working as the Money Talk Plus adviser. The Money Talk service aims to ensure that people are receiving all the benefits and other financial support they may be entitled to. It also helps people manage debt and find ways to save money on bills.

In the year **2024/25** the Portree Money Talk service **assisted 325 clients**. Every individual's financial situation is different. Experience shows us there are ways to improve people's finances to help with the increased cost of living. We listen and assess the situation. We offer a benefit check as there could be entitlement to additional income. We discuss and check expenditure as there could be options available which will reduce ongoing bills.

If there are any debts or difficulties with paying ongoing bills, we will discuss all the options available to the individual. Similarly, if there is a Utility or a tax issue, we will contact relevant companies and work together to come to an agreeable solution. We will assist with the completion of paper or online forms.



**BENEFIT
ENTITLEMENTS**



**SPECIALIST
DEBT &
MONEY ADVICE**



**INCOME
MAXIMISATION
AND OUTGOINGS
RENEGOTIATION**



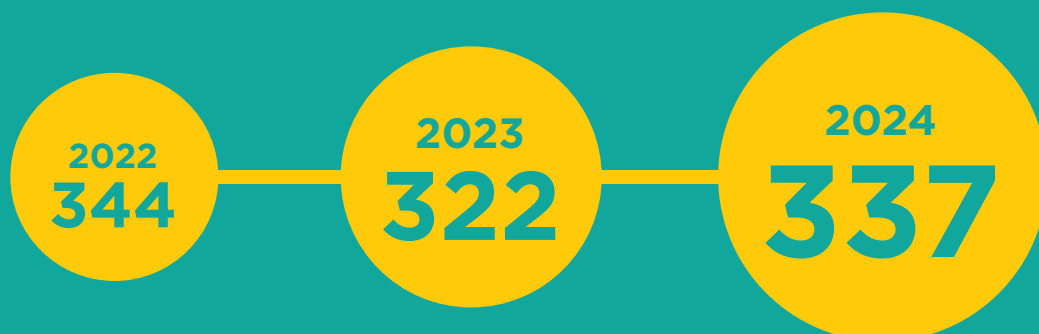
moneytalkteam.org.uk



0800 028 1456



**FOOD
BANK
UPDATE**



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

DEBT CASE STUDY

CLIENT DEMOGRAPHICS:

- **Single with one child aged 12 and one non dependent aged 21**
- **Age range: 35-44**

Client had used CAB previously. Client approached CAB as she had council tax debt all at enforcement stage, some catalogue debts and an issue with an outstanding electricity bill.

CAB Money advice worker assisted client complete a debt pack from which a financial statement was created. This highlighted client was not in receipt of Council Tax Reduction (CTR). An application for CTR was made with a request for a backdate. CAB worker requested a hold on the recovery of the Council Tax to allow time to fully assess the situation and the award of CTR to be allocated to the account reducing the debt.

The electricity account had been assessed using estimated readings. Client had provided an up to date reading to the energy company. Client was assisted to contact the energy company and request the new balance on the account. CAB assistance was then offered to set up repayment plans according to disposable income available.

Council Tax Reduction claim confirmed with a **Client financial gain of £2175**



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

WELFARE RIGHTS CASE STUDY

CLIENT DEMOGRAPHICS:

- **Social Secure Tenancy**
- **Unable to work due to ill health**
- **Age range:25-34**

We initially spoke to the client about his benefit entitlement in July 2024. At the time he was claiming Universal Credit (UC) and was struggling to meet his claimant commitment due to ill health but had not sent the DWP any 'fit notes' to say that he was unfit for work. We advised the client about the process for submitting 'fit notes' to the DWP saying that in due course they would put him forward for a Work Capability Assessment.

At this time, we also broached the subject of a potential claim for Adult Disability Payment (ADP) with Social Security due to the apparent severity of his health condition.

In August 2024 CAB assisted the client to start the application process for ADP and complete a UC50 form in the hope that we could convince the DWP that he was entitled to the Limited Capability Work Related Activity (LCWRA) conditionality on his UC. During this period, we also assisted the client with accessing a Crisis

Grant via The Highland Council.

The client was awarded LCWRA conditionality for UC in December 2024, which resulted in a total client financial gain of £5826.66, which includes a back dated amount.

The client was awarded the Enhanced rate for the Daily Living and Mobility components of ADP in January 2025, which resulted in a total client financial gain of £13.269.60, which includes a back dated amount.

Case study to show the length of time takes for DWP decisions / awards – CAB support given to client throughout the 5 months.

Client was extremely grateful to the support given to him throughout the time taken to get this result, stating there would be no way he could have navigated his way through the benefit system without the help from his CAB adviser.

TOTAL client financial gain
£19,096.26

BENEFIT CLIENT FINANCIAL GAINS

TOP 8 | 2024/25

- Adult Disability Payment > £220,892
- Universal Credit > £104,906
- Attendance Allowance > £68,485
- Employment Support Allowance > £49,969
- State Retirement Pension > £25,486
- Pension Credit > £17,274
- Housing Benefit > £13,398
- Pension Age Disability Payment > £6175

Other gains noted, Carers Allowance, SWF Community Care Grant/Crisis Grant, BSG – Pregnancy and Baby Payment, Discretionary Housing Payment, Best Start Foods and Child Benefit. In TOTAL 134 clients received a Client Financial Gain in relation to unclaimed benefits

TOTALLING £549,748

VOLUNTEERS

Alan McAllister
Vanessa Gauld
Cathy Simon
Liz Dobson
Teresa McGhie
Julie Blogg

Social Policy Co-ordinator
Kate Kirk

The following Volunteers
left during the year

Anna Taylor
Hilary Bumstead
Sandra Dew
Peggy Semler

STAFF

Chief Executive Officer
Morag Hannah

Session Supervisor
Alan Prior

Money Adviser
Margaret Beharrell

Money Adviser
Anthony Donnelly

Welfare Rights Officer
Marty Mackillop

Case Administrative Support
Fiona Christie

Cost of Living Outreach Officer
Stephen Campbell *

BOARD OF DIRECTORS

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Ed Pybus

Treasurer
Markus Ranner

Barbara Bailey
Prof. Ronald MacDonald
John MacDonald
John Finlayson
Jenny Bruce
Louise Lankston
Calum MacLeod *

* = Left

FINANCIAL REPORT

	31.3.2025
INCOME AND ENDOWMENTS	£
Donations	1,800
Grants	199,942
Fundraising events	567
TOTAL INCOMING RESOURCES	202,309
EXPENDITURE	
Charitable activities	
Wages and salaries	191,332
Pensions	12,207
Recruitment expenses	1,008
Insurance	599
Telephone	588
Post, stationery and computer supplies	1,855
Advertising	95
Sundries	2,507
Travel, accommodation and subsistence	3,128
Lease of equipment	4,260
Repairs and renewals	188
Subscriptions	2,590
Training	1,247
Publications and reference material	945
Health and Safety	164
Fixtures and fittings	50
Computer equipment	669
TOTAL EXPENDITURE	223,432
GOVERNANCE COSTS	
Accountancy fees	2,520
Companies House Filing	13
Bank charges	173
	2,533
TOTAL RESOURCES EXPENDED	226,138
NET INCOME (EXPENDITURE)	(23,829)

INCOME

In the year ended 31st March 2025 the total income of Skye and Lochalsh CAB amounted to **£202,309** a **20% increase** 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 2025 was **£226,138** compared with **£189,931** for the year ended 31st March 2024. By far the largest element is staff costs (including pension, training, recruitment and travel) totaling **£208,922**, which is 91% 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 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 | www.slcab.org.uk

Monday to Friday

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

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

Wednesday - 10am - 1pm

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

Friday - 10am - 1pm

Helplines

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

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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