

SKYE & LOCHALSH



**Skye & Lochalsh**  
Citizens Advice Bureau

# The Charity for your Community

## Chairperson Report - Mike Dunworth

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

Over the last 12 months, we have had to develop new ways to deliver our core services, a challenge that has been achieved with success as our client numbers show. Whilst the bureau has been closed to drop-in clients during the year, the bureau has demonstrated that free help and advice continued. The staff and volunteers had to adapt to new technologies and skills which they did so without complaint.

Board members have a key role by supporting those on the front line, a position we take seriously. Every bureau is a charity, set up 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 what our service is about. I would like to welcome the 2 new volunteers Liz Dobson and Cathy Simon who are progressing well with their training and our new money advice caseworker Anthony Donnelly who was appointed in October 21.

Unfortunately, the Help to Claim project funding came to an end this year, so it was with regret that we said goodbye to John Lamond and wish him well in his future endeavours.

CAB is a community service; a local charity and we strive for good practice and the trust of the people of Skye and Lochalsh. We will be facing many more challenges in the coming months and eagerly await the new Westminster Administrations and Policies on Fuel and the cost of living crisis.

Finally, I would like to take this opportunity to give thanks to Morag and all the paid staff & volunteers for their hard work and contribution to the bureau during the last 12 months.

## 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

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.

One of those successes was the bureau once more achieving our Scottish National Standards for Information and Advice Providers' (SNSIAP). This Quality Assurance Framework is the accepted quality framework for agencies providing advice on housing, money, debt and welfare benefit issues. and is owned by the Scottish Government. For our 'relatively small bureau with little resource', to be **accredited** demonstrates to the public and to our funders that their advice service is well managed and provides good quality advice. My job is to oversee the continued internal and external enhancements that our service is delivering and can only do this effectively with the back up of our team.

Of course, we face many challenges in the coming months, particularly in this uncertain economic environment and with increasing demand for good advice. One of those challenges is the expected funding loss from the from the DWP for the Help to Claim service at the end of March.

As COVID-19 restrictions are eased, more and more CAB advisers have been able to offer face to face appointments to our clients. In addition, advisers continue to support their clients remotely, utilising phone, email and video call technology. Feedback suggests that this mix of in-person and remote support is welcomed by both advisers and clients.

However, the change to remote advice still presents challenges for some advisers and their clients. Some processes, such as filling out paperwork, can take a lot longer over the phone, and many clients are not particularly comfortable using technology, which makes certain situations more stressful for them and the adviser.

Even with more CABx now open for face to face appointments, there is still a concern that the more vulnerable clients who would previously 'drop in' to the bureau when they felt able, will be excluding themselves from accessing advice remotely and may not respond to the proactive contact from advisers. For this reason we must continue to be accessible as we can.

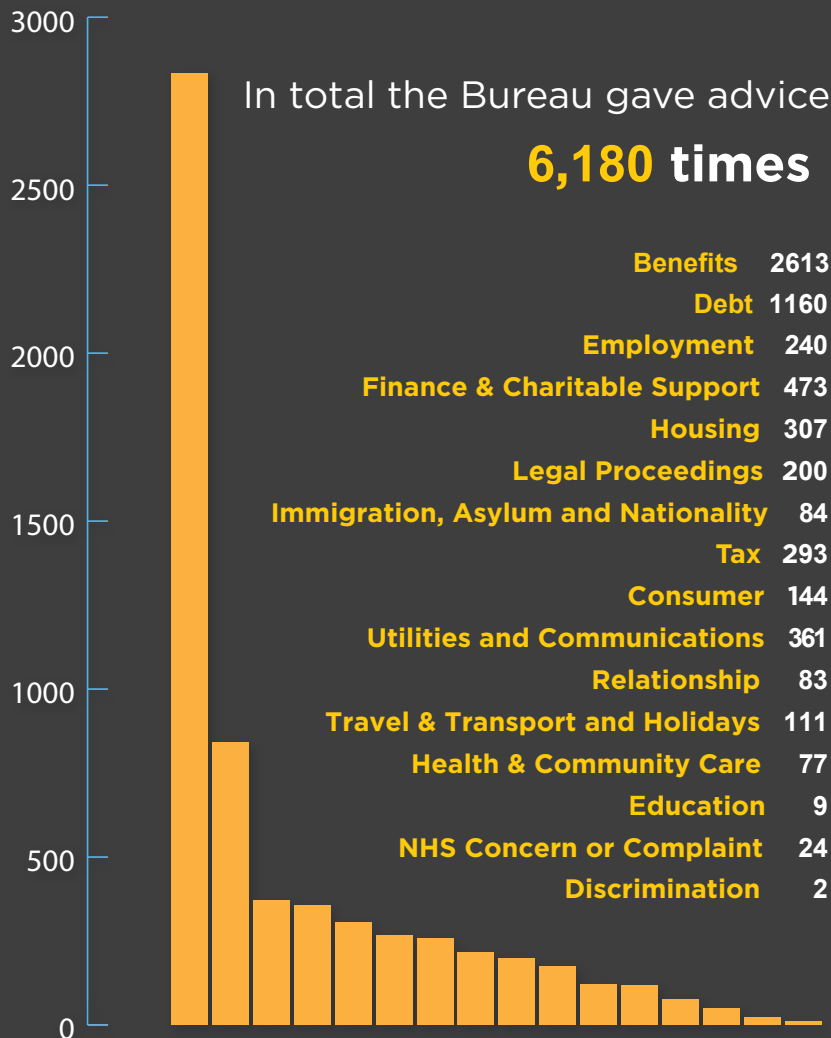
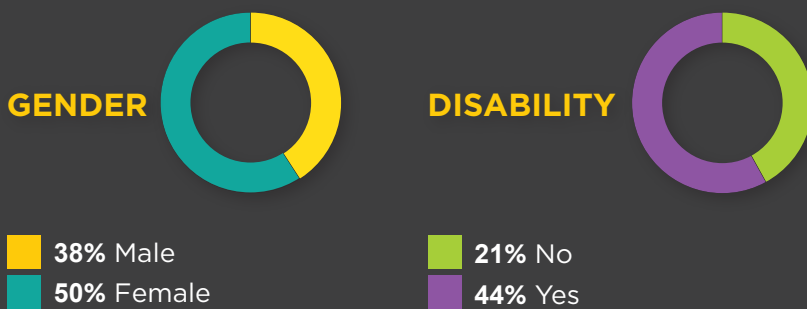
When Covid-19 first hit, we knew that eventually there was going to be a financial cost that would impact residents. Now, in 2022, as energy and fuel prices have gone up, we're seeing an increase in other advice areas. Inevitably, this and with the interest rate rising, will undoubtedly squeeze people's wallets and push many more into debt. A possible recession on the horizon will have a huge impact on us all, but ultimately will be felt most by the most vulnerable people in society and here at SLCAB we will strive to offer professional, quality advice and representation services. We are fortunate that our debt team is also funded by Scottish Government grants, so we will be able to continue to offer money advice to local residents beyond March.

This year has highlighted the importance of working together; therefore, we would like to thank all our partners and organisations who have worked with us through this difficult time. Our gratitude also goes to our local media outlets, The Highland Free Press and Radio Skye who have promoted our various campaigns over the last year. They have supported our various press releases without any charge, a time when we appreciate everyone's budgets are tight.

I would like to thank all our Volunteers & Staff for their dedication and hard work, our Directors, Funders, Partners, for their support and vision for the future. Our strength as a team has always been our ability to adapt and keep pace in an ever-changing world. It is important we continue to build the team's resilience to cope with whatever change comes our way as well as manage individual circumstances. I look forward to the year ahead doing what we do best, providing free, confidential and impartial advice to everyone that needs us.

# AREAS OF ADVICE

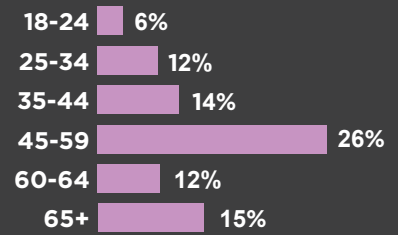
## National profile of clients served by SLCAB



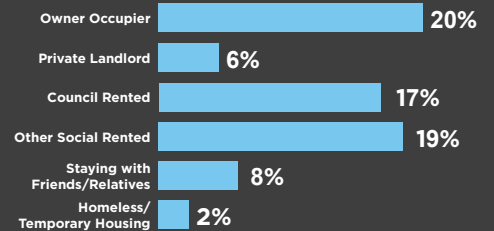
## National profile of clients served by SLCAB

Survey completed November 2021, with some clients preferring not to answer

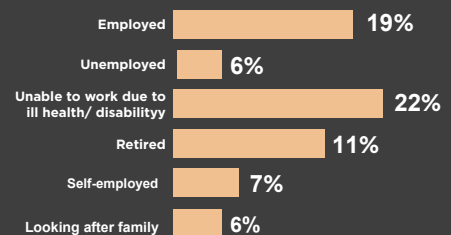
### AGE



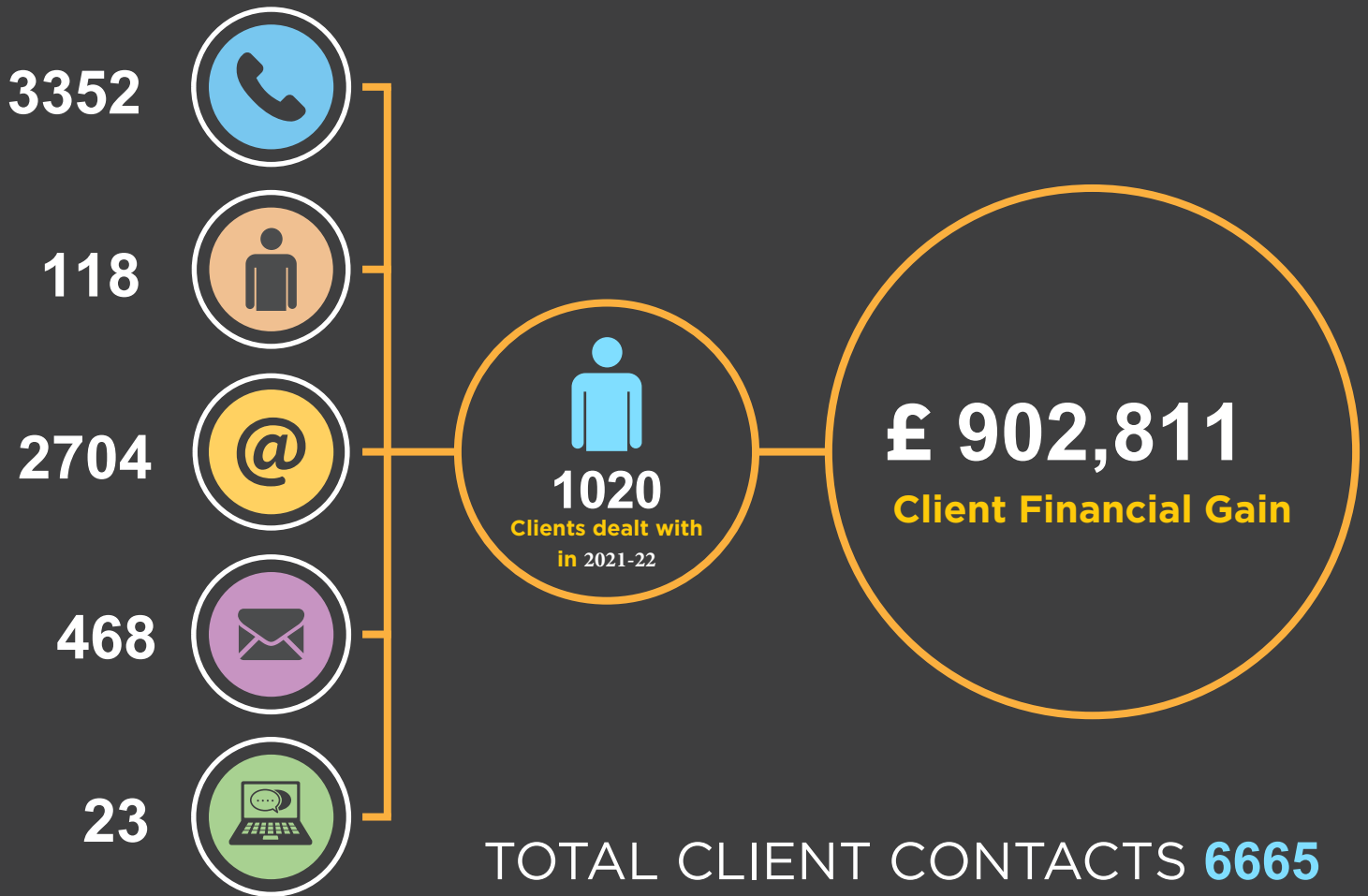
### HOUSING STATUS



### EMPLOYMENT



## CONTACT METHODS



## LOCATION FOR CLIENT ASSISTS 2021-22

LOCATION	COUNT
CAB Office	3300
Home Visit	5
National Client Search - Multi Channel	44
Remote Working	3055
Court	3
Outreach	3

# GENERAL ADVICE SERVICES REPORT

## Session Supervisor

Alan Prior



## Report

Skye & Lochalsh CAB has shown itself to be a fantastic resource for the local community this past year. With the countries recovery from Coronavirus and the uncertainty of energy prices there has been a lot for volunteers and the general office to keep up to speed with. I am immensely proud of those who volunteer to face these challenges and assist our clients in managing these.

In terms of the volunteer adviser levels we saw a reduction to our numbers. A trainee volunteer moved on to full time employment outside of CAB. A further 3 trainee volunteers withdrew at various stages and reasons. We also saw the progression of one of our volunteers who was successful in applying for a specialised employed role and becoming a Money Advice worker within the SLCAB team which is fantastic to see.

As an organisation that is historically dependent on volunteers it is expected after recruitment drives that there will be a drop off due to commitment changes and such. Overall I am delighted to have retained one of the advisers from this 2021 recruitment campaign as a fully-fledged volunteer adviser and to have one progress to become an employed Money Advice worker within the bureau.

Moving forward the aim for 2022 will be to continue with training and support for our generalist advisers. We intend to run a further recruitment campaign to ensure our clients continue to have a good level of support available to them and a fast turnaround time for quality advice.

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

With a change in our approach to advising, to ensure we met minimum guidelines and restrictions, the General Advice Service provided a telephone and email service whilst face to face was restricted. During the year, the bureau had **6665 client contacts** with less than 1.8% of these being 'face to face' and almost 90% of contacts carried out by telephone and e-mail.

The effectiveness of our service is reflected in our stats showing we were able to assist clients with financial gains of **£902,811**



Above: photo showing some of our staff & volunteers enjoying a well deserved lunch. Was lovely being able to get together after restrictions had been lifted and see each other 'face to face' again.

## 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.



Session Supervisor, Alan Prior and Volunteer Liz Dobson 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.

# Money Advice

Margaret Beharrell

## Report



Money management is in most people's minds due to the cost of living crisis. We have come through an exceptionally difficult time with the Pandemic and just when we thought there was light at the end of the tunnel the cost of living has soared.

Over the past 2 years changes to income; claiming benefits for the first time, furlough scheme, has made many of us prioritise our expenditure. Taking time to look over your income and expenditure is an excellent way to highlight areas where you can save money. Here at CAB part of the Money Advice service is to assist you with creating a financial statement. During this process the Money Adviser looks at maximising income and reducing expenditure. Once completed this shows if there is or is not disposable income, either way the Money Adviser talks over the options available to you.

There is no doubt many of us have come through the pandemic with increased amounts outstanding on credit cards, overdrafts, loans and may be finding it difficult to repay. This can lead to anxiety and ill health. Here at Money Advice we can discuss all money advice issues, we are non judgmental, we just want to help and a problem shared can be a problem halved.

We have managed to continue supporting clients throughout the pandemic and the majority of case work can be completed over the telephone or by e-mail. Anyone with money worries can contact us by phone, e-mail or arrange a face to face appointment.

All Money Advisers in SLCAB are trained to National Standards levels and attend ongoing training sessions to keep up to date with the ever changing rules and regulations.

All information provided by you is held securely, advice is private and confidential and our service is free.

Our staff assisted with **£170,558** of DEBT being written off for 16 clients in Skye & Lochalsh.

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

These clients had **554 creditors** between them, with the Total Debt amounting to **£1,282,097**

DEBT OUTCOME OF CLIENT	# OF CLIENTS	% OF CLIENTS
Bankruptcy - Full Admin	1	2
Bankruptcy - MAP	16	30
DAS	6	11
Deductions from benefit	1	2
Full and final settlement	1	2
Moratorium	2	4
No action	6	11
Other: eg. Sale of Asset, Write off	7	11
Pro - rata payments	10	19
Token offers	5	9
<b>Total</b>	<b>54</b>	



# Help To Claim/ Money Matters Adviser

Margaret Beharrell



## Help to Claim Universal Credit

The Help to Claim project has now come to an end for us at SLCAB. The DWP have changed the way in which this service is provided and our local Job Centre will now provide face to face support. Citizens Advice still provides telephone assistance and the free national **helpline number is 0800 023 2581**

I worked on the Help to Claim project (10.5 hours per week) from April 2019 to March 2022 offering face to face and telephone support for clients in Skye & Lochalsh area. During the three years we had 618 client contacts in relation to Help to Claim, and last year alone despite Covid we had 187 contacts under this project.

The busiest time was throughout the pandemic when we had to assist by telephone only. We were able to support clients who had access to the Internet, by staying on the phone while they made their application online and assist if required. We were fortunate that a three-way call system was set up which enabled us to assist clients who did not have Internet access. We used this system to contact Universal Credit and once they answered we phoned our client and held a three-way call, once again assisting the client with the application if required.

It has been a very worthwhile project with many clients saying they could not have managed without our help. Our clients still contact us for support with Universal Credit issues and we are happy to assist.

### CASE STUDY

Client aged 54 contacted CAB for assistance with making a new claim for Universal Credit. A 3-way telephone claim was set up as the client had poor Internet and told the adviser he did not have a PC or mobile phone.

This particular client had two jobs, one which was seasonal and when that ended, the client's income reduced dramatically.

The employer from the seasonal job client had, didn't pay client his holiday pay on time, which impacted on clients UC entitlement.

CAB H2C adviser was on hand to assist client during the process of making a new claim and stayed in contact with the client until he received his first payment, some 5 weeks later.

During that time, CAB carried out a benefit check and assisted with a Discretionary Housing Payment Application, Council Tax Reduction Application and discussed entitlement to the Warm Home Discount.

This resulted in client being awarded Universal Credit at £409.89 per month and Council Tax Reduction of £631.80 for the year and a Discretionary Housing Payment of £732.81

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

# Welfare Rights Officer

Marty Mackillop



## Report

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Helping clients navigate the intricacies of the benefit system has continued to be the main focus for advice delivered by The Citizens Advice Bureau for 2021/22, which hints at how accessible the current system is although it must be said that once a claimant has gained access to the benefit it is absolutely essential that they make every attempt to persevere with the process, which can be long and arduous.

A challenging area of advice that we deliver is on the subject of Personal Independence Payment, which is a non-means tested benefit that can be claimed by individuals over 16 and below retirement age, who have a health condition that is expected to last for at least 12 months. In the last year we have noticed a trend of applications being made where a client has initially been assessed by the DWP as scoring either zero points, or under the threshold in order to secure an award but later going on to score an enhanced rate for at least one of the components after submission of a Mandatory Reconsideration or an appeal. This points to either the application process being too difficult for claimants to understand or the DWP are not carrying out their assessments correctly. It may also be a combination of the two.

An example of this situation occurred with a client who had developed a condition called Peripheral Neuropathy which affects her hands, wrists, ankles and feet. The client had originally made a claim for PIP in August 2019 and was rejected outright in March 2020 with a decision to award zero points across the board. This decision was challenged with a Mandatory Reconsideration and again was awarded zero points. A further application was made in 2020 which was again rejected. From the client's perspective it would seem perfectly reasonable at this point to assume that maybe there was a lack of entitlement.

In October 2021 the client got in touch with the CAB to ask for assistance to make another application. After thorough discussion we agreed that her health condition should warrant an enhanced rate for both components. An application was made in November 2021 which resulted in a Standard Rate only award for Daily Living but nothing for Mobility. I assisted the client with a robust Mandatory Reconsideration which failed to overturn the DWP's original decision. It should be said that at this stage, most people with a disability would understandably throw in the towel and walk away in the face of such opposition. However, at the client's request we then assisted her to challenge the DWP's decision with an appeal at Her Majesty's Courts and Tribunals Service in May 2022. We were in final preparations for the appeal hearing when at the 11th hour the DWP stopped the process from moving forward by having a change of heart and amending their earlier decision to that of a double enhanced award for both components. The client also received a back payment of £2900.

The moral of the story is to persevere and not to give up on your entitlement. One of the main functions of the Citizens Advice Bureau is to provide direct assistance to help shoulder some of that burden, because claiming health related benefits can seem like an insurmountable task but you do not have to undergo the process alone.

### BENEFIT CLIENT FINANCIAL GAINS TOP 6 | 2021-22

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PIP (Daily Living) > **£131,081**

ESA (Employment Support Allowance) > **£39,546**

Universal Credit > **£174,549**

PIP (Mobility) > **£43,255**

State Retirement Pension > **£37,151**

Attendance Allowance > **£36,176**

## WELFARE RIGHTS

### CASE STUDY

#### Client demographics:

- Age Range: 45-59
- Council rented accommodation
- Married with two children
- Unable to work due to ill health

The client initially contacted the CAB in July 2021 to assist challenging a decision made by the DWP in regards to her claim for **Personal Independence Payment**. In 2019 the client suffered a sub arachnoid hemorrhage, which is an uncommon type of stroke caused by bleeding on the surface of the brain caused by ruptured blood vessels.

This incident resulted in a cognitive dysfunction, which has caused a significant shift in her mental health condition, affecting her overall capacity to manage tasks that she was previously had been able to complete unaided. She now heavily relies on her partner and children to help her manage on a day to day basis.

The client 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 felt crushed at the inability of the DWP to understand her situation. The DWP decision maker even stated '**You have no diagnosed cognitive, sensory or intellectual impairment**' when in fact the opposite was true.

There were also a number of other bogus statements on the decision letter which seemed to have been copied and pasted from an unrelated case.

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**.

It took the DWP until February 2022 to make the decision to award 20 points for the Daily Living Component and 12 points for the Mobility component, which equals the enhanced rate for both.

The distressing aspect of this from the client's point of view was why there was such a massive discrepancy between the initial decision to award zero points when compared to the double enhanced rating, when both determinations drew upon the same health assessment notes.

It clearly points to a substantial error by the DWP who also took a whopping 5 months to reach that conclusion.

Meanwhile, during the Mandatory Reconsideration process, the client was struggling with mental health problems and fearing the worst.

As it turned out justice was served and the client was quite rightly very relieved at the positive outcome which in turn gave her the independence she was seeking.

**Total Client Financial Gain(CFG) back dated payment of £9311 plus a 52 week projection of £8159**

**TOTAL CFG = £17,470**

## Remote Working

Since moving to Glasgow from Skye our volunteer Sandra has gone from strength to strength. Last year's report discussed the challenges of report working, setting up IT infrastructure and learning new skills. Hadn't we had that experience we would not have been able to retain skilled staff like Sandra.

Two other volunteers who did advice work remote last year are now 'back in bureau' full time.

We changed our constitution which no longer restricts us by the area the volunteer resides. In fact, we have two Directors out-with Scotland, our Social Policy Volunteer in North Scotland and a Money Advice Worker who resides in Lanarkshire.

Still the majority of paid staff are working on 50/50 remote and in bureau. Those that continue to choose to work remote, do so as comment on the fewer distractions and increased productivity. We believe we have the right balance going forward.



Volunteer Sandra ready to take a call.

## THANK YOU TO OUR FUNDERS >

### The Highland Council - Core Services >

>

Money Advice/Welfare Rights/ Housing

### Scottish Government >

Benefit Take Up Fund project

### CITIZENS ADVICE SCOTLAND >

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

# DEBT FIGURES 2021/22

554 MULTIPLE DEBTS

£1,282,098

46 SINGLE DEBTS

£ 140,585

# TOTAL DEBT £1,422,683

# VOLUNTEERING

## BECOME A VOLUNTEER

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

## WHAT'S INVOLVED?

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

## WHAT ARE THE BENEFITS?

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

**Volunteer Testament:** I have been working for CAB since April 2021. When I started we were into the second year of Covid. I remember having my interview by phone as CAB had stopped all unnecessary in-person meetings at the office.

I have been with the CAB for just over 2 years. It was a tricky time to start, as we went into the Covid pandemic, just as my training started. Fortunately, I was able to complete most of my training at home, coming into the office when it was possible.

I am grateful for this period of stability just now and have felt the benefit of a more sustained period within the office. It's good to be within the office hearing others on calls and picking up useful information from that. I also enjoy the social element, particularly after being at home for the past 2 years!

Prior to moving to Skye in 2006, I worked in Social Housing. Juggling a young family meant that I didn't return to this work, finding Project Management work to fit around their demands. However, I missed the feeling that I was making an impact and helping people. I had always worked closely with the CAB when I worked within Housing and found their service invaluable; so, I decided to volunteer.

I haven't looked back since volunteering and would recommend it to anyone. I have felt very supported within my role, although some cases can be daunting, help is always on hand.

You never know what cases you might pick up the phone to, which makes the work very varied. I enjoy the ability to follow up on cases and support clients until their issue is resolved; it's not just a case of dealing with a one-off piece of advice. The advice is client lead, so for some clients it is just a case of giving them information and advice and enabling them to action this, for others it can be appropriate to provide greater support, such as making calls on their behalf. I love the feeling you get when you know that you have made a real impact and helped a client access a benefit or a service that they wouldn't have been able to without CAB.

**Sam Crowe - Generalist Volunteer**

## VOLUNTEER VIEW

### LIZ DOBSON

I have been working for CAB since April 2021. When I started we were into the second year of Covid. I remember having my interview by phone as CAB had stopped all unnecessary in-person meetings at the office.

My first impressions of being a volunteer was that it was totally different to my experience of being an employee. Much more consideration was given to what suited me, how I could organise my training and feeling no pressure to complete this in a certain length of time, although guidance was given as to the average length of time it took volunteers to complete the ATP training modules.



My training was all done on-line and I remember receiving the emails for the modules all pinging into my inbox at once, I was interested to start and see what was in the modules. I wasn't far into looking at the content when I realised the breadth of subject matter, and then thinking how was I going to remember all this without having the advantage of going into the office and putting it into practice. Helpfully some of the module content had several parts which allowed for refreshing your understanding but there was a lot! Immigration, consumer issues, benefits (with all those acronyms), neighbour disputes, housing issues, utilities, the list goes on. I was reminded that in the real world I would still have access to all this information on the dedicated CAB resource AdviserNet.

During this time many of the staff were working remotely, and the CAB office organised some volunteer zoom meetings and training sessions, so it was good to see other folk on screen and hear a bit more about the real work of CAB.

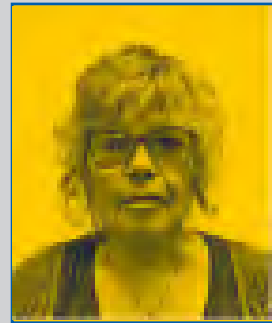
After I had completed 2 of my modules, with 2 still to go, and Covid restrictions were being lifted, my supervisor asked if I would like to start going into the office. Consideration was again given to what suited me regarding the day of the week and the amount of time I could offer. So since last July I have been volunteering an afternoon a week.

The whole ethos of CAB is one that I very much identify with, non-judgmental confidential and tailored support to meet the needs of the client. Being in the office has allowed me learn by hearing how other staff handle enquiries, always feeling I could ask for guidance and clarification and being given the option of how much I felt able to do, without feeling I had to get everything done on my task list, if time did not allow.

The people I work with have a wealth of knowledge, and their experience is very evident when dealing with a range of clients. Listening to them talking to clients and explaining the choices available is a valuable source of learning.

I really enjoy researching information and this forms the crux of giving the right advice. As I am allocated different types of cases I am learning more and more, as it is one thing to give advice but another then to answer client queries and apply it to their situation. Clients are so grateful, even when I feel I haven't done much for them.

You can get used to a quiet office, with not many interruptions, but who knows what is round the corner, any change will bring more opportunities, so I look forward to what is in store.



# System Support Officer Barbara Bailey

I am still the System Support Officer for our bureau, working remote doing what I can to support colleagues and the systems that help the Bureau run so efficiently. I'm still working on the advice lines taking calls from our local residents and quite often taking on their case to the point where you can say with some satisfaction 'that's them set up and able to manage by themselves' or 'your case is completed but you can come back at any point' as you know they are going to struggle even more this next year and will be back to see us. Making sure our residents get whatever help is available to manage to stay warm and eat this winter is what makes this worthwhile. This work involves benefit checks to ensure that client's are getting their full entitlement, or identifying benefits that they would be eligible for and then assisting them to claim.

The other extreme is battling away with the DWP over incorrect payments and appealing decisions that they get wrong. I've had a wee 'bee in my bonnet' most of this year after I noticed a trend within this new Universal Credit that is meant to be the new 'super' benefit that helps all.

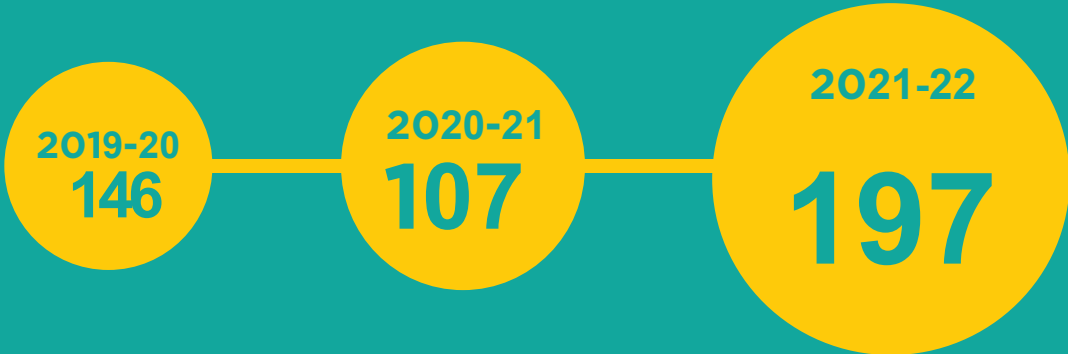
It's not all it's advertised to be, there are big flaws in the system whereas they get it badly wrong and cause so much distress to claimants along the way. The law always used to be that DWP would not penalise anyone for their mistakes, not so now. Universal Credit in particular due to the type of mistakes they make. They are not working hand in hand with the legacy benefits often resulting in generating large overpayment's for clients. Even if the claimants are assured they are entitled to the money before spending it on much needed essential items. They are then hit with a big blow – they've been overpaid and can't pay it back; money is then deducted from their monthly payments.

We have now raised this as a **Social Policy** and with our local MP to try and get legislation changed and prevent such over-payments happening in the first place. And so the year will go on, my colleagues and I doing what we can when we can for those who need us.

Catch up again next year all being well.



**FOOD  
BANK  
UPDATE**



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

FOR THE YEAR 2021-22  
WE FUNDRAISED

£1125

RECEIVED FROM  
CLIENT DONATIONS

£3075



Our Money Matters Adviser and Volunteer Employment Adviser Marshalling 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.

## Some of our client feedback...

You have really helped me sort out and bring awareness to my finances, where I was overwhelmed and burying my head in the sand. You have given me support and useful guidance. Thank you

I would just like it to be known how very grateful for all the help i have received with all my claims with my New Style Job seekers allowance & my universal credit forms. Margaret has been most helpful and would have struggled without her help. Would like to thank her very much & say i am very appreciative for her help

I have had an air source heat pump put in my house as part of the "warmer homes" and government initiative to help fuel poverty. Thankyou

I can see light at the end of the tunnel!

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



## SOCIAL POLICY

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

Last year SLCAB saw a slight decrease on our Social Policy returns to CAS with 92 cases (108 cases in previous year,) being flagged as either a national or local social policy issue.

We work to achieve positive change on the issues that our clients bring to the bureau. Engaging with social policy and campaign work to ensure we are focusing on the right issues. In the recent year some of the consumer advocacy issues which we campaigned on were **Big Energy Saving**.

We have also ran various campaigns over the last year including: **Debt Happens, Our Advice Adds Up** and **Money Matters** all which have been important and influential campaigns which have benefited from our person-centred approach to advocacy, our local footprint and our ability to talk about people's real life experiences.



### VOLUNTEER GENERALIST ADVISERS

Sandra Dew  
Alan McAllister  
Vanessa Gauld  
Sam Crowe  
Hilary Bumstead  
Anthony Donnelly (until 31 Sept 21)  
Liz Dobson  
Rhoda Wood (until Feb 22)  
Naomi Stewart (until Feb 22)  
Sarah Cardo (until Jan 22)  
Evelyn Roe (until May 21)

**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 Matters and Help to Claim Adviser**  
Margaret Beharrell

**Multichannel HUB Adviser** John Lamond  
(left 31 March 22)

**Welfare Rights Officer**  
Marty Mackillop

**Money Advice Caseworker**  
Anthony Donnelly

**Systems Support Officer**  
Barbara Bailey

### BOARD OF DIRECTORS

Mike Dunworth  
Cath MacDonald  
Iain McIvor  
Cllr Calum MacLeod  
Prof. Ron Hill  
Prof. Ronald MacDonald  
Jenny Bruce  
Markus Ranner  
John MacDonald  
Joan Turkington (left Nov 21)

## 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 Pension Wise website > [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

**BOOK A TELEPHONE APPOINTMENT:  
0800 138 344**

### OUTREACH LOCATIONS

Skye & Lochalsh CAB has a main office in Portree, however we also run outreach and support services in both **Kyle** and **Broadford**. These services are not currently funded by any particular project however we understand due to rural locations, poor transport links and poverty it is vital for our specialist staff to reach out to other parts of our community.

Presently due to **COVID-19** we are not offering any face to face at outreach settings. Emergency appoints are available in Portree by contacting us on **01478 612032**

## DEBT CASE STUDY

### Client demographics >

- **Social Rented (RSL)**
- **Married**
- **Health condition**
- **Age range 25 - 34**

Client emailed adviser inbox requesting advice on benefit entitlement; her health condition deteriorating due to COVID19 and financial situation they her and family are currently in.

Client and partner have one child, rent from RSL. A one liner email received from client into CAB saying, **"Help - I have £9000+ rent arrears."**

SLCAB Money Matters Adviser was able to offer 7 telephone appoints going over the **6 stages of debt advice** (finding out whole situation, managing emergencies, listing all creditors priority/non-priority, checking liabilities, creating CFS, maximising income & reducing income and recommending client's options.

These appointments were given to client over a relatively short time period recognising the emergency of clients threatened eviction.

It also transpires during the pandemic the client who had been on the enhanced rate of both components of PIP, had a PIP review but did not deal with the forms or requested assistance, resulting in a financial weekly loss of £152.15\*

Grants were sourced to assist pay off the rent arrears, that along with a lump sum from a relative, assured that the family were not going to be homeless.

\*not including disability premiums

Clients were supported in order to avoid eviction and once housing situation stabilized, adviser was able to get client's PIP (health benefit) reinstated.

# ANNUAL REPORT 2021-22

## 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.

## FINANCIAL REPORT

	31.3.2022	31.3.2021
<b>INCOME AND ENDOWMENTS</b>	£	£
Donations	3075	2323
Grants	202,036	249,736
Grant Robertson Trust		10,500
Other income	-	-
Fundraising events	1125	4640
Sponsorships	-	-
<b>TOTAL INCOMING RESOURCES</b>	<b>206,236</b>	<b>256,699</b>
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Governance costs	2388	-
Wages & Pensions	186,811	182,434
Lease of equipment	3806	997
Insurance	500	486
Telephone	1562	4560
Post, stationery and computer supplies	2513	2091
Advertising	410	513
Audit, Cleaning, Staff Events, Health & Safety, Petty Cash	3,474	2930
Travel, accommodation and subsistence	1143	207
Office Repairs	2147	4030
Community Grants - Covid	100	13,600
Subscriptions & reference materials	3073	4105
Training	1814	2322
Publications and reference material	61	496
Fixtures and fittings	40	47
Computer equipment	1027	1369
<i>Health &amp; Safety</i>	576	5306
<b>TOTAL EXPENDITURE</b>	<b>210,198</b>	<b>223,601</b>
<b>TOTAL RESOURCES EXPENDED</b>	<b>210,198</b>	<b>223,601</b>
<b>NET INCOME (EXPENDITURE)</b>	<b>(3962)</b>	<b>33,098</b>

## INCOME

In the year ended 31st March 2022 the total income of Skye and Lochalsh CAB amounted to £210,198, almost a 20% decrease to the previous financial year. 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 2022 was £210,198 compared with £223,601 for the year ended 31st March 2021. By far the largest element is staff costs (including wages, NI, pension, training and travel) totalling £188,625 which is 89% 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.

*Markus Ranner*

SLCAB Treasurer

## Skye & Lochalsh Citizens Advice Bureau

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

**Tel:** 01478 612032 | [adviser@slcab.org.uk](mailto:adviser@slcab.org.uk)

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

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

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

**Wednesday** - 10am - 1pm

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

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 **0800 028 1456** 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) as this will allow us to direct your query to the person best placed help.



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