



lochaber
citizens advice bureau

Annual Report

Year Ending
31st March 2023

Chair's report

Looking back on the events and changes of the past year, there have been many which have impacted the way we deliver the services within the Bureau.

One very significant one was the retendering for the Highland Council Service Delivery Contract. A group of Managers, including Stephen Marshall, were tasked with putting together a proposal. This took a lot of time and effort but with a successful outcome. The one downside is that there has been a 7% decrease in our funding which the Bureau has had to absorb. This is our core funding so there was a lot of pressure to make sure it was renewed.

There have been changes in other areas with not only the way services are delivered but also in the demand for these areas of advice. An example of this is the Help to Claim service (Universal Credit) which has moved to telephone only, reducing the footfall in the Bureau for this service.

In Money Advice there has been a reduction in staff hours which took effect towards the end of the year.

A big increase has been noted in the demand for Energy Advice as the cost of electricity etc. has significantly increased for most people. At the same time the Cost of Living has also started to bite home with prices rising. As Highland is dependent on electricity, oil or coal the demand has been replicated in other Bureaux across Highland.

We have seen an upturn in the number of clients coming to the Bureau for face to face advice. This still remains lower than it was pre-pandemic.

Every year we see a need for volunteers in the Bureau. This year is no different after having said goodbye to some of our valuable volunteers who have retired. We are constantly seeking ways to encourage new volunteers of all ages to join the Bureau.

We are still waiting for a response about our submission of client cases for the National Standard Peer review. It is hoped that we will hear in the near future.

The Bureau remains constantly busy and we are always seeking new revenue streams to deal with the needs of the people of Lochaber. We could not continue to do this without the continued dedication and commitment of the Manager, Stephen Marshall and all the staff and volunteers who give their time so willingly. The Board and myself would like to take this opportunity to give you all a heartfelt thank you!

Cheryl S Allan

Our Mission Statement :-

“ To empower the Lochaber Community by providing a high quality advice, information and representation service within the aims and principles of the Citizens Advice Service. ”

Overview (April 2022 - March 2023)

The period covered by this report is from 1st April 2022 to 31st March 2023. In this year the Bureau continued to deliver a multi-channel service with staff mainly working from the office and some having a hybrid approach including some home working. Clients started to return to the office for appointments and to drop in for face to face advice with personal contact accounting for 24% of client contact. This pattern was consistent throughout the year and it appears that both advisers and clients have adapted well to a multi-channel approach to advice delivery. Demand for Benefits, Debt, Housing and Employment advice remained consistent with previous years and there was an increase in demand for advice relating to utilities and energy as bills escalated and became unaffordable for many.

In this year the Help to Claim (Universal Credit) service changed to a national telephone and online service with a significant loss of funding to a number of local services including Lochaber CAB. In this year we also continued to deliver the Patient Advice and Support Service, Macmillan Cancer Support Benefits Service, participated in the Money Talk Plus service, EU Support Service assisting EU nationals to apply for Settled and Pre-Settled status as well as Energy Best Deal and Big Energy Savings Network energy advice projects. We also started to participate in the Citizens Advice Scotland Gambling Support service to offer advice and support to people experiencing problems with gambling. Overall for the year there were 6987 client contacts from 1551 clients covering 10354 issues.

Recorded financial gains for Lochaber CAB clients in 22/23 amounted to £2,082,342.53

Welfare Rights & Money Talk Team Plus (April 2022 - March 2023)

The team

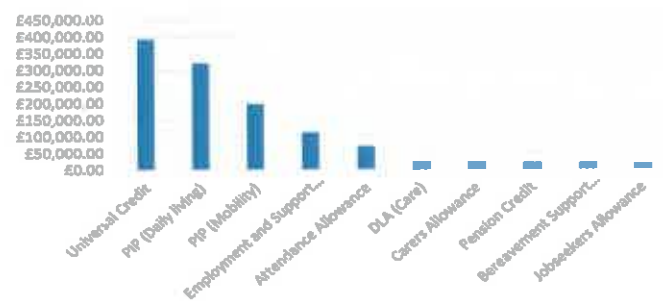
The Welfare Benefits team consists of 2 welfare rights officers, 1 benefit officer whose work includes the MacMillan project and Money Talk Plus project and a dedicated welfare rights and benefits volunteer.

The WROs work predominantly on challenging decisions – submitting revisions and appeals against decisions taken by the DWP, HMRC, the local authority and now Social Security Scotland (SSS); we represent clients at the first tier tribunal and on occasion the upper tribunal; the work of the Benefits officer and the volunteer involves carrying out benefit checks with clients to ensure and to clarify entitlement, giving advice on claiming and completing applications and valuable administrative follow-up work for the team.

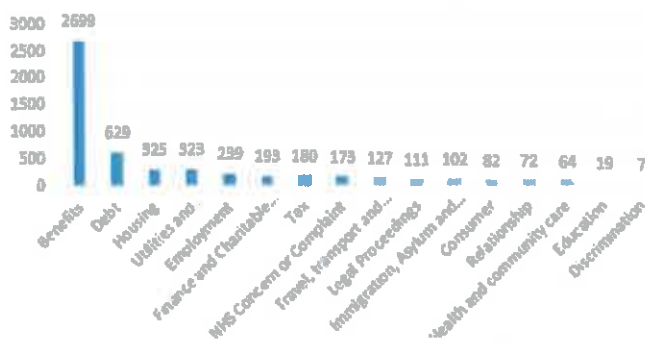
Our WROs continue to represent clients at first tier tribunal appeal by telephone and video from the office. This has significantly cut down on time (and money spent) on travelling to Inverness and, despite initial doubts over the appropriateness of this method of representation, the decisions do not reflect anything other than the same level of successful outcomes.

The Money Talk Team Plus project is funded by The Scottish Government through Citizens Advice Scotland and is aimed at maximising the income of target groups including Single Parent Families, Families with an adult or child with a health condition. Larger Families (3+ children) Minority Ethnic Families, Families with a child under one year old and Families where the mother is under 25 years of age. Most of this work was carried out by the Welfare benefits team with some support from generalist advisers.

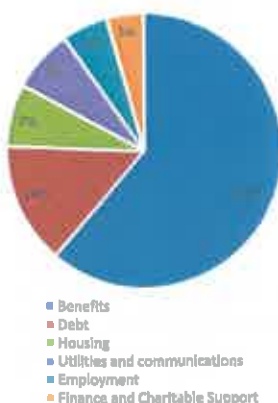
Top 10 benefits gains



Advice Contacts



Top 6 Advice Areas 22/23



Contact method 22/23



The work

The biggest change and greatest challenge to our work in this year has been the introduction in our area of new claims for the Scottish social security benefits Child Disability Payment and Adult Disability Payment. This is inherently challenging due to the need to be aware of the technical details of these benefits (entitlement and claiming criteria) while at the same time deal with the agency's new structures of decision-making and terminology. But perhaps the greatest challenge has been the labyrinthine journey (some of it clearly incomprehensible) existing claimants of the equivalent DWP benefits seem to take in order to reach the moment when their benefit is paid by SSS. Taken together with the interminable length of time decisions are taking to be made (up to 6 months), we sincerely hope that the new agency will settle into itself with knowledge, experience and confidence coming to its staff over time.

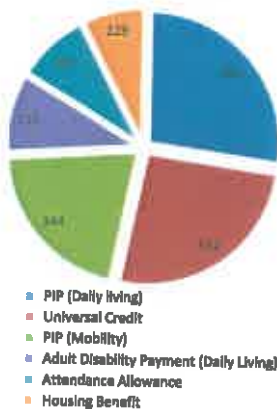
Welfare Rights & Money Talk Team Plus (continued)

Working with other agencies

Many recipients of benefits receive support from agencies in the local area with whom we work closely; many support workers play a pivotal role in helping the CAB resolve issues and achieve resolution to problems.

They can also facilitate clients accessing our service as some clients may be reluctant or not able to seek help independently. The overall financial gain from benefits advice was £1,267,352.28 with £254,360.13 attributable to the Money Talk Plus project.

Top 6 Benefits 22/23



Money Advice (April 2022 - March 2023)

There was a significant change to the Money Advice Team with the retirement of our long serving team leader, Margaret Binnie just before Christmas 2022. Following Margaret's retirement there was a reduction in money advice hours from 45 to 35 with 2 part-time advisers now sharing the role.

During the year we recorded 1033 contacts relating to 261 clients with ongoing debt cases. Total debt for all cases in 22/23 was £1,576,792.

There was certainly a lull in client's accessing the service during the latter half of 2022 and the anticipated post-Covid 'rush' never really materialised, however this was replaced by the cost-of-living crisis following the Ukraine/Russia war.

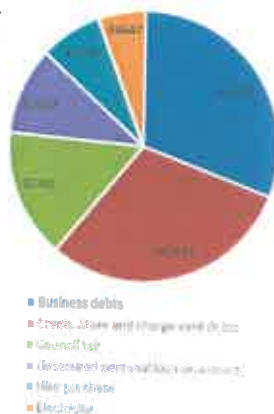
The beginning of 2023 saw a marked increase in client numbers with council-tax debt firmly on the forefront. Scott & Co seem to have upped their charge for payments for one visit to Fort William and the result is numerous clients asking for advice following a visit by the Sheriff Officer.

The beginning of 2023 also saw some clients accessing the service with sole trader-business debt, which is unusual but expected following the difficult trading circumstances following the Covid pandemic and the cost of living crisis.

Client financial gain for the period was £670,277 but this was inflated by a large bankruptcy of £370,000, however Bankruptcy still forms the bulk of financial gain for the service. Total new debt for the year is £725,958 compared with £760,294 for 21/22. Debt distribution excluding business debts seems to have changed somewhat to the previous year. Council-tax debt is highest by percentage of clients affected however not by debt owed. Credit-card debt has overtaken council tax this year. Rent arrears are certainly present but nothing like the figure from the previous year which may be as a result of early intervention and referrals from Housing Officers.

We assisted with 12 Minimum Asset Process and 7 Full Administration sequestrations, which is a slight increase from the previous year (15). 5 Debt Arrangement Scheme

Top 6 new debts 22/23



Money Advice (continued)

applications were approved which is also a slight increase (3). We continue to receive regular referrals from various external agencies and they often also have additional enquiries which are dealt with by other teams within the bureau.

Housing (April 2022 - March 2023)

The total number of enquiries relating to Housing was 328 (excluding arrears) accounting for a total of 581 issues. This is a 50% increase on the previous year.

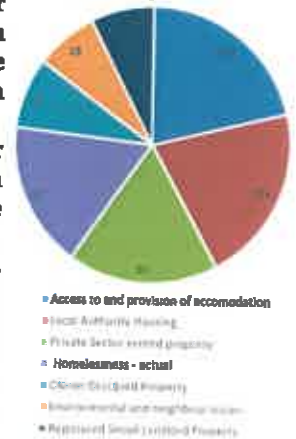
Demand for housing advice was fairly steady throughout the year with a small increase in enquiries relating to actual homelessness although legal restrictions introduced during the Covid pandemic continued to prevent some evictions and repossessions.

The biggest area of demand was for advice on accessing accommodation and, in particular, affordable rented accommodation which remains in short supply.

There remains huge demand for social housing in Lochaber with limited supply although the situation is slowly improving, with a number of new developments planned or in progress, and it is hoped these will ease some of the pressure for people seeking housing. There are also a number of changes being introduced to the short-term let market that may also lead to increased supply of private lets.

The main topics for housing advice are outlined in the housing chart Top 6 Housing Advice areas.

Top 6 Housing Advice areas



Energy Projects (April 2022 - March 2023)

In 2022/23 the Bureau took part in 2 energy projects funded by Citizens Advice Scotland. These were the Big Energy Savings Network (BESN) and Energy Best Deal (EBD)

BESN - CAS were sub-contracted by Consumer Scotland to deliver this project with Bureaux being funded to deliver in local areas. *Big Energy Savings Network (BESN)* focuses on providing advice on energy saving in the home, different energy tariffs, methods of payments, available support to help vulnerable households stay warm and lower energy bills. Lochaber CAB delivered 34 BESN sessions to clients.

EBD - *Energy Best Deal* is aimed at reaching consumers identified as fuel poor or at risk of becoming fuel-poor, with Bureau advisers delivering advice to clients.

EBD - appointments cover two levels of complexity:-

- **EBD 1** appointments include relatively straightforward activities including the benefits of smart meters, applying for the Warm Home Discount, energy efficiency, how to read meters and/or bills, payment methods, Priority Services Registration, terms and conditions such as fixed term 'deals' and penalty charges if leaving a contract early.

- **EBD 2** appointments are appropriate when the advice given is more complex, and includes action on fuel debt, raising disputes with suppliers about back-billing or other complex issues, taking forward a complaint about an energy supplier or distributor on a client's behalf. Home visits automatically qualify as EBD 2, regardless of the advice given. Lochaber CAB delivered 97 level 1 sessions and 4 level 2 cases were completed.

We intend to further develop energy advice in 2023 /24.

Patient Advice & Support Services (April 2022- March 2023)

PASS is delivered by the Scottish Citizens Advice Bureau Service who are contracted to NHS Scotland. This independent service provides free, confidential information, advice and support to any clients who use the NHS services in Scotland. We cover Lochaber and Skye & Lochalsh areas on a part-time basis..

The Patient Advice and Support Service:-

- Helps clients understand their rights and responsibilities as a patient.
- Assist clients who want to give feedback or comments, and raise complaints or concerns about the healthcare provided by the NHS in Scotland.
- The service also aims to support patients, their families and carers and ensures they are listened to and respected when raising concerns about difficult experiences.
- Support clients if they have to attend a meeting with their local healthcare provider.
- PASS works with the NHS in Scotland to improve healthcare provisions.

The advice and information elements of the project are delivered as a component part of the volunteer led CAB service with more complex cases including formal complaints handled by professional caseworkers (Patient Advisers).

The Workload: - Demand for the PASS service has risen throughout Scotland and following an increase in complaints from clients with access to GPs issues in the previous financial year, PASS continues to monitor these figures through 2022-23 after a 75% rise in the number of clients with GP access complaints in the year 2020-21 from 2019-20, the numbers in 2022-23 remain high. Specific issues include difficulties registering with a GP and getting an appointment with their GP.

In 2022/23 we supported locally a total of 107 clients with 251 contacts relating to NHS issues resulting in 94 new clients and continuing support for 13.

Key Statistics for the period April 2022 March 2023

- Bureaux supported a total of 4,667 individuals with 14,830 enquiries, a significant increase in clients of 11% and an increase in contacts of 17% on the previous year.
- Around 42% of clients with two or more contacts with advisers, up 5% on last year.
- The majority of support locally was provided at level 2, which is defined as giving advice, exploring options and helping the client to initiate action. 61% were helped to make a complaint or raise a concern.
- The most frequent advice provided was on information and advice for 42% of clients, followed by 27% on information on rights and responsibilities and 38% given info to help to sort out problems that were affecting their health.
- The outcomes achieved for clients are recorded. This year, 81% been given information and/or advice, 34% were signposted, 21% allocated to Local Pass Adviser for ongoing casework, 9% supported to write letters.

Where the NHS response to the client was known, 139 clients received an apology and 57 Complaints upheld, 32 partially upheld, 30 fully upheld, 19 resulted in a service improvement review

- Full statistics are contained in the Patient Advise and Support Service Annual Report 2022-23

National Helpline

PASS also supports clients in their interactions with the NHS through a network of Patient Advisers across the country, delivering advice via the PASS helpline, by chat, email, and within Scottish Citizens Advice Bureaux this year the helpline

Patient Advice & Support Services (continued)

dealt with 4,260 inbound calls a slight increase of 1% on 2021-22, and a further 1118 e-mails and contact forms sent to PASS central email account which are dealt with by patient advisers throughout Scotland.

Macmillan Cancer Support (April 2022 - March 2023)

This is our 13th year working in partnership with Macmillan offering an additional income maximisation service to Lochaber residents affected by cancer. We work closely with the local Macmillan Nurses from whom we get the majority of referrals but clients can also call us directly. A significant number of our clients find themselves having to wade their way through the benefits system for the first time and this can be very daunting whilst trying to cope with their illness so the service we offer is very welcome to clients and their families at this difficult time.

The Project funds an adviser for 2.5 days a week who will assess the client to identify any new or additional benefit entitlement and then follow up with any other relevant advice, information or signposting. The client has the choice to come to the Bureau, however, the amount of work we can do without the client actually coming in (and this is a relief to some) is increasing all the time. We are able to offer home visits too, if required.

The welcome increase in survival rates for many types of cancer means that sufferers are living longer with the illness and the need for advice through the changing pattern of need can be very complex. This year we assisted 98 clients resulting in an average individual financial gain of £3044.

Advice Code	No. Of Cases	F Amount	% of Total
Benefits - Adult Disability Payment (Daily Living)	4	£76,219.20	6.44%
Benefits - Adult Disability Payment (Mobility)	6	£20,261.80	1.70%
Benefits - Attendance Allowance	21	£9,384.40	0.80%
Benefits - Discretionary Housing Payment	3	£1,751.00	0.15%
Benefits - Employment and Support Allowance - Contributory	7	£33,354.20	2.85%
Benefits - Housing Benefit	2	£8,443.64	0.72%
Benefits - Pension Credit	7	£17,336.00	1.48%
Benefits - PP (Daily Living)	9	£30,720.00	2.63%
Benefits - PP (Mobility)	5	£14,960.00	1.28%
Benefits - Universal Credit	8	£33,078.00	2.83%
Employment - Pay and emoluments	1	£17,432.00	1.49%
Finance and Charitable Support - Charities (non food bank)	1	£8,765.00	0.75%
Housing - Local Authority Housing	1	£1,237.00	0.11%
Tax - Council Tax	2	£5,719.92	0.49%
Travel - transport and holidays - Driving	1	£3,020.00	0.26%
Travel - transport and holidays - Public transport	1	£300.00	0.03%
Utilities and communications - Fuel - regulated (gas, electricity)	1	£300.00	0.03%
Total Client Promoted Value	128	£298,336.04	2.56%

EUSS Scheme (April 2022 - March 2023)



Since September 2020 Lochaber CAB has been taking part in a Home Office project for European Citizens. The project's main aim is to help European Citizens make an

application to the European Settlement Scheme. The European Settlement scheme or EUSS as it is commonly known, is the system that was designed to enable EEA citizens to continue to live, work and study in the UK after Brexit. Lochaber CAB has helped clients obtain Settled or Pre-Settled Status by assisting them throughout the application process. Lochaber CAB has provided advice, information and practical support to clients and their families who want to make an application to the EU Settlement Scheme.

We have assisted 54 clients and their families based in the Lochaber area in making their application to the EUSS Scheme to date, with others completing the application themselves and have had 194 contacts in regards to the project overall.

EUSS Scheme *(continued)*

According to Home Office figures

- 6.7 million applications were received by 30 June 2022, of which 647,150 were received after 30 June 2021.
- 6.5 million applications were concluded by 30 June 2022, of which 472,780 were concluded after 30 June 2021.
- By 30 June 2022, 3.3 million (51% of concluded applications) were granted settled status and 2.6 million (41%) were granted pre-settled status, totalling over 5.9 million grants of status.
- Of the remaining applications, 133,000 (2%) received were withdrawn or void, 124,560 (2%) were invalid and 306,300 (5%) were refused.

This includes applications from joining family members, applications from those switching from pre-settled to settled status and late applications. Lochaber CAB continues supporting clients who wish to make a late application.

Plans for future period

Our plans for the future are to continue to offer a diverse advice service to service the needs of the population of Lochaber and to contribute to the development of the Citizens Advice Network in Scotland through contributing to regional and national services which are delivered through telephony and IT. To achieve this we will continue to offer volunteering opportunities and develop the skills of our workforce to meet the demands of a modern multi-channel advice and casework service delivered in a rural community.

Aims and objectives

- To embed flexible working between office-based working and remote home working to ensure optimal service to clients.
- To meet the commitments of the collaborative Service Delivery subcontract with IBSCAB and other Highland CABs.
- To utilise reserves to support core activity during the course of the current SOC.
- To ensure volunteers and staff receive ongoing training during the period of increased demand and continual changes and development of IT systems to develop multi - channel.
- To further integrate CASLEARN into Bureau operations to ensure continuous development of volunteers and staff.
- To increase external training opportunities on online platforms.
- To increase volunteer numbers in the areas of Generalist Adviser, Triage and Reception, Website Maintenance and Social Media.
- To meet the commitments of the PASS service contract.
- To continue to work in partnership with Macmillan Cancer Support.
- To continue to meet the requirements of the CAS Money Talk Team Plus project.
- To review and further develop the system of Reception and Triage in all aspects of Bureau operations.
- To ensure continual compliance with the National Standards for Information and Advice Providers and CAS QAA standards.
- To improve our Social Media presence .

Quality Standards



Membership of

Citizens Advice Scotland

As members of Citizens Advice Scotland Lochaber CAB is subject to a full audit of the service every three years and a sample of cases are assessed every three months to ensure compliance with Quality of Advice standards.

Our last full audit was carried out remotely between October 2020 and March 2021 and the Bureau was also found to comply in all areas.

Lochaber CAB has continually been found to be fully compliant with CAS Quality of Advice standards with 97% of cases examined in 22/23 complying with all areas of the audit. The Bureau is scheduled to undergo a full CAS audit in 2023/24

Accreditation National Standards for



The Bureau has been accredited to the National Standards for Advice and Information Providers since 2012. National Standards Accreditation measures quality of advice and casework relating to a wide range of topics in the advice areas of Housing and Money and Welfare Benefits advice. NS accreditation is based on the agency's level of demonstrated level of competence to deliver:-

- Type 1 (Advice and information)
- Type 2 (Casework) or
- Type 3 (Representation) services.

Lochaber CAB is currently accredited to Type 3 in a number of topics across all three areas of advice.

Lochaber CAB underwent a Peer Assessment of casework in 2023 and awaits the outcome following a successful outcome of which a further audit for accreditation will take place.

Complaints

In 2022/23 Lochaber CAB received 0 complaints from clients.

Lochaber Citizens Advice Bureau

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2023

		2023			2022
	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total funds £
Income and endowments					
Donations and legacies	5	130,139	97,254	–	227,393
Investment income	6	128	–	–	128
Total income		<u>130,267</u>	<u>97,254</u>	<u>–</u>	<u>227,521</u>
Expenditure					
Expenditure on charitable activities	7,8	146,480	103,321	–	249,801
Total expenditure		<u>146,480</u>	<u>103,321</u>	<u>–</u>	<u>249,801</u>
Net expenditure		<u>(16,213)</u>	<u>(6,067)</u>	<u>–</u>	<u>(22,280)</u>
Transfers between funds		1,027	(1,027)	–	–
Net movement in funds		<u>(15,186)</u>	<u>(7,094)</u>	<u>–</u>	<u>(22,280)</u>
Reconciliation of funds					
Total funds brought forward		117,444	141,339	20,000	278,783
Total funds carried forward		<u>102,258</u>	<u>134,245</u>	<u>20,000</u>	<u>256,503</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

We hereby certify that the above is a true extract from the full financial statements.

RA Clement Associates

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R A Clement Associates
Chartered Accountants

17-10-2023

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Date

Our services –

Lochaber CAB delivers a volunteer-led Generalist Advice Service where advice and information can be sought on a wide range of subjects including Benefits, Debt, Housing, Employment, Family Law and Relationships, Immigration, Consumer goods and services, Education, NHS Concerns and Complaints, Tax, Travel Transport and Holidays and Utilities and Communications.

Specialist and Casework Services –

We employ specialist staff to carry out casework and in some cases representation services in relation to Welfare Rights, Multiple and Complex Debt, NHS Concerns and Complaints.

Projects -

In 2021/22 we participated in and ran specific projects focussed on the needs of People Affected by Cancer. Financial Health checks for client groups most at risk of poverty, "Help to Claim" Universal Credit, EU Support Service to assist EU nationals to apply for Settled Status following Brexit, Welfare reform Mitigation, Energy Best Deal and Pensionwise.

We work in partnership with and/or receive funding from:-

Citizens Advice Scotland, The Highland Council, The Scottish Government, The Home Office, NHS Scotland, Macmillan Cancer Support and Lochaber Housing Association.

Thanks to all for your support throughout 2022/23.



Citizens Advice Scotland



The Highland Council



The Home Office



NHS Highland



Macmillan Cancer Support

WHERE WE ARE?

Lochaber Citizens Advice Bureau
Dudley Road
Fort William
PH33 6JB
Tel: 01397 705311

Email: advice@lochabercab.org.uk

www.lochabercab.org.uk

Help to claim Universal Credit – 0800 028 2581

Patient Advice and Support Service - 0800 917 9127

Online toolkits

<https://moneymap.scot/>

<https://www.checkmycounciltax.scot/>

There is also a comprehensive information system available to the public on

<https://www.citizensadvice.org.uk/scotland/>

WHAT DO WE DO?

Inform –

people about legislation and how this affects them: about their rights, responsibilities and how they may be able to satisfy their needs.

Advise –

people on the options available to them and on the practical consequences of pursuing different courses of action.

Support –

people as they consider and decide what to do. We listen to their concerns and help them move forward to an informed decision.

Assist -

people in pursuing their chosen course of action by negotiation, representation and referral to other sources of help and support if needed.

Influence –

those responsible for policies and services by bringing to their attention problems people experience and campaign for change.