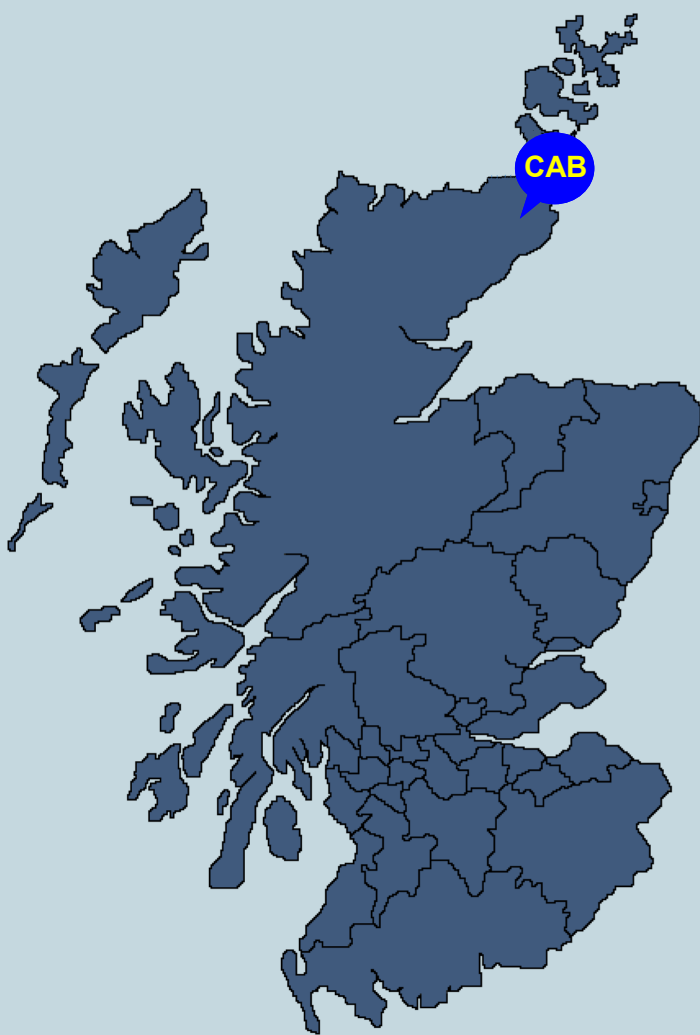


# CITIZENS ADVICE BUREAU Caithness

citizens  
advice  
bureau

## Annual Report 2018 - 2019



“the charity for your community”

## OUR PEOPLE & HOW TO CONTACT US

### Directors

Donald Harper  
Cllr Willie Mackay  
Cllr Matthew Reiss  
Michael Simpson  
Emily Fraser  
Susan Gower  
Richard Stanley  
Ian McElroy  
Claire Clark

### Volunteers

Susan Gower  
Phil Brown  
Shona Adlard  
Graham Bain  
Elaine McGee  
Fiona Wilson  
Anne Nicolson  
Shanna Larsen  
Siobhan Gunn  
Ashley Swanson  
Helen Hawkins  
Lorna Miller  
Catherine Simpson  
Janice Pearson  
Fiona Morrison  
Douglas Robertson  
Matthew Baird

### Manager

Jill Smith

Mara Signori (**Social Pol**)

### Deputy Manager

Iain Gregory

### Money Advice Officer (Debt Advice)

Heather Miller

### Budgeting

Maureen Coghill  
Katrina Doull

### Welfare Rights Officers

Alan Turner  
Steven Smith  
Jim McCourt

### Volunteer Support Officers

Angela Donaldson  
Rosalind Sweeney  
Fiona Inrig

### *If you want to visit CAB in Caithness*

#### Thurso – Drop in service

Monday – Friday 10am-2pm  
1a Beach Court, Thurso KW14 8AD  
Tel – 01847 894243

#### Wick – Drop in service

Tues, Wed & Thurs 10am-2pm  
123 High St, Wick, KW1 4LR  
Tel – 01955 605989

#### Outreach Services – Appointment Service

**Kyle Centre** – Tongue or Home visits arranged

#### By Telephone

Highland Advice Line 08444 994 111  
Citizens Advice Consumer helpline 08456 040 506

#### Online

[www.caithnesscab.org](http://www.caithnesscab.org)  
[www.adviceguide.org.uk](http://www.adviceguide.org.uk)

### The Citizens Advice Bureau service in Caithness

Scottish Charity Number SCO02849, A Company Limited by guarantee. Registered in Scotland number 109193.  
Registered office 1a Beach Court, Thurso, Caithness, KW14 7AP. Registered as a charity by the Inland Revenue

## **CHAIRMAN'S REPORT 2018 - 19**

Caithness CAB has, once again, had a very busy year.

It is of course our dedicated volunteers and staff who actually deliver the service to our clients and ensure that the aims and objectives of the CAB service are met and delivered.

So on behalf of the Board of Directors I pay this tribute to them, who, in so many cases willingly go the extra mile and more on behalf of the vulnerable in our community.

The extra mile cannot begin until the first mile is completed in full; and our audits and other examinations demonstrate that Caithness CAB continues to deliver a first class service.

The task of the Board is to deal with procedural matters, thus leaving the volunteers and staff free to do the work.

I record my thanks to fellow Board members for their willingness to devote time, skill and effort to the task.

We could not continue but for the generosity of our funders; in an era when all budgets are under pressure we appreciate their generosity.

In conclusion, it would be remiss of me not to mention our recently departed Manager and her immense contribution to our overall service to our clients.

She has, for the past eleven years, guided and supported us all and I am sure you all join me in wishing her best wishes for the future.

*Mr Donald Harper*

Chairman

Caithness Citizens Advice Bureau

## **MANAGER'S REPORT 2018 - 2019**

In yet another challenging year, the demands on Caithness Citizens Advice Bureau have continued to grow. Ongoing Welfare Reform seriously affects our community and posed uncertainty and anxiety to our clients, so it remains a priority that we do as much as possible to mitigate the impact on our society and meet the increasing demand for our service with the resources at hand.

Throughout the year Caithness CAB dealt with over 9000 enquiries and more than 12,500 issues. Not surprisingly the area which has seen the biggest rise is benefits, as Welfare Reform has seen entitlements reviewed, reduced or removed. Reduced income has an impact that goes beyond the purely economic and increased financial pressure often results, not only to increased debt, but other social issues such as family breakdown, ill health, employment, housing and legal problems all of which are handled by the bureau. In doing so Caithness CAB has made a practical difference in many ways.

Meeting the growing demand has not been at the cost of our core service. The past year has seen us pass regular quality of advice audits from our umbrella organisation, CAS and National Standard Audits which are due in the coming year. The result of our audit programme shows that the quality of advice provided is the highest that it has ever been. To maintain such high advice levels with current resources has been due solely to the commitment and hard work of all of our volunteers, directors and paid staff involved and is a testament to their level of commitment and professionalism. I would like to thank each one for their continued hard work and hope to continue to offer this high level of service to the people of Caithness in future years.

One of the most effective ways in which we can demonstrate our positive contribution to our local economy is through our Client Financial Gain. The bureau continues to improve the financial position of many of our clients in various ways, not only ensuring that people receive the benefits to

which they are entitled but helping them to claim compensation for poor products or services or loss of employment and unpaid wages. In 2018-19 the bureau saw our total financial gains reach almost £3.4 million. By increasing people's disposable incomes, spending power is increased. This is particularly important to the local economy.

**Volunteering** - Volunteering with the CAB service brings people many benefits, and the recruitment, training and retention of sufficient volunteers is always a top priority.

This shows the bureau is making a clear contribution to increasing the employability of local people and building much needed skills and competencies that are valued by local employers. Our aim now is to secure ongoing funding to enable us to continue this successful project for the future.

**Financial Health Check** – This service launched in November 2018 and assists specific target groups including lone parent families, families which include disabled adult or child, larger families, minority ethnic families, families with a child under 1 or families where the mother is under 25. In addition the health checks for older people will focus on those who are not claiming benefits to which they are entitled. Its aim is to concentrate on both young families to help tackle child poverty and older people to increase benefit uptake. The service can be accessed via a telephony based regional hub and also face to face in both Wick and Thurso bureau as well as throughout the CAB national network. Funding is via the Scottish Government and is now rebranded to Money Talk Team with effect from August 2019.

**Help to Claim** - The advent of "digital by default" has made it vital that we can offer our clients supported access to apply for their Universal Credit entitlement, access the information they require, and deal with associated issues such as debt and financial exclusion, and there is no doubt that this service must.. As a bureau we were unique in Scotland in providing this support when we launched it 6 years ago and I am happy to say that the need for this support has now been recognised by Government and it is now to be rolled out across the country delivered by CAB on a national basis. The Help 2 Claim service commenced on 1<sup>st</sup> April 19

### ***Schools Project***

We recently launched a new project working in partnership with all local schools and nurseries. It is designed to ensure that families with young children, who might be in need of support and assistance, with particular regard to benefit and debt advice, were identified and given the opportunity to engage with services where convenient to them. The service is delivered locally by Katrina Doull, who works closely with parents, schools and other associated agencies to make sure that that we reach out to such families and maximise their income, whilst dealing sympathetically and professionally with debt and other issues. This project has been highly successful in ensuring the welfare of our children and we hope that funding for this valuable service continues.

### ***Co-location Project***

Following generous funding from SSE BOWL and working with our valued partners at NHS Highland we now deliver expert Welfare Rights Advice at point of first contact – either within the hospital environment or post-discharge – and we also take regular referrals from CMHT professionals. The benefits of this project cannot be over-estimated and this is another example where joint-agency working has resulted in benefits to all. The patients / clients get CAB advice when they need it most, the NHS medical staff can concentrate on clinical care and CCAB are able to provide quality advice to people who might well otherwise not be identified as needing help.

**Housing** – We are very fortunate to be in partnership with Ross & Cromarty and East Sutherland CABx in the Scottish Legal Aid Board (SLAB) funded housing project. Our housing team take any complex housing issue on board and deal directly with the client to resolve their issue either through negotiation with the Landlord, legal action through the Courts or via the Private Rented Housing Panel. This project has proved very successful and their work has seen improvements in the conditions in the private rented sector and in social housing. In addition they have a strong track

record in preventing evictions and home repossessions. The close working relationship between Caithness, East Sutherland and Ross & Cromarty on this, and other projects shows that by working together we can provide a better range of services across the Highlands.

**PASS** – We continue to be involved with the Patient Advice and Support Service (PASS) provided across the Highlands. PASS provides free, accessible and confidential information, advice and support to patients, their carers and families about NHS healthcare and works to ensure they understand their rights and responsibilities as a patient, provide information, advice and support to raise concerns or complaints about healthcare and work with NHS in Scotland to improve healthcare provision. The support worker for this project is based in Alness but is available to us when required and has already dealt with a number of cases on our behalf with a great deal of success and yet another example of cross CAB working to the benefit of the whole Highland population.

**Social Policy** -The bureau holds detailed data on local problems. This means that the bureau has the growing ability to provide a detailed analysis of the types of problems that are being presented by clients. This data is used as part of our Social Policy work and in doing so was used to evidence our campaigns.

**The Future** – As we move into the next year I can see many challenges ahead for all of the CABx across the Highlands and indeed I am sure that Caithness will be no exception. However I hope the bureau looks forward to all positive opportunities that may be presented.

Finally, this will be my final report as Manager of Caithness CAB. Against the back-drop of an improved financial position, successful audits and a new year with new opportunities I have tabled my resignation.

Over the last 11 years I have managed the bureau through considerable change. I have seen it grow, develop and become well placed to continue to provide a high level of service to the community.

I hugely admire the invaluable work of the CAB service and the dedication and commitment given by all of the staff and volunteers. It has been an absolute privilege to work with you all and I will forever remain inspired by the work that you all do to support our local community.

I wish the new board, and the new Manager all the best for the future.

*Jill Smith*  
Manager