

CITIZENS ADVICE BUREAU Caithness

citizens
advice
bureau

Annual Report 2019 - 2020



“the charity for your community”

OUR PEOPLE & HOW TO CONTACT US

Directors

Michael Simpson (Chair)
Cllr Willie Mackay
Cllr Donnie Mackay
Ian MacElroy
Susan Gower
Richard Stanley
Helen Shearer
Catherine Simpson
Beverly Horton

Volunteers

Susan Gower
Phil Brown
Shona Adlard
Fiona Wilson
Heather Gunn
Anne Nicolson
Kerrie Mackenzie
Marion Jack
Janice Pearson
Mark Raffle
Sandra Cameron
Lesley Brotherston
Mara Signori

Manager

Isobel Mackay

Staff

Angela Donaldson
Fiona Inrig
Helen Hawkins
Heather Miller
Maureen Coghill
Katrina Doull
Alan Turner
Steven Smith
Jim McCourt
Elaine McGee
Grace Campbell
Maureen Swanson
Carol Manson

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

Wick – Appointment only due to COVID
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
www.adviceguide.org.uk

The Citizens Advice Bureau service in Caithness

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Registered office 1a Beach Court, Thurso, Caithness, KW14 7AP. Registered as a charity by the Inland Revenue

CHAIRMAN'S REPORT 2018 - 19

2020 has been turbulent year for both Caithness CAB and the communities it serves.

In March the country went into "lockdown" due to Covid 19, a new term but one that was going to affect us all and our daily lives.

Caithness CAB along with other organisations had to adapt quickly to ensure we could continue providing a much-needed service to our communities.

Our two teams in Thurso and Wick, under our new manager Isobel Mackay appointed as the "lockdown" started, took up the challenge and in a professional and diligent manner continued providing advice in trying and difficult conditions.

I would like to take this opportunity along with my fellow directors to thank the volunteers and staff of Caithness CAB for their dedication, resourcefulness and resilience, and we hope and look forward to 2021 being a better year.

Michael Simpson

Chairman

Caithness Citizens Advice Bureau

MANAGER'S REPORT 2019 - 2020

As a new manager, joining in February 2020, it's been a challenging but exciting first few months with Caithness Citizens Advice Bureau (CCAB). Within a month of joining COVID-19 hit the UK which meant changing the way we deliver our service to the community. First priority was to ensure the safety of both our staff and clients. We prepared communications to advise that we would not be able to provide a face to face service, we ensured we followed the guidelines set out by Scottish Government and to support this we changed our way of working with some staff in the office and others working from home. This has been ongoing since March 2020 and is continuing. We also notified clients via social media, CCAB website that we endeavour to provide a professional service but via telephone and email.

During COVID-19, we have supported Citizens Advice Scotland with their National Helpline which was advertised widely across Scotland. We have 4 staff supporting this initiative and whilst our preferred method of contact is through our local bureau, we have been happy to support.

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. By increasing people's disposable incomes, spending power is increased. This is particularly important to the local economy.

Throughout the year Caithness CAB dealt with over 2,200 clients dealing with over 9000 issues. In 2019-20 the bureau saw our total financial gains reach almost £4.2 million, an increase of around £800k.

We are required to have regular 'quality of advice audits' from our umbrella organisation, CAS and National Standard Audits. The result of our audit programme show 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.

As well as a team of professional, dedicated staff, we are all appreciative of our dedicated volunteers. We have recruited 3 new volunteers in the last year and whilst it's been a challenge to accommodate our administrative volunteers in the office, we have been able to continue to train our adviser volunteers.

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

I would also like to thank our primary funder, Highland Council for their continued financial assistance and also a grateful thanks to **Citizens Advice Scotland (CAS)** who support several projects: -

Money Talk Team The aim is to concentrate on both young families to help tackle child poverty and older people to increase benefit uptake.

Help to Claim This service (commenced in April 2019) offers 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.

Housing 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. 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 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.

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.

Campaigns

Fair Delivery This project focuses on the unfair delivery charges we experience in the Highlands – this has been supported by our local Chamber of Commerce and local MSP Jamie Stone

Big Energy Savings Week (BESW) This project which has recently started provides a service to our clients to help them to get the best energy deals

Highland Council

Schools Project

This service is achieved by 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 however, since COVID-19, we haven't been able to have face to face meetings with clients.

NHS Highland

Following generous funding from NHS Highland we work in partnership with NHS Highland to deliver expert Welfare Rights Advice at point of first contact – either within the hospital environment or post-discharge. The benefits of this project cannot be over-estimated and this is another example where working in partnership working has resulted in benefits to all.

Robertson Trust

Funding received from Robertson Trust has supported the recruitment of two part-time staff which has been very successful in the training and development of volunteers and staff. All advisers participate in a robust training programme to ensure they meet the standards set out by CAS and Gateway.

Caithness and North Sutherland Funding / SSEN (Beatrice)

Funding received from the above organisations has enabled us to recruit 2 new members of staff; - Energy Adviser and Employment Law adviser which is key to supporting our local community. As both these projects recently started, further information will be available in next year's report.

COVID-19 Funding

CAB received funding to support them from March to October 2020 to enable the service continue both in the office and remotely. Grateful thanks to Highland Council, Baillie Wind Farm, DSRL, Tesco Groundworks, Foundation Scotland, North Highland Initiative (NHI) and Citizens Advice Scotland.

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, the bureau looks forward to all positive opportunities that may be presented. Our aim is to continue to provide an invaluable service to our clients and to work with our funders to ensure continued financial assistance.

I hugely admire the invaluable work of the CAB service and the dedication and commitment given by all of the staff and volunteers. It is an absolute privilege to work with you all.

Isobel Mackay

Manager

Treasurers Report

The greatest challenge facing the bureau is to maintain the level of service provided to current and future clients on a year on year basis.

Although we are in a healthy financial position this year, meeting the funding gap is always a challenge, however, we remain positive in our outlook and are continually looking for new sources of income.

During COVID-19, we received funding from Highland Council, Baillie Wind Farm, DSRL, Tesco Groundworks, Foundation Scotland, North Highland Initiative (NHI) and Citizens Advice Scotland.

Our aim is to continue to deliver a solid performance within our accounts.



MONEY ADVISER'S ANNUAL REPORT 2019-2020

During the last year we have continued to be kept busy, especially with applications for both Bankruptcy and the Debt Arrangement Scheme. Katrina Doull joined us in April 2018 and has now completed her Training in 2019 through Wiseradviser in Glasgow, to become a Trained Money Adviser, which has been a great help to the Bureau and the growing number of Debt Cases, as it is not ideal having only one Money Adviser with regard to holidays, illness, etc.

In this financial year 24 of our clients applied for and were awarded Bankruptcy, which resulted in total debts of £524,340.06 being written off for our clients. The Bankruptcy application process is very time-consuming for Money Advisers, as we have to gather all the information and evidence from the client before we can start the application. The AIB (Accountant in Bankruptcy) administers and awards the client's Bankruptcy, but only after the Money Adviser has submitted the electronic application and all the evidence through their BASYS system.

In this financial year we assisted 12 clients to apply for a DPP (Debt Payment Programme) through the DAS (Debt Arrangement Scheme). A DAS, as it is commonly referred to, allows clients to amalgamate all their debts together, and to repay them over, usually, a maximum of 10 years, with one fixed monthly payment. This is then distributed to all their creditors by their Payment Distributor. The great advantage of a DAS is that all interest and charges are legally stopped after the DAS has been approved. We currently have 31 active DAS cases in total which require monthly monitoring and contact with clients. We currently use the AIB's new system called Eden to apply for and submit DAS cases. The Eden system came into use in June 2019 and our Money Advisors Heather Miller and Katrina Doull were delivered training for this system in Inverness May 2019.

Again, DAS cases are administered by the AIB, but the process of applying for a DAS for a client is very time consuming for the Money Adviser, and also the ongoing monitoring and amendments to the cases.

We attended our Money Advice Forum Meetings in Inverness where all the CAB Money Advisers meet 3 or 4 times a year, and discuss current Money Advice topics, and we usually have guest speakers from different organisations that we have regular contact with at the meetings. These has included The Highland Council, Cairn Housing and Accountants.

With the current Covid 19 pandemic we have seen a slight rise in caseloads and envisage the outcome to be a substantial rise in debt cases. This will be because of Job Loss, arrears for debts, and possible issues raised through mental health throughout the crisis, there for it will be especially imperative to be able for us to support the clients going forward.

Once again, we would like to thank Isobel, the staff and volunteers at both bureaux for their continued support and friendship over the past year.

Mrs Heather Miller – Money Adviser

Mrs Katrina Doull – Money Adviser

As part of the Money Talk Project we offer help and advice using a holistic approach to help clients on low incomes, the priority clients are families with children and older people, tailoring needs to each client's individual requirements and along the way empowering clients to get the support and information they need to improve their financial situation.

Due to Covid19 restrictions, 2020 has been a particularly challenging year so far, however we have continued to help clients over the telephone and this has actually resulted in better attendance of appointments, clients seem happy to receive help over the telephone via pre-arranged appointments. There have been some challenges getting the paper information we require but ways around have been found. Some clients seem to have wanted more support resulting in more than the normal two contacts but this is understandable and has been achievable.

To date Client Financial Gain for Financial Health Checks has been £20949.

I have also supported the Money Advice team throughout the year with client debt enquiries and these enquires usually result in clients getting help through the Money Talk Project.

Maureen Coghill - Money Adviser

Welfare Rights Officer Report 2018/19

Throughout the reporting period, WRO time was spent organising and completing client's Personal Independence Payment (PIP), Disability Living Allowance (DLA), Attendance Allowance (AA) claim forms from initial application to review, renewals, reconsiderations and appeals. In addition, a substantial amount of time was involved with completion of ESA50 and UC50 limited capability for work questionnaires and subsequent mandatory reconsideration and appeals.

We continue to have delays with PIP face to face medical examination. The current delay is 8 weeks and a further 4 to 6 weeks for DWP to decide on the claim. Due to the Covid19 restrictions DWP ceased face to face appointments with effect from 24/03/20. This was replaced by telephone assessments which does not impact on the 2019/20 reporting year but will have a significant effect from April 2020.

We continue to have an increased amount of renewal PIP claims due to DWP strategy to reduce the length of awards. This resulted in an increased demand on WRO resources.

A considerable number of interviews were arranged at both Thurso and Wick bureaux. Home visits were also carried out for clients unable to attend CAB offices due to health problems. Throughout the reporting period, an average of five to six PIP, DLA and AA claim forms were completed per week. Interviews to complete the claim forms ranged from one and a half to two hours, each with subsequent preparation for submission to DWP taking another two to three hours.

UC50 work capability questionnaires have largely replaced ESA50 work capability questionnaires as Universal Credit claims increase. We completed 4 to 5 throughout the reporting period. We have experienced a considerable delay with the work capability assessment and this results in a delay with the decision-making process.

The ongoing Welfare Reform strategy by DWP has resulted in an increased number of decisions not to award benefit. Therefore, further contact with clients is necessary to obtain further information, particularly medical evidence, followed by a request to DWP to carry out a Mandatory Reconsideration of the original decision and subsequent appeal to Tribunal Service. Although this is time consuming it has produced revised decisions in favour of the client. This resulted in a decrease in case proceeding to appeal from 24 last year to 11 for this reporting period. 10 were successfully upheld which is a 91% success rate.

We have also taken a proactive approach to try and give clients a complete review of their benefit entitlement when they contact the CAB for PIP, DLA, AA and ESA benefit claim enquiries.

We continue to liaise with local mental health services and GP practices throughout the county. This has enabled us to maintain close relationships resulting in more relevant supporting medical evidence.

Potential Growth

A close liaison with the local Jobcentre Plus is a priority, in view of the proposed changes to the benefits system and we hope to continue to develop this during the forthcoming year. The introduction of Social Security Scotland (SSS) disability benefits continue. In particular Disability Assistance will be introduced from 2021 to replace existing disability benefits. The full transfer of PIP, DLA and AA claims is expected to be completed by 2024.

We would hope to develop our relationship with these agencies to make them fully aware of the services which we can provide.

We have increased contact with Jamie Stone MP which has resulted in successful joint working of some of our cases. We have worked closely with Mr Stone and his staff which we hope will result in increased awareness of the effects of welfare reform in his constituency.

Gains

Client Financial Gains for the year were £2,447,218 this is an increase of £336,102 which is 8.62% up on last year's figures. This is due mainly to an increase in the number of successfully completed claim forms.

Potential Growth

The continuation of the welfare benefit changes and the new Social Security System in Scotland should lead to an increase in customer contact with CAB.

Training

We attended Welfare Rights Forum meetings which are held in Inverness every three months. This allows all Welfare Rights Officers from across the Highlands to meet and discuss legislation, caseloads and any other business. In addition, we attended Tribunal User Group Forums.

We attended Social Security Scotland training session in Inverness during November 2018.

We have also taken an active role in team meetings to update advisers on procedures for benefit referrals to establish better practice with increased control of cases.

We would like to take this opportunity to thank all the volunteer advisers for their invaluable help and enthusiasm throughout the year.

Alan R Turner

Steven Smith

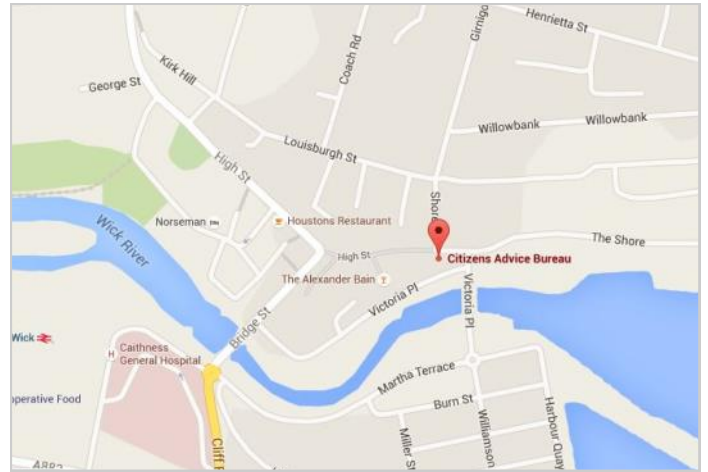
AIMS AND OBJECTIVES

The twin aims of CAB Service are:

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.



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