

CAITHNESS CITIZEN'S ADVICE BUREAU

ANNUAL REPORT

APRIL 2020-MARCH 2021



Citizens Advice
the charity for your community



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

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Clr Donnie Mackay

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Beverly Horton

Ian McIlroy

Adrian Stanley



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Mara Signori

Phil Brown

Shona Adlard

Fiona Wilson

Heather Gunn

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Kerrie Mackenzie

Marion Jack

Mark Raffle

Sandra Cameron

Lesley Brotherson

Janice Pearson

Staff

Isobel Mackay (Manager)

Alan Turner

Charlotte Mackay

Elaine McGee

Fiona Morrison

Fiona Inrig

Helen Hawkins

Jim McCourt

Angela Donaldson

Kerry Macdonald

Katrina Doull

Maureen Coghill

Heather Miller

Grace Campbell

Maureen Shearer

Steven Smith



CHAIRPERSON'S STATEMENT

Last year 2021 I started off by saying " 2020 has been a turbulent year" I finished with " we hope and look forward to 2021 being a better year".

Little did I know or any of us knew that 2021 would turn out to be just as difficult as the previous year in some ways more so. We appointed Sadie Kevill as our new manager in the Spring welcome Sadie. We would not want to dwell on the past so to the future.

There will significant challenges to our communities in the coming year inflation is currently at 5% predicted to rise to 7% fuel prices are set to rise by 54% or more 3 in 10 people in Caithness are effected by fuel poverty that figure will no doubt rise.

Sadie is producing a strategic overview of our work and operations which will be rolled out across the year I hope all the staff volunteers and directors will feel they can contribute.

I thank you all, Staff volunteers and directors for another year of dedication hard work and resolve to serve our communities . It is appreciated.

MICHAEL SIMPSON

*Caithness Citizen's Advice , Chairperson
February 2022*



MANAGER'S REPORT

The year throughout 2020-2021, as I'm sure many will agree, was a year like no other; and Caithness Citizens Advice Bureau was no exception. When given the task of formulating a brand new approach to how we run our services without face to face contact, clients were ensured all the essential support, advice, and services they needed.

The work of the bureau was achieved by a blend of staff and volunteers remaining in the office, as well as working remotely and providing online / over the telephone advice and support. Our team of staff and volunteers were adaptable and flexible to the clients needs. They overcame the challenges of a new way of working, and in turn allowed clients to benefit from a financial gain of over 3.5 Million pounds. A huge thank you to the team for all their hard work and extra dedication during this time, along with the continued support of the board of directors who guided the bureau through these changes.

We continued to support Citizens Advice Scotland with their National Helpline, which was advertised widely across Scotland.

We are thankful to all our partners and funders who continued to fund the work of the bureau and individual projects, including The Highland Council, Citizen's Advice Scotland, NHS Highland, Robertson Trust, and Caithness and North Sutherland Fund. Without these, as well as a multitude of COVID support funds, we would not of been able to deliver the outcomes created for our clients in the community.

As the new manager of Caithness CAB, the year moving forward will be focused on planning ahead for the future; lead by national and local guidance in response to the pandemic and client and place based needs, continuing to provide a quality service for our clients, and reviewing our work approaches across the team whilst building capacity to meet the level of demand. We will assist where we can in the recovery of communities and deliver the important projects to support them, such as the likes of energy and fuel price concerns, poverty and income maximisation

Sadie Kevill
Bureau Manager



THANK YOU TO OUR FUNDERS

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

Highland Council The Highland Council recognises the important work of CAB and provides essential funding to cover a wide range of core costs and services within the bureau. Including Benefits, Debt and Housing.

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.

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

SSEN Energy This project provides a service to our clients to help them to get the best energy advice and assistance including assistance applying for financial support and energy debt advice.

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 Fund / 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.

COVID-19 Funding CAB received funding to support them from March to October 2020 to enable the service to 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



FINANCIAL REPORT

OVERALL CLIENT FINANCIAL GAIN - £3,518,741.46

Financial Overview

Income for the period £376,734

Expenditure for the period £329,954

The company generated a surplus in the year of £46,780 (2020 – Deficit £78,204).

The company has total reserves at 31 March 2021 of £217,723 (2020 - £170,943).

Achievements and Performance

People - 13 volunteers & 16 staff.

Advising – 3,517 clients across 16 main advice subject areas with 9,296 enquiries

Financial Gain - Generating a gain for clients of £3.5 million.

Good Value - for every £1 spent on core funding = £28 to clients.

Debt Work – CFG £520,000

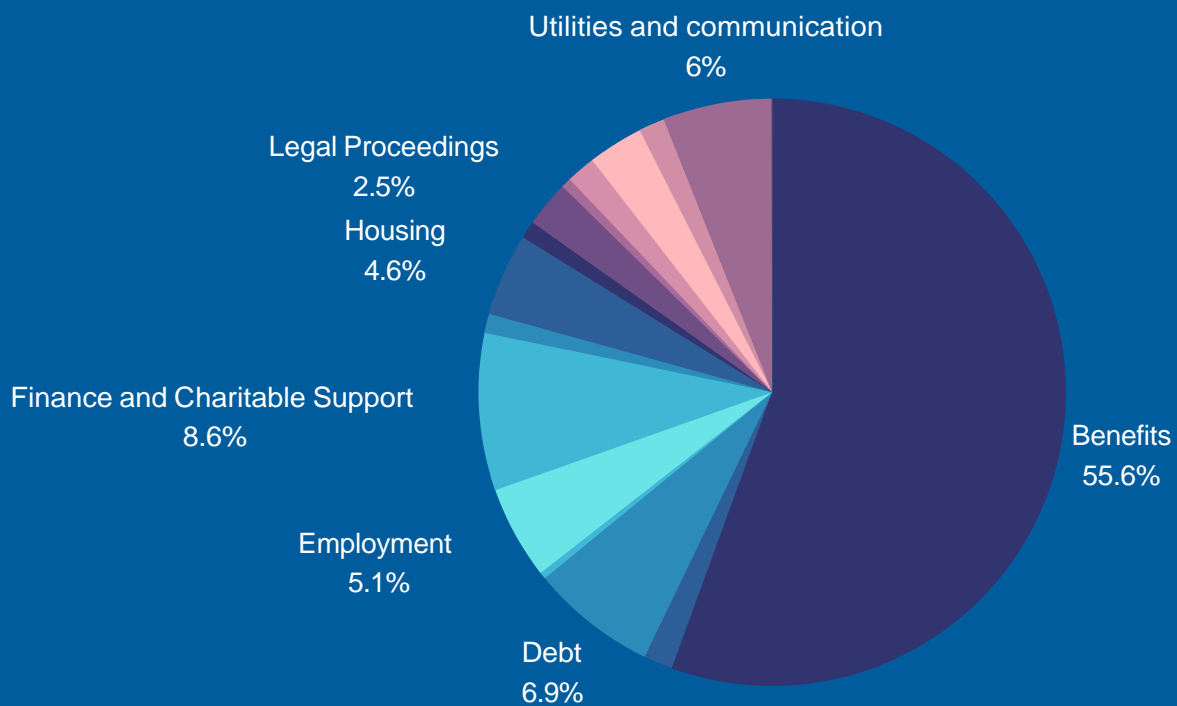
Welfare Benefit Work (Inc NHS Project) – CFG £2.9 million

Other – CFG £120,000

OUR ADVICE

IN TOTAL THE BUREAU GAVE ADVICE 9,296 TIMES

There was a a wide range of advice provided to Clients in Caithness.



Advice Code	Number of Clients	No. of Times Used
Benefits	1,305	5,164
Consumer	112	149
Debt	189	644
Discrimination	4	4
Education	24	35
Employment	288	477
Finance and Charitable Support	354	804
Health and community care	72	99
Housing	237	423
Immigration, Asylum and Nationality	44	89
Legal Proceedings	160	236
NHS Concern or Complaint	20	51
Relationship	126	149
Tax	221	283
Travel, transport and holidays	91	133
Utilities and communications	270	556



CLIENT CONTACT METHODS



5232



1354



472



150



99



£ 3,518,741.46
Client Financial Gain



Money Adviser's Report

In this financial year we assisted 8 clients to apply for Bankruptcy which resulted in £461,497.46 of our clients debts being written off.

We also assisted 1 client to apply for a DPP (Debt Payment Programme) DPP through the DAS (Debt Arrangement Scheme). This then gives our clients peace of mind that they can repay their debts over a set period of time, safe in the knowledge that no further interest or charges can be added to their debts. At the end of this financial year we had 31 active DAS cases which we have to monitor on a regular basis for the Accountant in Bankruptcy (AIB). We also have to deal with the administration of these cases which has been very time consuming as there were more applications for crisis breaks, payment breaks and variations than we would normally have, again, this was due to the Covid-19 pandemic.

This will probably continue even after we are returning to whatever normality is going to be once we start emerging from the pandemic.

Unfortunately, due to the pandemic, there has not been any Money Advice Forum Meetings in Inverness, but we are sure that these will commence again when it is safe to do so, and we will continue to attend them. Once again we would like to thank our Manager, and all the staff and volunteers at both bureaux for their continued support and friendship over the past year, and we look forward to assisting as many clients as possible over the next year.

Mrs Heather Miller – Money Adviser
Mrs Katrina Doull – Money Adviser

Welfare Rights Report



Throughout the reporting period, WRO time was spent organising and completing clients' 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.

The outbreak of COVID-19 required the cessation of all face-to-face contact with clients, both in bureaux and home visits, and so arrangements were made to assist clients with disability benefit claims by telephone interview. Intermittent alleviation of government restrictions allowed for some clients to be seen in bureaux in emergency circumstances, but telephone interview remained the primary method of assisting clients throughout the reporting period.

COVID-19 restrictions also forced the Department for Work and Pensions (DWP) to cease all face-to-face medical examinations for PIP claims with effect from 24/03/2020, and replace them with telephone assessments. These changes caused delays in clients receiving medical assessments to increase to up to 12 weeks and a further 4 to 6 weeks for DWP to make a decision on the claim.

The lack of in-person medical assessments presented a particular disadvantage to clients with physical disabilities as it meant that a physical examination of their capabilities could not take place. There were also disadvantages to clients with mental health issues as the lack of a face-to-face interview made it more difficult for a supporting third party to participate.

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

UC50 work capability questionnaires have largely replaced ESA50 work capability questionnaires as Universal Credit claims increase. While the delays with the work capability assessment and the impact this subsequently has on the decision-making process are well documented, this issue has only been exacerbated by the COVID-19 pandemic.

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, UC 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.

Steven Smith
Welfare Rights Advisor

NHS Welfare Rights Project



Since its inception on February 19th 2018, the total financial gains made by the project (to 2nd April 2021) amount to £3, 259, 365.84 of which £1, 151, 108.43 occurred in the period 6/4/20/ - 5/4/21.

During that same year, over 200 new referrals were received, and client contacts totalled 2532, amounting to more than a quarter of the total bureau workload.

Client commitment remains the key tenet of the project with personal contact crucial. This was severely restricted over the year, with no home visits being possible. Nevertheless 85 face-face interviews were carried out on bureau premises without mishap. The willingness to carry out home visits, and to go to clients in their own homes remains essential.

Forty-nine PIP claims were completed between 5/4/20 and 2/4/21 and 78 Attendance Allowance forms; four cases were taken to benefits appeals. While the completion of disability benefits forms remains the core part of the work, clients were also helped to claim Carers Allowance, Pension Credit, community care grants, crisis grants, housing benefit, Universal Credit and State pensions. Several applications to charities were also made. In addition, a talk was given to a Parkinson's group, and there was attendance at a local gala day

Delays in PIP assessments and decisions, and even moreso for ESA and UC disability elements. Poses a disadvantage to clients, who face periods without their benefits entitlements. It is hoped as part of the Covid recovery these waiting times will be reduced.

Assessment by telephone – certainly for PIP cases - continued to be the norm and was not ideal. Face to Face meetings allow the clients the opportunity to do themselves justice and not to feel pressured in a telephone call, and enable them to fully express their needs and describe their health conditions. Wherever possible, the project tried to respond urgently to all emergency referrals within the measures needed during Covid.

Referrals were received from diverse agencies in the NHS, Again, the difficulties in directly meeting with health professionals has had an impact on maintaining the important links with referrers, especially when several key referrers had moved on. Thanks are due to all the health professionals who have made referrals, and who endlessly and generously provide supportive reports and letters.

While the coming year may bring uncertainties, the continuing need for the project remains evident. Clients continue to suffer and the project offers one way of reaching out to them.

Jim McCourt
Welfare benefits worker
NHS Project

AIMS

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

Thurso Bureau

Open for telephone support and Appointment only
due to COVID

Monday – Friday 10am-2pm

1a Beach Court, Thurso KW14 8AD

Tel – 01847 894243

Wick Bureau

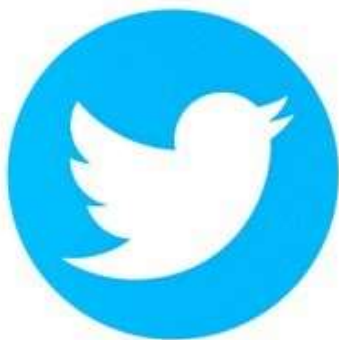
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