

CAITHNESS CITIZEN'S ADVICE BUREAU

ANNUAL REPORT

APRIL 2021-MARCH 2022



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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Maureen Coghill

Heather Miller

Grace Campbell

Maureen Shearer

Steven Smith



CHAIRPERSON'S STATEMENT

This year's annual report has the feeling of Groundhog day.

For the last 3 years we have all dealt with Covid 19 and it's variants, there has been a legacy to this partly due to Covid 19 the "Cost of living crisis".

There are folk in Caithness who are going without food, heating and have worries about all types of debt. Our service is confidential professional non judgemental open to all whatever your circumstances or situation and its free.

The team at Caithness CAB have had an ever increasing workload this year and have achieved £3.6m of financial gain for our clients.

I again acknowledge their dedication, hard work and resolve and thank them for their service to their community.

Caithness CAB is your local campaigning and advocacy service run by local people for local people.

And finally.

This is my last and final year at Caithness CAB I have been a director for 6 years and the rules require I stand down from the board.

I have served as Vice-chair for 2 years and Chair for 3, at times it has been challenging but most of all rewarding, thank-you for the opportunity. All directors are volunteers.

Caithness CAB needs more volunteers, if you would like to give something back to your community please contact Caithness CAB 01847 894243 Thurso 01955 605989

The last word.

You are never alone with Caithness CAB.

MICHAEL SIMPSON

*Caithness Citizen's Advice , Chairperson
January 2023*



MANAGER'S REPORT

May 2021 marked the start of my post as manager at Caithness Citizen's Advice Bureau. Instantly I was struck by the high level of varied work and advice areas we provide, at a time which was still considered to be Covid times.

The year that was to follow continued to prove the resilience and flexibility of our staff team, volunteers, and board of directors, to maintain the high quality service provided to our community of Caithness. Meeting the demands of new sets of challenges for our clients, with the removal of the furlough scheme and the universal credit up lift, as well as the rise in energy prices all contributing to the beginning of the cost of living crisis.

As a result of our work within the bureau, clients benefited from a financial gain of over 3.6 Million pounds

This year also saw the development of our 3 year strategic plan; in consultation with staff, volunteers and our board, whilst taking into account the needs of our clients and the organisation. 5 themes were identified for our continued focus- of which we will continue to implement key actions and work towards our strategic aims

We are once again 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, Robertson Trust, and Caithness and North Sutherland Fund. Without these, as well as a multitude of other support funds, we would not have been able to deliver the outcomes created for our clients in the community.

Additionally, huge thank you to the team for all their hard work and extra dedication during this time. We value the work of our team and volunteers and continue to welcome, recruit and train new volunteers into the organisation.

In the year ahead, we aim to increase our face to face presence for clients as restrictions ease and engage in communities across Caithness. Working in partnership to meet place based needs and continue to provide a quality service for our clients. Clients will undoubtedly face ongoing challenges with the cost of living crisis and in particular energy and food poverty. Caithness CAB will do what we can to support the people in our community to alleviate poverty.

Sadie Kevill
Bureau Manager

THANK YOU TO OUR FUNDERS



We are very grateful to our funders, without which we wouldn't be able to deliver our service to the community.

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.

Meeting the funding gap is always a challenge, however, we remain positive in our outlook and are continually looking for new, longer term sources of income.

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.

SEEN 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. Unfortunately, this funding will not be continued from April 2022.

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

Kickstart Scheme We were fortunate to be funded to recruit and train two advisers through this scheme for 6 months, it was a great success and both went to become a fully trained generalist advisers completing their training and receiving their Certificates of Competence as Advisers.



FINANCIAL REPORT

OVERALL CLIENT FINANCIAL GAIN - £3,672,310.48

Financial Overview

Income for the period **£284'905**

Expenditure for the period
£328'408

The company generated a deficit in the year of **£43,503** (2020 – Surplus **£46,780**).

The company has total reserves at 31 March 2022 of **£174,220** (2021 - **£217,723**).

Achievements and Performance

People - 3 volunteers & 15 staff.

Advising – **2,347** clients across **16** main advice subject areas with **11'738** enquiries

Financial Gain - Generating a gain for clients of **£3.6 million**.

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

Debt Work – **CFG £300,000**

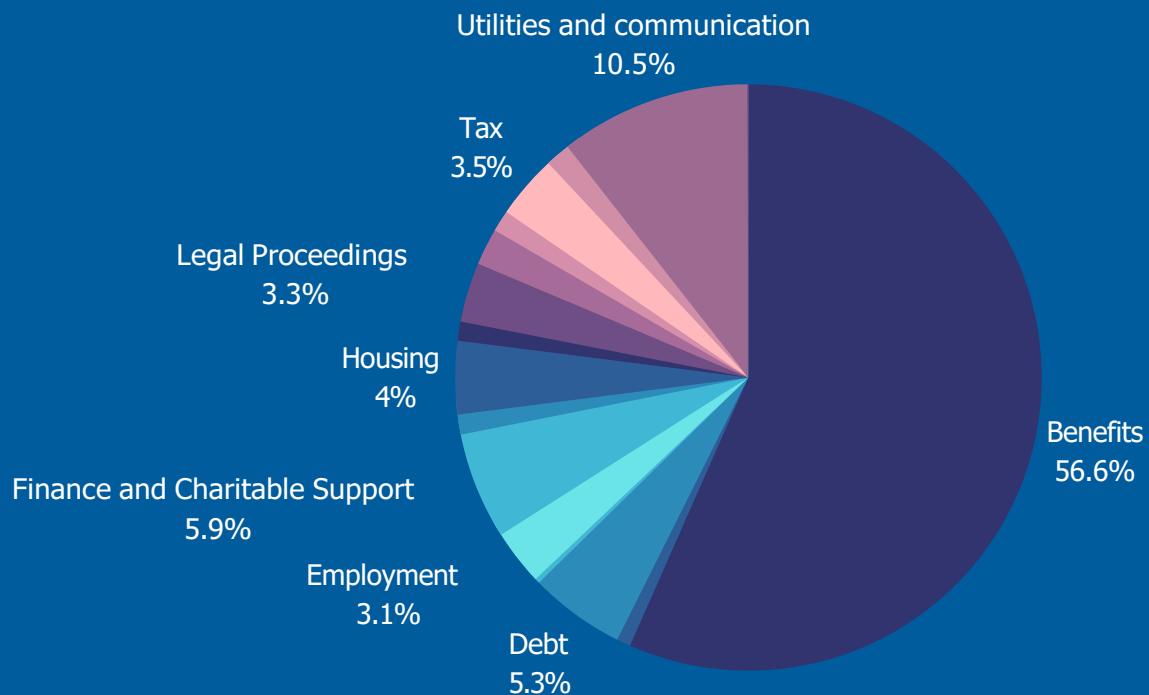
Welfare Benefit Work (Inc NHS Project) – **CFG £3.2 million**

Other – **CFG £140,000**

OUR ADVICE

IN TOTAL THE BUREAU GAVE ADVICE 11, 738 TIMES

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



Advice Code	Number of Clients	No. of Times Used
Benefits	1,678	6,645
Consumer	68	90
Debt	200	620
Discrimination	6	6
Education	20	31
Employment	128	359
Finance and Charitable Support	309	691
Health and community care	87	130
Housing	229	473
Immigration, Asylum and Nationality	38	124
Legal Proceedings	155	385
NHS Concern or Complaint	33	239
Relationship	99	138
Tax	305	410
Travel, transport and holidays	102	161
Utilities and communications	438	1,236

Money Adviser's Report



In this financial year we assisted 200 clients to deal with debt issues which resulted in £300'000 of our clients debts being written off.

We supported clients 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.

A large amount of time is used in the administration of our cases. with many applications for crisis breaks, payment breaks and variations. We anticipate with the issues facing our clients with the cost of living crisis, the demand for our debt and money advice service will continue to be in demand and we will be here ready to help.

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, we will all work together to meet the needs of our clients.

Heather Miller – Money Adviser
Katrina Doull – Money Adviser

Money Talk Project

The Money Talk project has been busy with lots of contact from pregnant and new mums wanting to find out about benefits they will be entitled to . These contacts have continued with these clients to provide a holistic approach offering budgeting help also looking at ways to save money on out goings and empowering clients so that future events are not going to be a worry for them financially which previously they would have not considered . Also the number of Older People looking for help with budgeting and benefits has increased but this is still an area which I would like to expand on.

Maureen Coghill - Money Talk Adviser



Employment Support

Our employment advisers supported clients by

- ◆ Supporting Client to retain employment, including working directly with their employer.
- ◆ Help Clients to resolve employment issues
- ◆ Advise and assist in tribunals
- ◆ Work with internal and external stakeholders to promote the successful delivery of the service.

Case Study

Client was concerned that her employer advised they would not be put on the furlough scheme and may only have limited hours of work for a couple more weeks. Adviser provided advice and communication to employer to confirm eligibility of the scheme and also negotiate options for work to continue. Following the support the client was able to continue in employment after knowing their options and rights



8858 Telephone enquiries

We currently serve

10%



of the Caithness Population

£300'000

of client debt advice

£10 >>> >>> >>> >>> **£130**

Every £10 in Funding received, resulted in £130 **financial outcomes** for clients

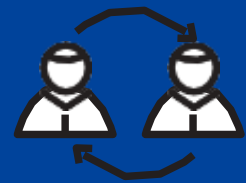


16

areas of advice

OUR YEAR IN NUMBERS

£3.6 Million in Client Financial Gain



4'063

Referrals into bureau

1'236 Pieces of Energy Advice Provided



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 UC50 limited capability for work questionnaires and subsequent mandatory reconsideration and appeals.

As the COVID-19 pandemic progressed and the vaccination programme was implemented, limited face-to-face contact with clients in bureaux became possible under strict social distancing and hygiene guidelines. The Department for Work and Pensions (DWP) continued to conduct medical assessments in the local area by telephone and are yet to return to face-to-face visits.

The lack of in-person medical assessments continues to present a particular disadvantage to clients with physical disabilities as a physical examination of their capabilities cannot take place. Disadvantages to clients with mental health issues also remain as the lack of a face-to-face interview makes it more difficult for a supporting third party to participate.

Throughout the reporting period, an average of five to six PIP, DLA and AA claim forms were completed per week. UC50 work capability questionnaires have largely replaced ESA50 work capability questionnaires as Universal Credit claims increase.

Social Security Scotland began introducing their new range of disability benefits designed to replace PIP, DLA and AA. The first of these, Child Disability Payment (CDP) opened to new applications across the country from 22nd November 2021. The Scottish Government intends for all children currently in receipt of DLA to be transferred to CDP by Summer 2023. The second of these new benefits, Adult Disability Payment (ADP), which is intended to replace PIP as the disability benefit available to working-age adults, was introduced in select pilot areas from March 2021 ahead of opening nationwide on 29th August 2022. All PIP recipients are to be transferred to ADP by 2024.

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 cases proceeding to appeal.

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.

Potential Growth

A close liaison with the local JobcentrePlus 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. Pension Age Disability Payment (PADP) will replace Attendance Allowance as the third new disability benefit being introduced. Social Security Scotland have not yet said when PADP will be rolled out, but the transfer of all current AA recipients to the new benefit is expected to be completed by 2025.

Although the new benefits will share several features of their predecessors, one of the biggest changes is that Social Security Scotland intend to waive the need for medical assessments whenever possible. Instead, a greater prominence will be placed on the claimant's account of their circumstances and any supporting information they provide. It is hoped that this will make the application process as simple and easy as possible to encourage people to apply for the payments they are entitled to. 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 **£3,231,488**. This is due mainly to an increase in the number of successfully completed claim forms.

Training

All training undertaken during the reporting period was carried out by video conferencing. Welfare Rights Forum meetings, usually held in Inverness every three months, are yet to be resumed. We await contact from HM Courts & Tribunals Service regarding Tribunal User Group Forums.

We continue to attend team meetings both in bureaux and via video conferencing 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 staff and volunteer advisers for their invaluable help and enthusiasm throughout the year.

Steven Smith
Welfare Rights Officer

Thank you for helping me with my attendance allowance application.

This will be a great help to me. I would not have got it had it not been for all of you helping me. I would have had trouble holding the huge form never mind filing it in

I WANT TO SHARE MY THANKS AND APPRECIATION TO THE ADVISER FOR ASSISTING WITH MY CENSUS, HE WAS SO KIND AND UNDERSTANDING



My tumble dryer has been approved that's big help to me, I been quite ill this last week, I'm grateful that's been approved thank you for helping me

A big thank you to the Energy Adviser for all the hard work she did on my energy issues. She was so helpful, polite and kind as well as patient.

I want to give thanks to all the assistance CAB has provided, all my affairs are now in order



Energy Advice

Even before the energy price cap rise in Oct 2021 we have seen a large increase in clients finding their direct debits unaffordable, with increasing energy debt and a sharp rise in fuel voucher requests.

Alongside this, we have had an energy increase in the amount of clients seeking assistance to apply for energy grants to pay off existing energy debt. Clients requiring assistance to submit complaints to suppliers are cropping up more frequently, are submitting complaints to the energy ombudsman and asking for the extra help unit from energyadvice.scot to intervene and help clients who are desperate for their suppliers to listen.

We are continuing to source ongoing means of support for clients to access and build our own capacity within energy advice to meet current demands which are up by 64% from last year and we anticipate and increase in ongoing demands into 2022/23.

Case Study

Our client was seeing her energy cost rise and struggling with energy bills - Through CCAB support, the client received £140 Warm Home Discount and £120 through two Highland Council Fuel Support Grant applications.

Client commented "Thank you so much, I would not of known about that without you"

Help to Claim

Help to Claim is provided by our trained advisers, We provide support in the early stages of a Universal Credit claim, from the online application, through to support with the application before the first full payment. It's a free, independent, confidential and impartial service.

CASE STUDY

Client was a young adult just turned 16, who had been in the care system. Client was unsure of the benefit system he felt unable to access assistance alone and relied on the help of a friend, they had no money, food, clothes or other belongings which includes not having a copy of his birth certificate which left him unable to open a bank account or verify his identity if he was to claim benefits.

The client had difficulty to claim UC due to his age and he would also be required to make an online claim once he had entitlement, this affected client's confidence which left him feeling nervous making further benefit claims. Client was assisted both by his friend and Help To Claim to make an Universal Credit telephone claim using the Universal Credit Help To Claim priority helpline.

Client was thankful that HTC assisted him with his UC claim as he did not think he would be able to claim any benefits in his position. Client was also referred to bureau for further assistance with housing and financial / food assistance until his payment was made.



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

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

Wick Bureau

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



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