



Skye & Lochalsh
Citizens Advice Bureau

The Charity for your Community

Chairperson Report - Mike Dunworth

Welcome to this year's Annual Report of Skye and Lochalsh Citizens Advice Bureau.

This is my last Report to you as Chairman of this marvellous organisation. Joining the Board in **2007**, much has changed over my time at Skye & Lochalsh Citizens Advice. The development of the internet and the comparative ease with which information can be obtained has meant that relatively simple enquiries of the past no longer apply. Much of the work we do is far more complex and must be achieved against a background of increased scrutiny and regulation.

I am pleased to report that the bureau continues to maintain good governance and the high-quality standards that we are known for. During **2023/24** the bureau staff & volunteers helped **822** clients (of which resulted in **5896** client contacts). Some of those clients gained over **£1M** income, in client financial gains. The total number of issues raised by clients throughout the year was **7221**. The majority of these (**1754**) were for people asking for benefits advice and unsurprisingly, **34%** of benefit enquiries were about Universal Credit.

It comes as no real surprise that this winter will present our service with an increased pressure on our resources and we, the board members and I, will do our utmost to ensure that needs are met both as far as the clients are concerned and the health and wellbeing of our staff and volunteers. After a couple of years of hybrid working, we recognise the importance in providing support for anyone

affected with the isolating pressures of remote working and increasingly distressing calls and demands from clients that our advisers face.

As always, I would like to thank my fellow trustees for their time and hard work in supporting the organisation. My most grateful thanks must go to all our staff and volunteers who work so hard and give so much of their time to meet the needs of so many local people who are going through such difficult times. At the heart of Skye & Lochalsh CAB are the staff and volunteers who are dedicated to achieving good outcomes for our clients and do so effectively and compassionately. On behalf of SLCAB Board I would like to thank them all very much for their ongoing commitment and for everything they have achieved this year.

We are extremely grateful for the support we have received from The Highland Council, and grants via Citizens Advice Scotland to help deliver national projects and advice services.

Looking ahead to **2024/25** some key aims:

- Open more outreach sessions and increase our drop-in advice sessions.
- Refresh our Board with some new Directors to address any skill gaps.
- Secure funding for an Operational manager.

In addition to this, we must keep an eye on the emerging risks of cyber-crime. I am confident that we will be able to meet the challenges ahead as we have an experienced, strong, and stable trustee board and workforce.

Bureau Manager

Morag Hannah



Report

We can all face problems that seem complicated or intimidating. At Skye & Lochalsh Citizens Advice Bureau, we believe no one should have to face these problems without being able to access excellent quality independent advice. When we say we are for everyone, we mean it. People rely on us because we are independent and impartial. I cannot think of any other organisation that sees so many people with the variety of problems that come through the CAB door. Of course, that gives us a unique insight into the challenges people are facing today and with this anonymised evidence, we can show our stakeholders and the Government how they can make changes to make things better for people.

To be able to assist those who call us for help and advice, we continued to build and train the team. In March some of us went to the Highland CAB Gathering, where we had training on Employment and Equality Rights. A Legal Aid course & Power of Attorney session was delivered by Civil Legal Assistance Office, we had an update on devolved benefits session from Social Security Scotland, an Energy Support workshop was delivered by Change Works, there was a session on Pension Wise, a session on Patient Advice & Support Service and finally an update on Migration to

Universal Credit, delivered by the Child Poverty Action Group. After 2 years of the Highland CAB Gathering being put on hold due to Covid, it was extremely beneficial to have that 'face to face' training again.

Similarly, I can see the benefits of our clients' having 'face to face' support. The importance of CAB being accessible to all residents of Skye & Lochalsh is vital. For those who cannot come to the bureau, I am pleased to report that for **2024/25** we have secured funding to employ an Outreach / Home Visiting officer.

In this last year, we have been able to help **822** people with more than **7221** issues. One of our greatest strengths as a service is the flexibility to deal with many issues that people come to us with. We tailor our advice to each person's needs, whatever stage their problem may have reached, or the level of support needed. Some come to us when problems have initially arisen - for others, their situation may rest on a knife edge. We help people that have reached a real crisis point and need urgent help. They may have had sheriff officers at their door that day, their energy is about to be disconnected or they may have nothing to eat. For whatever reason, it is important for our team to recognise that it may have taken significant personal courage to decide to act.

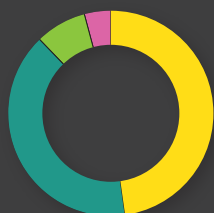
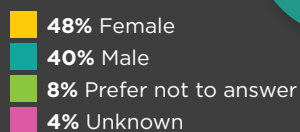
Contrary to popular belief, we are not government funded and whilst we are affiliated to the national Citizens Advice organisation, we are a local charity and rely on donations and project funding from a range of sponsors. This is an on-going priority and needs to be understood within our local community.

Traditionally the main source of income has come from The Highland Council, where we have received around **40%** of our funding. Over this past year we have been able to focus on fundraising within our organisation and gain much needed financial support from Citizens Advice Scotland, local funders, along with undertaking some specific funded projects.

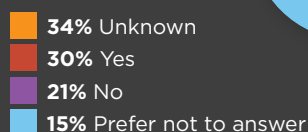
This past year has highlighted the importance of working together; we would like to thank all our partners and organisations who have collaborated with us and our gratitude also goes to our local media outlets, who have promoted our various campaigns over the last year. I would like to thank all our Volunteers & Staff for their dedication and hard work, our Directors, Funders, Partners, for their support and vision for the future. It is important we continue to build the team's resilience to cope with whatever change comes our way as well as manage individual circumstances.

AREAS OF ADVICE

GENDER



DISABILITY



In total the Bureau gave advice

7221 times

Benefits	1714
Debt	810
Utilities	553
Finance & Charitable Support	491
Housing	323
Tax	284
Employment	238
Legal	186
Travel & Transport and Holidays	118
Consumer	117
Relationship	93
Health & Community Care	81
Immigration & Asylum	47
NHS Concern or Complaint	13
Education	11
Discrimination	10

AGE

16-17	3
18-24	37
25-34	75
35-44	105
45-59	169
60-64	72
65-79	152
80+	40
Unknown	18
Prefer not to answer	18

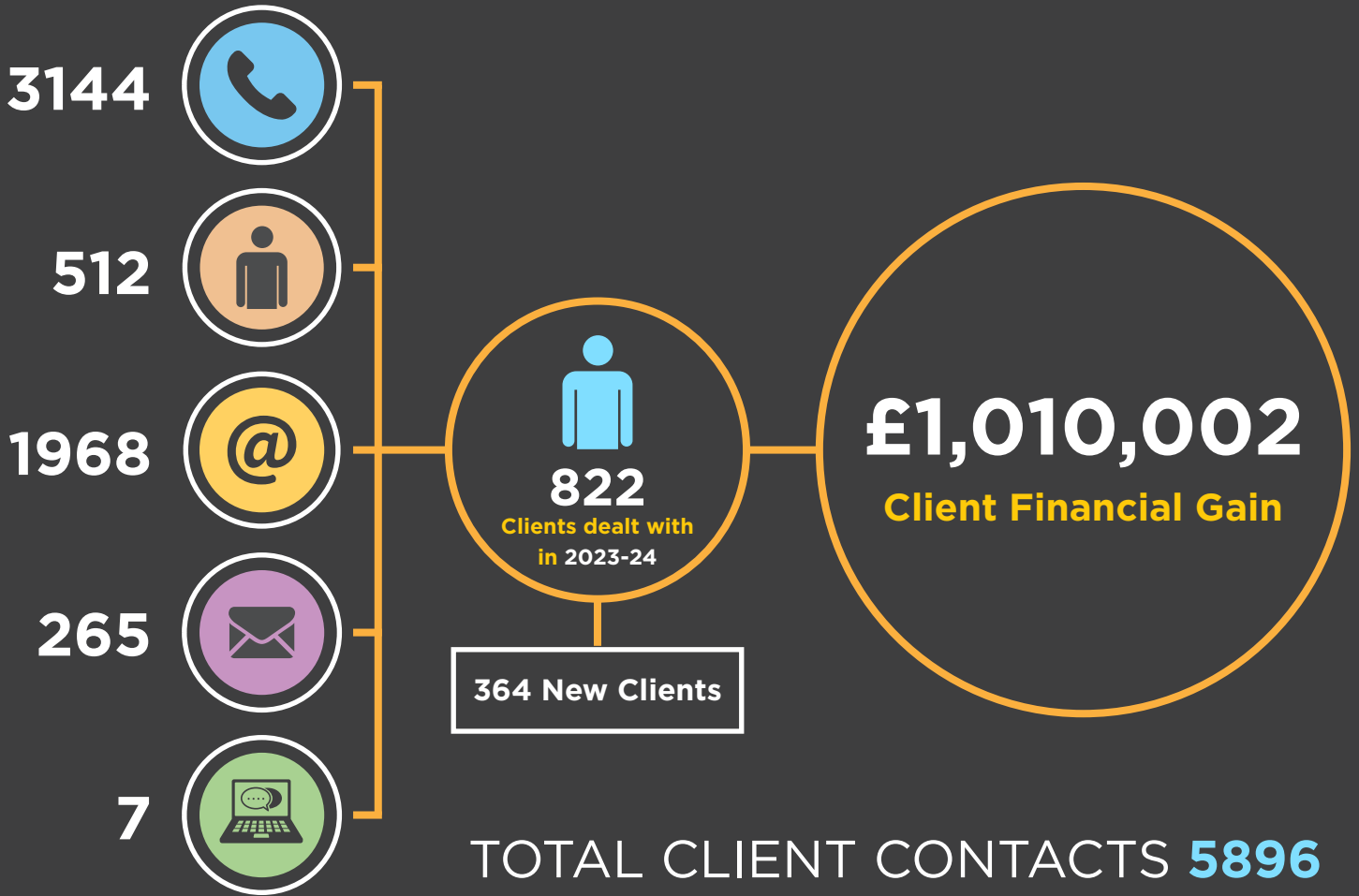
HOUSING STATUS

Owner Occupier	242
Private Landlord	28
Council Rented	114
Other Social Rented	143
Staying with Friends/Relatives	33
Other	21
Homeless/ Temporary Housing	28
Prefer not to answer	196

EMPLOYMENT

Employed (includes self- employed and part-time	218
Unemployed	43
Unable to work due to ill health / disability	128
Retired	135
Other	2
Student	2
Prefer not to answer	225
Unknown	29
Looking after home / family	27

CONTACT METHODS



LOCATION FOR CLIENT ASSISTS 2023-24

LOCATION	COUNT
CAB Office	5328
CAB Outreach * covers remote working	541
Home visit	23
Hospital / Other / NHS site	4

TRAINING REPORT

We are committed to equality of opportunity in recruitment and training and offer a warm welcome to every volunteer. We are very fortunate that the supply of volunteers has continued during the year. All our volunteer advisers train to certificate level. Every new CAB trainee adviser follows the Adviser Training Programme (ATP) in preparation for the role as generalist adviser. The programme includes practice and assessment, as well as guidance and support, and enables trainees to gain the knowledge, skills and attitudes that are required of their role. The CAB certificate in generalist advice work takes about 250 hours to complete. Training consists of a combination of learning from written materials, training courses, eLearning and working alongside qualified advisers. Once again, our thanks go to our experienced advisers who so willingly and ably support our trainees and share their expertise with them. Several advisers attended and completed both in-depth face to face training courses and virtual training. Courses completed included: Employment Law, Gambling Harms, Universal Credit – Managed Migration, Supporting Information for Disability Benefits, Volunteer Management Training, ADP Special Rules, Homelessness, Warmer Homes Scotland, Disciplinary Outcome and Appeal Procedure, Sequestration, Consumer Duty, Mental Health First Aid, Prescription and Limitation of Debt in Scotland, Identifying Relevant employment Tribunal claims, Energy Best Deal, and Understanding Mental Health.



SLCAB were very lucky to have recruited Fiona... pictured above. Fiona was recruited through Highland Employability Partnership as our Case Support Administrator in February 2024. The initial placement is for 6 months, and we are all benefiting for having this vital administrative support.

THE ADVISER TRAINING PROGRAMME HAS 5 STAGES

1. INDUCTION

Introduction to Skye & Lochalsh CAB, the aims and principles of the service and the information system.

2. SHADOWING

Each trainee observes experienced advisers, who introduce them to working with clients, the advice process, research and case recording. In addition, the trainees learn about the most common areas of enquiry including welfare benefits, debt, employment, housing, family and personal problems.

3. INTERMEDIATE ADVISER

Trainee advisers work “solo” but case records are still checked very closely to ensure they are providing advice to the competence standards. When **30 case records** are passed as competent the trainee is “signed off” as a competent Generalist Adviser.

4. GENERALIST ADVISER

New advisers study additional topics such as immigration, maternity and paternity rights, carers rights and disability benefits.

5. SUPPORTED INTERVIEWING

Trainees begin to advise with support from an experienced adviser.

SOCIAL POLICY

Last year SLCAB saw a further increase in our Social Policy returns to CAS with **154** cases being flagged as either a national or local social policy issue. In the recent year some of the advocacy issues which we campaigned on included **'Worried this Winter'** campaign and **'Debt and Income Maximisation'** campaign which were both equally important and influential campaigns which have benefited from our people centred approach to advocacy, our local footprint and our ability to talk about people's real-life experiences.

Many cases that SLCAB dealt with have had a Social Policy implication. There are obvious issues like delays/errors in benefits or utility bills or inability to get through to the DWP, SSS or the Utility companies and all provision of emergency food is a Social Policy issue.

Citizens Advice Scotland uses our feedback to provide evidence to influence change in governmental social policy and in organisations that our clients use e. g. DWP, SSS, Utilities companies, local councils etc. For example, they have direct communication with SSS, the Scottish Parliament and Utility Companies.

Kate Kirk (Social Policy Volunteer)



DEBT FIGURES 2023/24

226 MULTIPLE DEBTS

£1,442,858

38 SINGLE DEBTS

£70,759

TOTAL
£1,513,617

THANK YOU TO OUR FUNDERS >

The Highland Council - Core Services >

Money Advice/Welfare Rights/ Housing

Citizens Advice Scotland >

Money Talk Team, Pension Wise, PASS, AVIVA, Energy Best Deal

Kyle & Lochalsh Community Trust

Anton Jurgens

Organic Sea Harvest

THC Employability

Skye Events

VOLUNTEERING

BECOME A VOLUNTEER

By choosing to volunteer with Skye & Lochalsh Citizens Advice Bureau you'll be giving something truly valuable back to the community. As a charity, our volunteers are essential to allow us to deliver the important work we do.

WHAT'S INVOLVED?

There are a broad range of volunteering roles available within Skye & Lochalsh Citizens Advice Bureau, so you can use your knowledge, skills and experience where it matters most. From adviser roles to behind-the-scenes support, we'll let you choose where you think you'll make the greatest impact.

WHAT ARE THE BENEFITS?

Volunteering is a fantastic way to stay active and involved in the local community. As a new member of our team, we know you'll feel instantly at home. Let's not forget the feel-good factor too! Giving people the information and advice they need to turn their lives around is definitely worth getting out of bed for. As well as making a big difference to people's lives, you can also learn some valuable skills when volunteering with us. **42%** of Citizens Advice Bureau volunteers go on to further education or employment. As a Citizens Advice Bureau adviser, you'll be part of the wider Scottish Citizens Advice network and will have access to ongoing training and development. If you'd like to volunteer with Skye & Lochalsh Citizens Advice Bureau or want to find out more, we'd love to hear from you.

Volunteer Quote:

"It makes me very proud to be a volunteer especially when we realise the value of the volunteering at CAB throughout Scotland. The figures quoted amaze me, so we should all be proud of what we do."

MAKE A DONATION

Whether you've raised money through fundraising, sponsorship or have come into some unexpected money, donating to our bureau is a fantastic way to give back to those who need extra support and advice the most.

In Scotland, Citizens Advice Bureaux are registered charities and rely on contributions from people just like you to ensure that our Services are always free at the point of use. Here at Skye & Lochalsh Citizens Advice Bureau we're no different. Even the smallest donation amount can make a difference. Remember, there are other ways you can support our work too, like volunteering, sponsoring equipment or offering work in kind. As well as making a donation, there are a number of other ways you can support the important work we do. Skye & Lochalsh Citizens Advice Bureau is a charity, and therefore we depend on your contributions to continue to offer free, impartial and confidential advice to the community.

REMEMBER US IN YOUR WILL

Leave a legacy that truly impacts people's lives, by passing on something to Skye & Lochalsh Citizens Advice Bureau. You could leave a sum of money or even a property in your will, to help us continue to empower people to make positive steps forward.

HELP IN KIND

Do you have a specialist skill we could use? From finance to design and everything in between, if you're an expert in a particular area we'd love to hear from you. Share your knowledge with us and help us improve our systems and service.

SPONSORSHIP

Whether you're a business or an individual, we are always on the lookout for sponsors. You could sponsor some computer equipment, our reception area or even some training for our staff. To offer any type of support, please get in touch with Skye & Lochalsh Citizens Advice Bureau today by calling the office on >

01478 612032

or emailing > office@slcab.org.uk

VOLUNTEER ROLES AT YOUR LOCAL BUREAU

The Bureau covers a broad range of topic areas that a volunteer role could be found to meet almost any expertise or interest. While the most usual role of a CAB volunteer is that of an adviser to the public, the main volunteer roles include >

ADVISERS

Volunteer advisers interview clients and let them explain their problem. They then help the client clarify any issues by exploring the problem and asking questions. Advisers then consult Advisernet, a comprehensive information system available in electronic format, before explaining the options to the client. The client is then encouraged to decide what to do. Advisers are trained to check that clients are receiving all the welfare benefits to which they are entitled, and can often help fill in complex forms. They can also speak or write to other agencies on the client's behalf if appropriate. Advisers must make a detailed record of each client's enquiry for quality assurance purposes and so that further help can be given if the client returns to the CAB.

ADMINISTRATION

Administration volunteers do a broad range of administrative tasks essential to the effective running of a typically busy CAB. For example, they may help maintain the extensive leaflet library and local information resources. Enquiry statistics must be collated and sent monthly to CAS so that Scotland-wide data can provide evidence for national social policy work, and form the basis of important national policy, and public relations initiatives. Information may also need to be researched and collated to evidence local initiatives being undertaken by individual CAB. Administration volunteers also provide crucial administrative support to the volunteer advisers by helping with filing and the drafting of letters. Administration volunteers may also handle incoming and outgoing mail.

SOCIAL POLICY CO-ORDINATOR

In order to meet the second aim of the Association, bureaux are encouraged to recruit volunteers with special responsibility for social policy activities. These volunteers help ensure that each CAB gathers data so that social policy trends and issues can be identified at a local and a national level. Bureaux and CAS respectively are then in a position to make objective, evidence-based approaches to relevant policy makers and highlight possible shortcomings of current social policy frameworks. In this way, Bureaux are proactively helping to combat social problems at source. Social policy volunteers can take part in campaigns and activities designed to raise awareness of social policy issues.

COMMITTEE OF MANAGEMENT MEMBER

Volunteer committee of management members are local people with an interest and/or expertise in voluntary management issues. The committee of management usually meet every one or two months and are legally responsible for the effective running of the CAB. The committee of management meetings will consider a report from the manager on operational matters such as volunteer recruitment and training and enquiries dealt with. The treasurer will present financial details so that the committee of management can monitor the budget and make decisions regarding fundraising or service developments. The committee of management must ensure that the CAB is widely known in the community and the diversity of the local population is reflected in the CAB's volunteer and client base. The committee of management is also responsible for ensuring the provision of a quality advice service. On a day-to-day basis the manager usually undertakes quality assurance procedures. However, the Association undertakes a regular quality of advice and organisational audit to determine whether membership standards are being maintained. The committee of management plays a central part in this crucial quality assurance process. Being a volunteer committee of management member is therefore a varied and important role within the service.

Session Supervisor

Alan Prior



Report

On a personal note, I would like to highlight the outstanding contribution the volunteers from the generalist office have made to the bureau and the community throughout the year. My role is to give the appropriate support to each individual volunteer and to ensure a pleasant work environment. With this, volunteers continue to donate their time to helping the community and conduct their work with a standard of excellence. We are all extremely grateful for the hard-working team that we have.

A goal set for 2023 was to push forward with recruitment campaigns and publicity to raise awareness around the services provided, the impact we have and the need for volunteers to help continue this process. By the end of 2023, our general office volunteer numbers stood at 10. This is broken down by 8 generalist advisers, 1 social policy adviser and 1 administration support. We recruited 2 new volunteers in 2023, one of which is our first volunteer to participate in the Citizens Advice Scotland Volunteering project. Combining this with in house support, training and mentoring means she is well on her way to completing the Adviser Training Programme (ATP). However, life continues to move on and with that we lost 3 volunteers, 2 trainee advisers who had started the Adviser Training Programme, 1 of which went onto to paid employment and the other left due to family commitments, also 1 volunteer who had started with SLCAB back in 2018 felt time had been served. We appreciate all time provided by volunteers and recognise the profound impact the volunteers have to our community, providing a free advice service.

With a new year comes new challenges, Adult Disability Payment which began in 2022 has been a big part of the advice sought this year, which SLCAB receiving enquiries approx. 500 times. With the extensive list of topics covered in CAB and the constant change in the number of enquiries, volunteers continue to conduct ongoing training. Throughout 2023- 2024 the volunteers in the generalist office spent a total of 146 hours training

through a mixture of CAS E learning, official training packages provided by other bodies and in house training. This ensures up to date and accurate advice is given to all enquiries.

It is imperative to CAB that we continue to provide a high-quality service to our clients. This would be unachievable without confident, competent skilled advisers providing free and impartial advice. The professional approach taken by those that work and volunteer for SLCAB has provided a trusted source of information for everyone and anyone in our community. This is evident by the consistent client financial gains brought into the community through the advice, help and support given by our advisers.

THE CITIZENS ADVICE BUREAU AIMS >

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.

The CAB Service is independent and provides, free, confidential and impartial advice to everybody regardless of age, disability, gender, religion and belief and sexual orientation.

FOR THE YEAR 2023-24
WE FUNDRAISED

£2800

RECEIVED FROM
CLIENT DONATIONS

£4746



FUNDRAISING ACTIVITIES

Some of our client feedback...

I have no words to express my gratitude to Marty and you all for your support .You change lives with your assistance

Thank you so much for all your help..

To Tony and all at CAB, many thanks for all your help with OVO

PRESS RELEASES

CAB launch debt campaign

Skye and Lochalsh Citizens Advice Bureau is encouraging locals worried about falling into debt to seek advice as part of a new campaign.

The Portree-based CAB is part of the nationwide 'Debt Happens' campaign being run by the citizens advice network across Scotland. It comes as research reveals hundreds of thousands of adults in Scotland expect to enter debt or see their existing debt get worse during the cost of living crisis.

Analysis by Citizens Advice Scotland of polling by YouGov found that an estimated 460,000 people expected to go into debt, while 644,000 anticipate an increase in their existing debt.

Skye and Lochalsh CAB encouraged people to seek advice from the CAB or at www.cas.org.uk/debt-happens

Bureau manager Morag Hannah said: "We have seen the worst cost of living crisis in living memory with soaring energy bills, prices rising in the shops with inflation and higher interest rates and as a result of that, lots of people

here in Skye and Lochalsh will have had no choice but to go into debt to pay for every day essentials.

"That is nothing to be ashamed or embarrassed about. If you are worried about money then seek advice from your local CAB as soon as possible.

"We can provide specialist debt advice which can perhaps restructure or reduce your repayments, and advisers can also look at ways to maximise your income.

"It is easy to be cynical and think there is no help out there for you, but one in six people who sought advice last year from the Citizens Advice network saw a financial gain, the average value of which was over £4,200.

"The most important thing is to not put things off, and let money and debt worries build up until they are overwhelming. Our advice is free, impartial and confidential. We never charge anyone for advice and we are for everyone, whether you are in work or not. Debt happens, the Citizens Advice can help you through it."

Debt trap fears over unaffordable bills

Months of unaffordable energy bills will lead to a 'debt trap' for consumers across Scotland, a charity has warned.

Citizens Advice Scotland has published its latest cost-of-living analysis, finding a clear link between people seeking advice on utilities and needing help with debt.

Around a third of people who sought advice around utilities also need advice on another issue, with a quarter of those people seeking advice on debt.

For non-priority debt advice – issues such as credit cards and loans – people in work make up a larger proportion of demand compared to advice generally.

Ahead of the energy price cap announcement last week – which showed that while bills are set to fall slightly this winter, they remain significantly higher than 2021 – the analysis also shows an overlap between people seeking advice around food insecurity and needing further advice on utilities.

Citizens Advice Scotland chief executive Derek Mitchell said: "It may be the case that the price cap will fall later this year, however from the evidence of our advice data we can see the impact that months of unaffordable bills have had on

people. People are facing these challenges now over the summer, and things are likely to get more difficult heading into the winter.

"For many clients, the choice between heating and eating isn't a cliché, it is the reality of the spending choices they have to make.

"Beyond that immediate crisis support, this cost-of-living crisis is going to leave a legacy of debt. We see an overlap between people seeking advice on energy issues and needing debt advice. What we also see is increasing demand for advice around commercial debt like credit cards and loans from people in work.

"Many people will have turned to debt to cover their essential costs in the past year – food, energy and housing payments, however with interest rates having increased significantly in the past year, new lines of credit for people may be more expensive.

"That creates a debt trap for people who use credit to cover their essential outgoings, and then see the cost of their outgoings go up due to expensive debt repayments.

"People who are worried about money and bills can seek advice, starting with www.moneymap.scot, which rounds up all your options to boost your income and cut your bills."

Skye CAB helped unlock over £1 million for residents

Skye and Lochalsh Citizens Advice Bureau unlocked a total of £1,008,120 for local people in the last financial year, by helping them gain money through things like compensation, benefits, withheld wages and energy grants.

The figures were published this week as part of the news that the Citizens Advice network across Scotland as a whole unlocked £142 million in this way over the year.

Now the charity is asking local people to consider volunteering with it to help it deal with its growing workload.

Announcing the figures, Skye and Lochalsh CAB manager Morag Hannah said: "The cost of living crisis has really hit so many households in our area and we're seeing more people than ever coming to us for help.

"It's important to just pause every now and again to look at how much we've been able to help people. I'm very proud of our team for this £1 million we've been able to deliver for people locally. This is often in small amounts but even these can make a huge difference to a family that's struggling. The other thing to remember is that most of the money we put back

in peoples' pockets will be spent here in Skye and Lochalsh, helping local shops and the economy here.

"Of course, we can't promise to find additional income for everyone, but you'd be surprised how many times we can. For example, so many people are entitled to social security benefits that they don't know about, so they aren't claiming. We can do a check for you to see if you're missing out on money like that. Or if you prefer you can check for yourself with our online tool www.moneymap.scot."

Morag added that the CAB is keen to find new volunteers at the moment.

She said: "You don't need to have any particular experience or qualifications. All you need is a willingness to help the community and a few hours to spare – we ask for a minimum of five hours per week. The CAB network offers fantastic training and mentoring and we also give travel expenses. Our current team are a great bunch to work with. You'll make new friends and learn new skills. But the best thing about working in a CAB is of course being able to help people.

"So please do think about it, and if you're interested phone 01478 611880 or email office@slcab.org.uk."

Demand for food parcels grows

BY MICHAEL RUSSELL
michael.russell@whfp.com

In keeping with the grim national trend, Skye and Lochalsh Citizens Advice Bureau has seen a huge increase in the number of emergency food parcels it has given out.

Last week, Citizens Advice Scotland recorded a 45 per cent increase in the number of visits to CAB food banks, up from 19,191 in 2021-22 to 27,881 in 2022-23. The CAS statistics also found that in the first quarter of this financial year, from April to June, there was a 22 per cent increase in visits over the same period last year.

Morag Hannah (pictured), the manager of the Portree-based CAB told the Free Press: "In Skye and Lochalsh it's quite different to elsewhere in that we don't have any 'walk in' food banks for the public. Most food parcels are given out by agencies/charities like ourselves, with the Skye and Lochalsh Foodbank providing the parcels to each organisation. The volunteers at the food

bank do a great job – they sort through all the donations, pack up the bags and deliver them to each agency for handing out to the public.

"In the last financial year, SLCAB had 545 client contacts with enquiries relating to charitable support. We gave out 260 food parcels during year 2022/2023, a 32 per cent increase from the year before. These food parcels aren't full of luxury products, there's enough in there to get you through a few meals – the fact that the need is there at all is extremely saddening.

"Another misconception I've heard many times now, is that people are 'filling up their larders,' and 'are all on benefits' – to those people I would say, why not come volunteer with the foodbank or CAB, see the real stories.

"Many of those requesting assistance with food have families and do work. Here at CAB we do not judge, we will try to help to see if you are missing out on any entitlements, if you are finding things tough please reach out to see if we can help."

Last week, the CAS published a new

cost of living analysis which showed there was a "high crossover" in those seeking utilities advice with those needing help with food insecurity and debt related advice.



PHOTOGRAPH BY WILLIE LROUHAERT

Money Advice

Margaret Beharrell



Report

COUNCIL TAX

Citizens Advice Scotland (CAS) published research showing that 170,000 people per month in Scotland missed a Council Tax payment in 2023/24, and therefore got into arrears.

When you miss a Council Tax payment, it can lead to the Council taking the whole year's payment from you. Not just the month you missed, the whole year. In one lump sum. Oh, and with a 10% late payment fee added on, plus an £86 charge to be notified in writing about the legal steps for debt recovery. This can all be done and dusted in a matter of weeks.

Most people take Council Tax in their financial stride, but if you're struggling it's vital that you get advice - ideally **before** you have to miss a payment. CAB advice is **free, confidential and impartial**, and is available online, by phone or in person.

CAS continue to advocate behind the scenes for a fairer approach to Council Tax Recovery

We know that many people are struggling with money because their income simply doesn't cover their monthly outgoings. If you're in this situation, then you're not alone. 1 in 2 complex debt clients we see are stuck in a negative budget with no disposable income. Those who do have some money left over at the end of the month are seeing this amount reduce rapidly.

Luckily, there are lots of people out there who can help you access the money you're entitled to, through checking your eligibility for benefits and grants. Here at SLCAB we can run income maximisation checks for you, and in doing this, many of our clients feel more educated and empowered as a result. So, there's support available. There's also more money than you'd think. There's £19 billion of unclaimed welfare support across the UK. Many people don't know that because we're used to hearing unhelpful rhetoric designed to

stigmatise claiming. But the truth is, there's people struggling out there who aren't taking up all the support they're entitled to.

Help is available outside of an appointment too. The MoneyMap, www.moneymap.scot our online self-help tool, signposts you to information and advice on maximising your income, reducing bills, and easing the costs of daily living.

Our message is simple. Come to your local CAB and let us help you check if you're missing out on anything, and then claim it. Open up about that overdraft that's causing you stress. Seek the advice you need to get you to a place of financial stability.

People now talk more about mental health - which is a good thing. Let's talk more about money too. Sometimes it's just as simple as that to break down stigma and open the door to the help you need.

DEBT OUTCOME OF CLIENT	# OF CLIENTS
Bankruptcy - Full Admin	5
Bankruptcy - MAP	18
Debt Arrangement Scheme	5
Protected Trust Deed	2
Token offers	4
Pro-rata payments	6
Write off	1
Prescription of Debt/ Statute Barred	8

ENERGY REPORT



2023 into the start of 2024 started to see the **wave** of soaring energy prices subside somewhat.

Consumers started to see their energy costs stabilising. These stabilising prices have come at a time when consumers are now taking a lead role in how they use their energy. There has been a growing understanding of how households use their energy within the household. Skye and Lochalsh CAB are taking a leading role in the education of their clients on things such as energy efficiency and how to make the most of the energy that they are paying for.

However, there continues to be a fallout from the extremely high energy cost, this comes as clients continue to struggle with both the high costs of energy and the continued cost of living crisis. In dealing with debt within CAB, more and more debt clients are now experiencing a very high level of energy debt. Projects like **Energy Best Deal** and the **Worried this Winter** campaign continues to supply information & advice, including on how best to deal with their energy debt and the constant juggling of their finances. At the start of 2024 energy companies started to take on new customers, this is good news, as it brings back the competitive aspect between energy suppliers. This is also good news for CAB because once again we can now offer this option to our clients as a way of reducing their energy bills.

CAB continues to reach out to the community and offer advice on how best to keep homes warm.

Included within this advice is referrals and direction to the help available. For homeowners we direct clients to Home Energy Scotland and offer them a referral service. This allows the homeowner to access a range of help to upgrade the energy efficiency of their home and to seek a available financial help to upgrade their existing heating systems, windows and insulation. Available help for tenants comes in the form of LSHA own energy team that will visit tenants and assess the energy efficiency of the home, these upgrades can be carried out by the energy team and/or the repair team within the housing association. Council tenants can find help by being guided towards Alienergy who work in conjunction with the local council and again will visit council tenants and assess their energy efficiency and need for help.

In the last year our bureau seen utility cases rise to 113 with over **180 successful outcomes** recorded and client financial gains of just over **£106,805** by way of Utility grants and write offs.

As we look forward, it is evident that energy costs will remain high for some time. Advisers in the CAB office continue to receive and attend the energy efficiency group sessions to keep their own knowledge up to date and relevant, so we act as a lighthouse to our clients, as they continue to **row against the waves of their financial capabilities.**

Anthony Donnelly

Money Talk Plus Adviser

Margaret Beharrell



Money Talk Plus

The Money Talk service delivers advice in Benefits, Welfare Reform, Specialist Debt, Money Advice and Income Maximisation. Clients can contact us by phone or email to arrange a telephone or face to face appointment. With every client having a unique set of circumstances, we listen and assess the situation. We check your income to see if there is entitlement to additional income. We look over your expenditure to ensure you are not paying more than is necessary. We look at the debts and discuss the different options available.

Everyone's situation is unique, but experience shows us there are ways to improve people's finances to help with the increased cost of living.

If you have any money worries or would like to find out if you are entitled to additional income, contact the Bureau and we can talk through your options. We know its not easy to talk about money, you can contact us by phone, email or arrange a face-to-face appointment. Our service is free, private and confidential.



**Benefits
& Welfare
Rights**



**Specialist
debt & money
advice**



**Income
maximisation
and outgoings
re-negotiation**



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0800 028 1456



**FOOD
BANK
UPDATE**

2020-21
197

2021-22
260

2022-23
317

Over the last three years we have recorded an increase in the amount of food parcels being given out at the **Skye & Lochalsh Citizens Advice Bureau**.

Welfare Rights Officer

Marty Mackillop



Report

DWP

Pension Credit is worth over **£3,500** a year on average and is designed to help with daily living costs for people over State Pension age and on a low income, though you do not need to be in receipt of State Pension to receive it.

The benefit tops up a person's income to a minimum of **£201.05** per week for single pensioners and to **£306.85** for couples – or more if a person has a disability or caring responsibilities.

Currently, nearly 1.4 million pensioners in Britain receive Pension Credit and take-up is at the highest level since 2010. However, many are still not claiming this extra financial help.

The Department for Work and Pensions (DWP) announced an “Invitation to Claim” initiative which will see potentially eligible households who receive Housing Benefit across 10 local authorities in Britain sent letters encouraging them to apply for Pension Credit.

Even a small Pension Credit award can open doors to other benefits – including help with housing costs, council tax, heating bills, as well as up to £600 in extra Cost of Living payments later this year too.

Pension Credit can be claimed by phone and online, ensuring that older people can apply safely and easily, wherever they are. The online Pension Credit calculator is also on hand to help pensioners check if they're likely to be eligible and get an estimate of what they may receive. Pension Credit can also be claimed by post.

SOCIAL SECURITY SCOTLAND

The Scottish Government commissioned the Scottish Centre for Social Research (ScotCen) in November 2023 to undertake a Rapid Evidence Review (RER) to provide robust information on the seldom heard groups at particular risk of being marginalised from the Scottish social security system.

One of the aims of the evidence review was to assess the evidence for the ongoing accuracy and relevance of the seldom heard groups identified by the Scottish Government in 2019 and to identify whether there are additional seldom heard groups with low rates of benefit take-up.

In 2019 the Seldom Heard Voices Programme identified five seldom heard groups: mobile populations, vulnerable groups, end of life, carers and care experienced, and survivors of abuse. It is clear from the current evidence that these five groups are still relevant. However, there is also evidence of additional seldom heard groups, including:

- People from established minority ethnic communities who are at risk of marginalisation due to prejudice, language barriers and cultural differences.
- People with long-term physical and mental health impairments or conditions, including fluctuating and/or less visible conditions.
- People with learning disabilities and/or learning difficulties.
- Socially isolated older adults.

- REPORT CONTINUED

Barriers to claiming benefits among seldom heard groups

The review also sought to identify evidence that can help describe the groups of people who are likely to face barriers to accessing social security, and set out what these barriers are, the reasons why these groups face these barriers and the likelihood, or not, of these groups taking up their entitlements. There is a large and robust body of evidence identifying barriers to claiming benefits, all of which increase the personal costs of applying for and maintaining a benefit claim. Barriers can be categorised into three groups:

- Psychological barriers, including stigma and prejudice, fear and distrust of authority, and experiences of trauma and violence.
- Learning barriers, including the complexity of the social security system, inaccessible information, a lack of support to make claims, and misinformation.
- Compliance barriers, including inaccessible or unavailable support, complex and inaccessible application processes, challenges in providing evidence or proving eligibility, decision-making delays, and difficulties in complying with conditionality.

CHILD POVERTY ACTION GROUP (CPAG) CONFERENCE 2023

CHILD POVERTY ACTION GROUP

CPAG held their first face-to-face conference in three years in Glasgow on the 9th of June 2023, which had been postponed due to the COVID-19 pandemic. The purpose of the conference was to discuss the challenges facing low-income families in regard to the ongoing cost of living crisis, universal credit migration, the benefit issues EU nationals face following Brexit and planned changes to work capability assessments, with implications for Scotland's new disability payments.

Marty from Skye & Lochalsh Citizens Advice Bureau along with other Welfare Rights Advisers from various agencies in Scotland was able to join political leaders, social security experts and policy thinkers to discuss what's needed next from our social security systems in order to reduce child poverty. Speakers included with political leaders, social security experts and policy thinkers to discuss what's needed next from our social security systems if we are serious about ending child poverty in Scotland.

Key Speakers were Shirley-Anne Somerville MSP (Cabinet Secretary for Social Justice), Morag Treanor (Professor of Child and Family Inequalities, University of Glasgow) and Dave Hawkey (Senior Research Fellow, IPPR Scotland).



Left-Right Alison Gillies (Welfare Rights Adviser, CPAG), Marty Mackillop (Welfare Rights Adviser, CAB), Moira Escreet (Welfare Rights Adviser, CPAG) and David Hilber (Team Leader, Case Transfer Policy & DACBEAG, Social Security Policy Division, Scottish Government)

WELFARE RIGHTS CASE STUDY

CLIENT DEMOGRAPHICS:

- **Owner occupier**
- **Married with children**
- **Unable to work due to ill health**
- **Age range: 45-59**

The client contacted the CAB in February 2023 seeking assistance to challenge a decision made by the DWP in regard to her claim for Personal Independence Payment following a review of her award. The client deals with a combination of severe physical and mental health issues which severely impact her ability to reliably carry out the assessed activities for PIP had been receiving the Standard Rate for the Daily Living and Mobility component since her initial application in 2016. As part of the consultation carried out as part of her review in January 2021 a Nurse contracted by the DWP recorded that the client was diagnosed with the following health conditions >

- **Bi-polar**
- **Depression**
- **Anxiety**
- **PTSD**
- **Migraines**
- **SUNA Headaches**
- **Facial pain**

A critical factor with this case and one which occurs as a frequent stumbling block for our clients is that she takes pain medication for her physical issues but none for her mental

health, as she has legitimate fears that it could trigger a manic episode or worse. Her severe mental health issues prevent her from being able to complete activities reliably for the majority of days. Following the PIP review the Nurse recommended to the DWP's case worker that the client should get zero points, apparently on the basis that no credence should be given to a mental health issue if medication is not taken. This practice by the DWP has frequently led to situations where the wrong descriptors are being selected due to the health condition not being fully understood. The DWP need to understand that prescribed medication does not work for everyone and it certainly shouldn't be the case that if you choose not to take it, for what could be considered a legitimate reason, your entitlement to disability benefit should suffer as a result.

After detailed discussions with the client about her needs it seemed entirely appropriate that she should be entitled to an Enhanced Rate for both components of Personal Independence Payment. It was agreed that CAB would help the client draft a Mandatory Reconsideration which was sent to the DWP on the 13th of March 2023. The client received a decision from the DWP on the 21st of April to say that they had decided to award her the Enhanced Rate for Daily Living (£101.75 pw) and the Standard Rate for Mobility (£26.90 pw), plus a back-dated payment of £936.49. This was a win for the client but also demonstrated how badly the PIP review process was in terms of the stress caused and time spent trying to turn the situation around.

BENEFIT CLIENT FINANCIAL GAINS TOP 8 | 2023/24

Adult Disability Payment (Daily Living) > **£179,002**

Universal Credit > **£113,825**

Attendance Allowance > **£89,697**

Adult Disability Payment (Mobility) > **£75,520**

State Retirement Pension > **£49,644**

Housing Benefit > **£37,094**

Pension Credit > **£20,154**

Scottish Child Payment > **£19,100**

Other gains noted, Carers Allowance, SWF Community Care Grant/Crisis Grant, Employment Support Allowance, BSG – Pregnancy and Baby Payment, Discretionary Housing Payment, Best Start Foods and Child Benefit. In TOTAL 116 clients received a Client Financial Gain in relation to unclaimed benefits

TOTALLING £650,719

VOLUNTEER GENERALIST ADVISERS

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Bureau Manager
Morag Hannah

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Money Adviser
Margaret Beharrell

Welfare Rights Officer
Marty Mackillop

Money Adviser
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Case Administrative Support
Fiona Christie

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Stephen Campbell

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FINANCIAL REPORT

	31.3.2023
INCOME AND ENDOWMENTS	£
Donations	4,747
Grants	163,784
Fundraising events	2,800
Other income	-
TOTAL INCOMING RESOURCES	171,331
EXPENDITURE	
Charitable activities	
Wages	160,559
Pensions	9,709
Insurance	572
Telephone	1,160
Post, stationery and computer supplies	1,285
Advertising	274
Sundries	2,289
Travel, accommodation and subsistence	3,719
Lease of equipment	3,043
Repairs and renewals	291
Subscriptions	1,935
Training	820
Publications and reference material	712
Health & Safety	167
Fixtures and fittings	58
Computer equipment	687
TOTAL EXPENDITURE	187,280
GOVERNANCE COSTS	
Accountancy fees	2,507
Companies House Filing	13
Bank charges	131
	2,520
TOTAL RESOURCES EXPENDED	189,931
NET INCOME (EXPENDITURE)	(18,600)

INCOME

In the year ended 31st March 2024 the total income of Skye and Lochalsh CAB amounted to **£171,331**, an **18.6% reduction** to the previous financial year. As in previous years the largest source of income for the Bureau was derived from the Highland Council in the form of a general grant.

EXPENDITURE

Our expenditure for the year ended 31st March 2024 was **£187,280** compared with **£206,350** for the year ended 31st March 2023.

By far the largest element is staff costs (including pension, training and travel) totalling **£171,088**, which is **99%** of our total expenses.

FINANCIAL HEALTH

The Trustee Board is determined that Skye & Lochalsh CAB should operate from a strong financial base. The Bureau's Business and Development Plan includes a strategic objective 'to ensure financial stability and security' and includes the requirement to maintain three months running costs in Reserves.

The Board reviews the management accounts, financial commentary and risk analysis for Skye & Lochalsh CAB at every Board meeting.

The financial health of the Skye & Lochalsh CAB remains sound within a tight operating environment.

Skye & Lochalsh Citizens Advice Bureau

The Green, Portree, Isle of Skye, IV51 9BT

Tel: 01478 612032 | adviser@slcab.org.uk | www.slcab.org.uk

Monday to Thursday By **Appointment Only**

Monday - 10am - 1pm | 2pm - 4.30pm

Tuesday - 10am - 1pm | 2pm - 4.30pm

Wednesday - 10am - 1pm

Thursday - 10am - 1pm | 2pm - 4.30pm

Helplines

Skye & Lochalsh Citizens Advice Helpline free to call on **0800 028 1456** and which is open 0900-1700 Monday to Friday.

Help to Claim (help to make your first Universal Credit and support to first payment): **0800 023 2581**

Online/Self-help

We also have our online Advice Guide which you can access if you visit www.citizensadvice.org.uk/Scotland

E-mail

If you e-mail us please give us a short summary of your issue and send it to [**adviser@slcab.org.uk**](mailto:adviser@slcab.org.uk) as this will allow us to direct your query to the person best placed help.



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