



**Free, confidential, independent, impartial advice  
- for everyone**

**Moray Citizens Advice Bureau  
ANNUAL REPORT  
2021-2022**

## **CHAIRMAN'S REPORT**

I am pleased to be able to report that, following upon the Covid restrictions of the past two years, the Bureau is now functioning normally again. We are seeing clients again on a face to face basis including outreach. Board meetings are again taking place in the office.

It would therefore be opportune for me to congratulate the management and staff for the well organised and rapid restoration of our normal working pattern.

This return to standard service delivery comes at a time when the people of Moray, in common with elsewhere in the UK, are being subjected to financial pressures not experienced in the country since the 1970's and early 80's. Whilst there is no accurate measure of the potential additional workload of the Bureau, it is increasingly important that our services are there to meet the changing demands of the public. In order therefore to keep abreast of the service capability, the Bureau has during and since the Covid restrictions, been able to run a number of training courses in order to maximise the numbers of volunteer advisors. This training schedule will continue on an ongoing basis.

The service continues to be indebted to Moray Council for their financial support of our core funding without which the services we provide would cease to be available in Moray.

We are also grateful to our project funders, Macmillan, Scottish Legal Aid Board, UK and Scottish Government, National Lottery Community Fund and SSE who's continued and substantial support enables the Bureau to offer and deliver a comprehensive range of specialist advice.

The ongoing dialogue with Moray Council in relation to our securement of a long-term lease of the premises is, as a consequence of work pressures within the council, targeted for finalisation by the start of the 2023/24 financial year.

It is often taken for granted that the ongoing functioning of the Bureau is greatly attributable to our volunteers, both advisors and receptionists, and for their continued and valued support they have my sincere thanks.

As always, I am grateful for the dedication of my fellow directors who, as volunteers themselves, provide the strategic and policy decisions necessary to run the service.

Finally, as is quantified in the Manager's report, the service being afforded by this organisation is increasingly required and comprehensively utilised by the Moray public. I have hope and belief that this help will continue to be provided into the future.

**Eddie Coutts, Chair, Management Board**

## Managers Report 2021-2022

Moray Citizens Advice Bureau (CAB) is one of 59 Bureaux in Scotland under the umbrella of Citizens Advice Scotland (CAS). Moray CAB adopts the aims of Citizen Advice Scotland and those 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 needs effectively; and equally.
- To exercise a responsible influence on the development of social policies and services both locally and nationally.

During 2021-2022 we were faced with challenges in delivering our service as a result of reduced volunteer capacity due to Covid 19 restrictions the previous year.

Moray CAB continued to operate a limited face to face, telephone and email service however in October 2021 the email advice option ceased due to the increased demand for face to face and telephone advice.

As we continue to recover from the disruption caused by Covid 19 we maintained our recruiting and training of potential new volunteer advisers, receptionists and board members. Our Adviser Training Programme takes time and there is no quick fix to return our volunteer capacity to pre-Covid numbers. Volunteer recruitment and training has been challenging during this time however we continue to strive to raise our volunteer numbers.

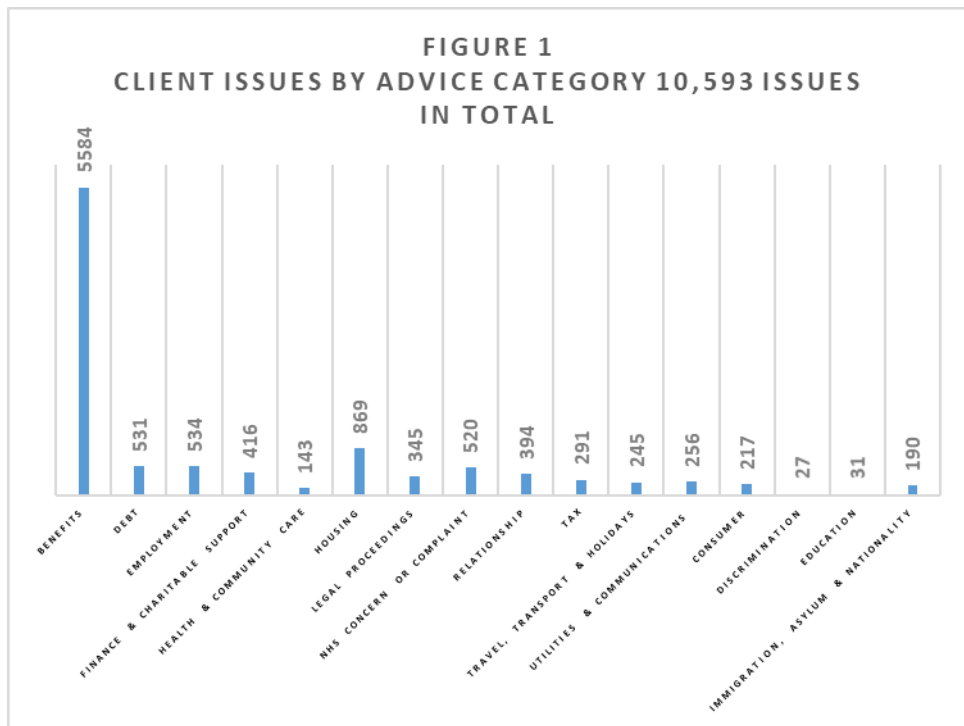
We receive our core funding from The Moray Council and this enables Moray CAB to deliver an in-depth advice and information service to the people and communities of Moray. There is no other organisation in Moray that provides the breadth of holistic advice.

As we move forward into 2022-23 we anticipate an increase in the demand for our services and this is mainly due to the current rise in the cost of living crisis. We recognise that the consequences of this will undoubtedly increase financial pressures on people in Moray. It is also anticipated that people will be affected in other ways too, for example, their wellbeing, both mentally and physically, experiencing high levels of stress, anxiety and worry on how they are going to manage financially.

During the period 1 April 2021 to 31 March 2022 the CAB has helped 2005 people over 5968 contacts (a visit, telephone call or email). During these contacts we have addressed 10,593 issues. which indicates that a number of Clients are returning to CAB or require follow up visits with their particular

enquiry. Clients have reported difficulties in contacting other organisations (especially by telephone and if they are digitally excluded) to resolve their issues and we have experienced similar difficulties.

Client Financial Gain from the service is £1,554,666.30.



### Client issues by advice category

Benefits, Debt, Employment and Housing are our highest categories followed by NHS complaint, Legal Proceedings, Finance and Charitable Support. We assist Clients with single debt and we work in partnership with Moray Council Money Advice Services to assist Clients with multiple debts.

Our service is free, confidential, impartial and independent and we adopt a holistic approach to our advice and information service to the citizens of Moray.

Moray CAB Outreach services were suspended during Covid however we hope to resume services on a gradual basis during the summer of 2022.

Outreach locations include Buckie, Keith, Forres, Dufftown and Tomintoul.

## Quality of Advice

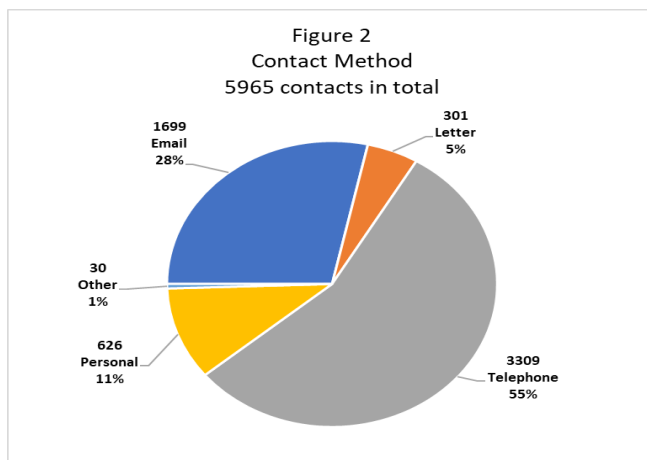
We deliver a high-quality service to our Clients and we have established a rigorous checking process. We continue to maintain a very high standard in advice and information giving and this is evidenced in our Quality of Advice quarterly assessment reports. Our Operational Audit in February 2022 is reported to be compliant in all indicators as set out by Citizens Advice Scotland. We have sustained our Scottish National Standards Type II accreditation in Housing and Welfare Benefits.

## Training

We delivered two Adviser Training Programmes (ATP) during 2021-22 by a combination of face to face and remote learning. We also trialed a different way to train new volunteers based on an ad-hoc method where the trainee worked independently on the mandatory on-line subject matter via our training tool Caslearn and alongside shadowing, supported interviews and independent advising. Support to new trainees was given via our current accredited Volunteer Advisers and the Training Support Co-ordinator. We gained a total of four new volunteer advisers.

We provide on-going training throughout the year to all staff and volunteers, and Citizens Advice Scotland also provide additional training programmes throughout the year.

## Contact Method



## Promotion of Moray CAB

Over the past year Moray CAB has resumed face to face community talks and we have continued to increase our profile through Zoom and Teams interactions with other organisations.

We have supported Citizens Advice Scotland campaigns such as the 'Big Energy Savings Winter', 'Debt Happens...You're not alone'.

## Impact

Going forward Moray CAB will continue to face challenges as the demand for our service ever increases.

Challenges to the Bureau include:

- Sustain sufficient and competent volunteer advisers / receptionists to deliver the core service.
- Recruit, train and retain new volunteer advisers.
- Sustain sufficient and competent board member to govern.
- Sustain Core Funding.
- Sustain Quality of Advice.
- Sustain specialist project staff and funding.

All the above are compounded as we recover from Covid 19, a reduced number of volunteer advisers and more recently the rise in the cost of living.

**Mary Riley, Manager**

## *Project Reports 2021-2022*

### Debt Support Project

The Debt Support Project in this financial period ran from August 2021 to March 2022. The debt support service helped Clients come to terms with and understand the importance of tackling their debts and not to ignore their creditors. The service assisted clients with single and multiple debt and in partnership with Moray Council Money Advice provided the Client with a route to statutory multiple debt solutions.

Assistance provided included:

- Working with Clients to examine their day-to-day expenditure, helping them budget to meet essential items such as housing costs, fuel and food.

- Taking emergency action to deal with any crisis situations and priority debts.
- Looking at Clients income to make sure they were receiving all benefit entitlements.
- Building an accurate financial statement based on the data provided by the Client and backed up with evidence from creditors and bank statements.
- With an agreed financial statement, provided advice and assistance to Clients in negotiating directly with Creditors to achieve an affordable sustainable payment plan.
- Referrals to Money Advice for multiple debt assistance requiring a statutory solution

The Debt Support Project has assisted / supported 31 clients, requiring 94 client contacts consisting of face to face meetings, phone calls and email correspondence. The Bureau has also been the first point of contact for an additional 84 Clients seeking debt advice which required, after consultation, referral directly to the Moray Council Money Advice service based on being advanced multiple debt or beyond the capacity and scope of the project.

Achievements based on Client interactions has seen positive results in gaining affordable repayment plans in respect to priority debts such as council tax and energy bills backed up with maximising income through the benefit check process. In addition, aided with time to pay applications to the Sherriff court that have seen favourable outcomes for clients with realistic payment plan outcomes to reduce their debt.

During this period, we have seen an increase in the uptake of food parcels, energy voucher applications, flexible food fund applications, winter support fund applications and energy trust solutions which overall has provided Clients with essential financial assistance. It's expected that Client dependency on such support will continue if not increase going forward as a result of the rise in the cost of living crisis.

## **Graham Donaldson, SG Debt Support Adviser**



## **Grampian Macmillan Cancer Centre Project**

Again, an exceptionally busy 12 months in Moray for this project. Still working to COVID guidelines the project supported people having cancer treatment at Dr Gray's Hospital or ARI.

Sadly, disruption from the pandemic caused a backlog that left thousands of people missing a cancer diagnosis or treatment.

We have seen an increase in clients referred with cancer at a later stage, and have supported them to gain fast access to benefits and other financial support to help reduce the worry of loss in income alongside increased costs.

I can assist clients to:

- establish potential benefit entitlement and help to claim;
- source financial support (eligibility criteria) to help with expenses including increased heating costs or hospital travel costs;
- offer general advice on many issues;
- apply for Blue Badge/Bus Pass;
- access other services.

Throughout the period I assisted 173 new clients whilst also supporting existing clients. I helped them achieve total financial gains of £576,469.73.

**Dawn Moir, Macmillan Project Worker**

**WE ARE  
MACMILLAN.  
CANCER SUPPORT**



## Help to Claim

Help to Claim is a national project funded by the Department of Work and Pensions. Its aim is to help Clients make new claims for Universal Credit and to provide support until receipt of their first payment.

From April 2021 to March 2022, 144 Clients were helped with purely Universal Credit issues. Due to having to adapt to the pandemic a large proportion of our Client interactions were conducted over the telephone or via e-mail with face-to-face appointments resuming in the tail-end of the 2021. The majority of our Clients were given support to make their own claims online and those without digital skills made phone claims and were empowered to attempt to complete the claim themselves. Our service consisted of benefit checks, quick question support and holistic advice where necessary. The majority of our claims were self-referrals. The Moray Council, NHS and other local agencies also made referrals. Financial gain was recorded for 61 Clients up to a total of £443,530.56, which is an average of £7,270.99 per Client.

**Thomas Ralph, Help to Claim**



## Patient Advice and Support Service (PASS)

The Patient Advice and Support Service (PASS) helps Clients understand their rights and responsibilities as patients, provides information and support for those wishing to give feedback or comments, raise concerns or make complaints about the NHS in Scotland.

As well as providing support to 92 Clients on the National Helpline, the 14hr a week Patient Adviser (PA) has provided case work for 55 Clients with an average of 49 Client contacts a month. Contacts ranged from simple follow up calls with NHS Grampian Feedback team to complex complaint forms for SPSO. Excluding Helpline Clients, the average duration of each case was 8.5 months with 25 Clients being supported for more than 6 months. The PA has continued to support significantly more Clients from Turriff Bureau and, due to staff sickness, also took on additional Aberdeen Clients.

The main types of complaints were focused on accessing services (partly linked to Covid-19), Co-ordination of Clinical treatment (all aspects), mental health rights, personal records (medical, complaints files), staff - attitude / behaviour & communication, complaint handling and waiting for date of appointment / admission. PA also found she providing additional holistic on issues such as Benefits, Legal Proceedings, Incapacity, Community Care & Social Work.

The PA supported Clients with only 3 SPSO cases but has worked with a much broader range of agencies such as local Advocacy, CPAG and the Mental Welfare Commission for Scotland. There has been a significant delay in SPSO responses and in March 2022 the PA was advised there was a delay of around 11 months between case acknowledgement and allocation.

**Eleanor Symon, PASS Adviser**



## Patient Advice & Support Service

Use your rights  
Know your responsibilities  
Share your experience  
Make a difference

## **Training Support Co-Ordinator**

When the post started the first task was to support the Shadowing phase of the 20-21 Volunteer's training as we started to work back in the Bureau. Since then I have supported the co-ordination of two full ATP sessions. Based on CAS materials, I have developed and delivered training courses. I have also Introduced a new course on using CASLearn so trainees feel confident working at home and accessing their online learning.

In the summer of 2021 11 Trainees signed up to the training program but unfortunately none became qualified volunteers due to a wide variety of personal reasons. In Spring 2022 we started with 9 Trainees and now have 3 Volunteer advisers. Additionally, one Trainee was taken on as a member of staff. To try and overcome the fall off rate (which is replicated in Bureaux across Scotland) we have developed an Ad hoc training scheme that is based on home learning using CASLearn and one-to-one training in the Bureau. In 2021-22 we took on 3 Trainees. One is now a Volunteer Adviser, one has had to take some time off as he is waiting for an operation and one dropped out.

We are planning to continue with Ad hoc training if possible as have found that self-motivated Trainees can study successfully at home and spend their time in the Bureau shadowing and focussing on Bureau systems such as Advisernet and Castle. Those who drop out tend to do so quickly – so have not waited a long time before starting and have required less one-to-one time from paid Bureau staff and Volunteers.

The Bureau have been supporting existing Volunteers by promoting the benefits of ongoing training, identifying relevant courses / training opportunities and encouraging them to record their training in line with audit standards.

I have implemented a more formal method of recording Training across the Bureau to ensure we meet Membership and Scottish National Standards.

As well as working with the Bureau, I have attended and co-ordinated a number of events. These have included Training Days for paid Bureau staff and Volunteers, a Fairer Moray Forum Poverty Event, attending community events, the UHI Fresher Fayre, Big Energy events with REAP and supporting Moray Pathways Employability events.

**Eleanor Symon, Training Support Co-ordinator**

## Money Talk Team

The Money Talk Team service is funded by the Scottish Government and delivered by the Citizens Advice network. The purpose of the service is to encourage low income families to seek financial advice to maximise their income by ensuring that they are not paying more for essential goods and services that they need to and that they are getting all the benefits, grants and exemptions to which they are entitled.

The service is aimed at seven specific target groups and these include single parent families, families which include a disabled child or adult, larger families, minority ethnic families, families with a child under one year old, families where the mother is under 25 years of age and older people and those approaching retirement.

NB Whilst these groups are the focus of targeted activity, any low-income household can also access the service.

The MTT Adviser offers face to face advice and works 9 hours per week. Sixty-three clients have been helped with 658 issues raised (58% were benefit related) during this period. A client financial gain of £32,762.24 was achieved. Moray CAB does not participate in the MTT National helpline.

## Money Talk Team Service

### Henry Duncan Project (October 2021-April 2022)

The Henry Duncan Project commenced October 2021 and ended April 2022. It was targeted at clients with a broad range of benefit enquiries, including but not limited to disability rights, mental health issues, caring responsibilities and other complex benefit related issues.

My role as the project lead was to take a holistic approach in helping clients identify issues that may not have been apparent to them when they approached the bureau, and more importantly to help identify the benefits they may be entitled to, based on their circumstances and the prevailing eligibility criteria at the time. Helping clients to fill their benefit forms was also a key aspect of my role, forms such as Disability Living Allowance (DLA), Personal Independence Payment (PIP), Attendance Allowance (AA), Universal Credit (UC) just to mention a few. In some cases, clients are referred to other project leaders who cover some of the issues identified, for example, housing, debt, etc.

**Segun Adebayo**

## National Lottery Fund

This Project started in November 2021 in Moray CAB employing one part time Adviser.

Its aim is to assist individuals and their families in the local community improve their knowledge about options available to them to alleviate financial stress and / or improve their overall health and wellbeing.

The intention is to work in partnership with medical practices, creating an ease of access to this project for the most vulnerable people in the community who perhaps would not approach the CAB for help.

It is widely accepted that individuals will present at their GP Practice with symptoms caused by stress from a situation which cannot be treated medically, such as financial pressures, relationship problems, housing issues etc.

We are currently working with two medical practices and developing referral processes for GPs to signpost clients directly to the most appropriate service to meet their needs. In with mental health services and wellbeing groups too. This is still in its early stages as the referral process needs to be correct before being rolled out properly.

The Adviser attends one of the medical practices every second week to hold face to face appointments with clients. The facility to hold sessions at the other medical practice is not yet complete due to procurement issues. This is expected to rectify in the coming weeks.

74 clients have been seen on this project between November to March.

**Charlotte Barton**  
**National Lottery Community Fund Welfare Adviser**



## Scottish Legal Aid Board Housekeeping Project

The SLAB Housekeeping Project is a joint project with Moray and Nairn Citizens Advice bureaux, which aims to prevent homelessness by assisting both public sector tenants at risk of eviction and home owners at risk of repossession action, primarily due to rent and mortgage arrears.

Assistance provided can include:

- provision of representation at Elgin and Inverness Sheriff Courts;
- advice and information about the eviction or repossession process and their potential options;
- communication and negotiation with public sector housing providers or mortgage lenders;
- communication with other relevant parties such as money advisers;
- income maximisation, budgeting advice for clients with single debts, and help with emergency debt situations- the Nairn bureau also provides money advice for clients with multiple debts;
- benefits advice and help with benefit applications;
- referrals to other appropriate sources of support.

As coronavirus restrictions have lifted court cases have now resumed remotely- for cases in Elgin sheriff court representation is provided via video conferencing, while cases in Inverness court are conducted by telephone at present.

**Victoria Gordon & Sonya Hayward, SLAB Advisers**

### What it means to be a volunteer

I began my journey to becoming a volunteer adviser at the start of lockdown in 2020, with many hours spent ploughing through the on-line training modules, followed by regular training and shadowing sessions via Zoom. When the Bureau opened again, I was able to come in once a week to shadow an experienced staff member, before taking the lead and getting useful feedback from the session supervisor.

My weekly volunteer stints never cease to be challenging (in a good way!). The range of issues is broad and the clients come from all walks of life. Listening to them, and getting to the crux of the problem, is the most important first step. This is then followed by careful research and meeting again with the client to discuss and action a way forward.

We increasingly live in an online world, and where it can be difficult to even get through to an organisation on the telephone. Clients appreciate being able to walk into the Bureau and actually meet with someone prepared to listen and work with them to solve an issue. The Citizens Advice Bureau is as relevant today as it ever was!

**Anthony Hovey, Volunteer**

## Thank you to:

**All our current volunteers** for their loyalty, support and dedication to the Bureau and their commitment to help their fellow citizens in Moray. We could not operate without you.

**All our staff** (both core and project) for their valuable support and loyalty to our volunteers and management.

**Our board of directors** and in particular Eddie Coutts (Chair) and Danie Ralph (Treasurer) for their continued support and dedication. We could not operate without our Board of Directors.

**Moray Council** for their current support and core funding allocation. Without this funding Moray CAB would not exist.

**Other funders:** Macmillan, Scottish Legal Aid Board, SSE Moray Be-atrice Partnership Fund, CAS mitigation, CAS via Government funding including Money Talk Team, Help to Claim, UC, Patient Advice and Support, Scottish Debt, Armed Services Advice Project, Pensionwise and National Lottery Community Fund.



## Our clients say:

“The service provided to me by the CAB in Elgin has been very important to me - during a profoundly difficult period of my life. And this process of receiving such discerning support - without any kind of inappropriate judgement or prejudice - has been a real 'godsend' to me, over the past few weeks!”

“Excellent service and help with enquiries will recommend for those who need help thank you very much Tom in Elgin branch Morayshire .”

“Anthony was very helpful. I felt he really listened to the problem and came back to me with great advice.”

“I would not think twice in coming back with any problem. I think you do a great job at helping anyone.”

“I will be using the service again. They are very helpful for information and to explain filling in forms. Eleanor was very patient with filling in forms for me.”



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*Our dedicated volunteers are at the heart of our service*