



MORAY CITIZENS ADVICE BUREAU
ANNUAL REPORT
2018–2019

Chairman's report

We come to the end of another successful and eventful year for the bureau. The number of clients has continued to increase, and enquiries have become more complex. We are now delivering the Universal Credit Help to Claim service funded by the Department of Work and Pensions.

All our current project funding is secured for the coming year and the bureau manager has recently secured additional funding of £50,000 from SSE (The Beatrice Partnership Fund) to enable full-time employment for a Community Project Worker over a two-year period.

During the year we have either lost, or are about to lose, the services of a few of our long-term volunteers who have decided to relocate or retire. I would like to thank them for their dedication to the work of the bureau and wish them well in their new ventures. Meanwhile, our recruitment campaigns have attracted new volunteer advisers to maintain our numbers, and training is ongoing.

As the year-end accounts show, we have maintained and improved the high standard of service to clients within budget due to the access to bureau reserves funds which augmented the £30,000 funding cut by Moray Council. However, I would like to take this opportunity to thank Moray Council for our core funding.

On behalf of everyone associated with the bureau I thank the Elected Members for their continued support. I also wish to thank the funders for our projects: Macmillan, Armed Services Advice Project, Pension Wise, Welfare Rights Project (funded via bureau reserves), The Robertson Trust, SSE (Moray Beatrice Fund), the EU Settlement Scheme (funded by Citizens Advice Scotland), Financial Health Check service, Mitigation (Outreach), Patient Advice and Support Service, UC (Universal Credit), Help to Claim via Government funds, and SLAB (Scottish Legal Aid Board). Without their support the enhanced project funded services would not be able to serve the community of Moray.

Finally, I wish to extend my sincere thanks to our outstanding Staff and Volunteers without whom we would not exist, and to my fellow Directors and our Advisers for their corporate guidance and advice all carried out in a thoroughly professional and light-hearted manner.

Eddie Coutts
Chair

Manager's Report 2018–19

Moray Citizens Advice Bureau (CAB) is one of 59 bureaux in Scotland and comes under the umbrella of Citizens Advice Scotland (CAS). Moray CAB adopts the aims of the Citizens Advice Bureau 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 on a Scottish wide basis.

We receive our core funding from the Moray Council and this enables Moray CAB to provide an in-depth information and advice service to the people/communities of Moray.

Moray CAB has helped 2202 clients with 5853 issues (1 April 2018 to 31 March 2019). Total client contacts including new and repeat is 4627, which indicates that a number of clients are returning to CAB or require frequent visits with their particular enquiry. Client Financial Gain from the service is £0.6 million. This, in accordance to CAS calculations, means for every £1 of funding received, Moray CAB regenerates £6 back into the local community. Enquiries are increasingly becoming more complex and interlinked.

Benefits, housing, legal and employment remain our highest categories followed by debt, relationship and consumer. (See Figure 1.)

We assist clients with single debts and we work in partnership with Moray Council Money Advice Service to assist clients with multiple debt.

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 provides an Outreach service by appointment in Buckie, Keith, Forres, Tomintoul, Lossiemouth and Dufftown. The demand for Buckie, Keith and Forres remains high. Funding to deliver our Outreach service is provided through The Robertson Trust and matched funded via CAS mitigation funding.

Quality of Advice

We deliver a high quality service to our clients and we have established a rigorous checking procedure. The new self-auditing process is now well

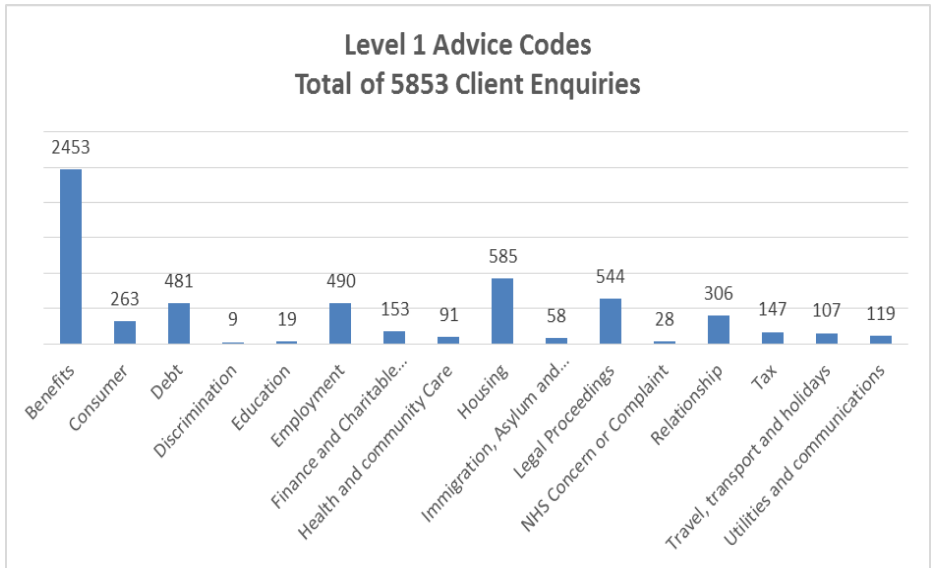


Figure 1

established and enquiries are audited on a quarterly basis in the bureau, and further verified by Citizens Advice Scotland (CAS). We continue to maintain a very high standard in advice and information giving. Operational auditing continues on a three year cycle and is due June 2019.

Training

We held two volunteer training courses during 2018/2019. Training comprises face-to-face tuition, e-learning modules, shadowing accredited volunteers, and completing 30 competences/enquiries. Generally, complete training can take between six and nine months. We are fortunate to have four tutors within the bureau, two of whom are 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.

Promotion of Moray CAB

Over the past year we have continued to increase our profile within the community, having delivered talks to various groups and organisations. We have supported the CAS SCAMS campaign and used the opportunity to further promote the bureau service. The promotion of Moray CAB is on-going. We liaise with other organisations/groups in Moray, for example, REAP, Moray Council, Jobcentre Plus and Circles.

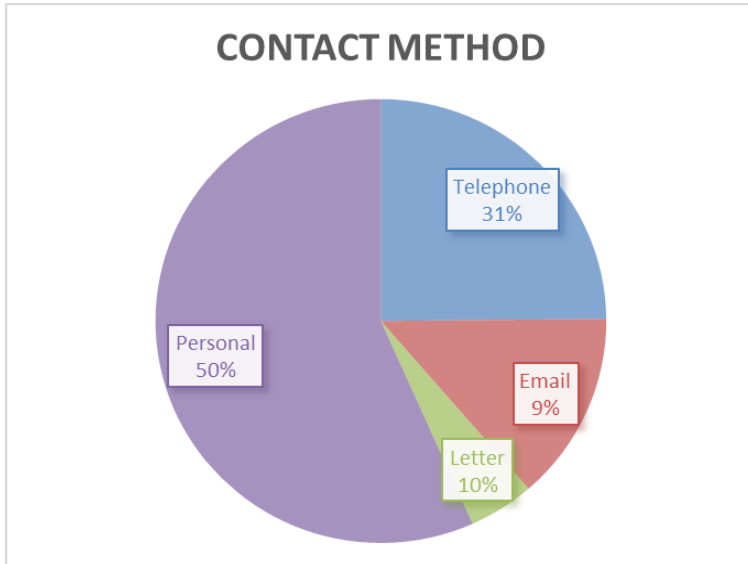


Figure 2

Contact Method

(See Figure 2.)

Impact

Moray CAB faces many challenges in the future as the demand for our service continues to rise as a result of current welfare reform and the changing demographics which also include clients with increasingly challenging needs.

Challenges continue for clients migrating from Disability Living Allowance to Personal Independence Payment. Universal Credit (the new income-related benefit) is fully rolled out in Moray and we anticipate an increase of enquiries, increases in clients experiencing threatened homelessness due to an inability to meet rent and/or rent increases. Although this year we saw a slight decrease in client numbers we did see an increase in the complexities and number of enquiries individual clients are bringing to the CAB.

Challenges to bureau are:

- (a) sustaining core funding,
- (b) sustaining an adequate number of volunteer advisers/receptionists to deliver the service,
- (c) sustaining Quality of Advice standards.

Mary Riley
Manager

Moray Citizens Advice Projects

Grampian Macmillan Cancer Centre Project

This is a partnership between Grampian CABs, Macmillan Cancer Support and DWP Visiting Team, providing a service to people having cancer treatment at Dr Gray's Hospital or Aberdeen Royal Infirmary.

When you are affected by cancer it can be tough on your finances. It is a time when living costs often rise as income decreases. Macmillan's evidence shows that four in five people with cancer are £570 a month worse off as a result of their diagnosis.

I can assist clients establish potential benefit entitlement and advise how to claim. I can also try to source financial support for clients to help with additional expenses such as increased heating costs or hospital travel costs. I offer general advice on issues such as employment and housing, or applying for a Blue Badge or Bus Pass, and can signpost onto other services.

This was another busy year for the project in Moray assisting 131 new clients, whilst offering ongoing support to existing clients, and helping them to achieve total financial gains of £235,004.13.

Dawn Moir, Macmillan Project

Scottish Legal Aid Board (SLAB) Housekeeping Project

The SLAB Housekeeping Project is a joint project with Moray and Nairn Citizens Advice Bureaux, which aims to prevent homelessness by assisting clients at risk of eviction or repossession action.

This assistance will normally involve negotiation with public sector housing providers or mortgage lenders, and assisting with communication between the client and their housing provider or lender and other relevant parties, especially where clients struggle to engage without help, and in court representation at Elgin and Inverness Sheriff Courts. Clients are also provided with advice about the eviction or repossession process and what options they may have in order to allow them to make their own informed decisions; help may also be provided with benefits, income maximisation, budgeting for clients with single debts, or assistance in dealing with emergency debt situations.

Victoria Gordon, SLAB

Patient Advice and Support Service (PASS)

The Patient Advice and Support Service 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 29 clients on the National Helpline, the 12 hour-a-week Patient Adviser (PA) has provided case work for 40 clients with an average of 44 contacts a month. Contacts ranged from simple follow up calls with NHS Grampian Feedback team to completing complex complaint forms for SPSO. The average duration of each case is five months with nine clients being supported for more than nine months of the year. Longer cases have normally involved complex complaints and taking complaints to the SPSO.

The PA has raised complaints to a broad range of NHS Grampian services including GPs, dentists, Dr Gray's, Aberdeen Royal Infirmary, Aberdeen Maternity Hospital and Royal Aberdeen Children's Hospital. The main types of complaints were focused on co-ordination of clinical treatment, poor medical treatment, failure to follow agreed procedures, gaining access to records, costs and funding issues, negligence, length of time taken to resolve complaints and difficulties making appointments at GPs.

Eleanor Symon, PASS

Welfare Rights Project

I assist clients with various aspects of the appeals process, which includes mandatory reconsiderations, SSCS1 forms and written submissions to the Courts and Tribunal Services. Benefits covered include Personal Independence Payment, Employment and Support Allowance, Disability Living Allowance, Working and Child Tax Credits, Carer's Allowance and the Blue Badge. Often the process of applying and appealing (no award to a benefit) can be confusing and stressful for some clients. With the support, guidance and representation from the Welfare Rights service, clients experience a more positive journey and outcome to their benefit appeal.

From April 2018 to March 2019, 40 clients were assisted throughout the appeals process resulting in Client Financial Gain amounting to £105,715.

Jonathan Ho, Welfare Rights

Armed Services Advice Project (ASAP) Inverness, Moray and Nairn

This is the ninth year of the project. As in previous years, the highest number of enquiries came from clients with an RAF connection, followed by the Army and Royal Navy. The presenting issues remain the same with benefits being at the top of the list, then housing/homelessness, debt, employment and relationship problems. As well as self-referral, many of the referrals come from SSAFA and Poppy Scotland.

Pension Wise

Pension Wise, which is government funded, offers tailored guidance to defined contribution pension savers about the options available to them when they access their pension savings pot. Pension Wise cannot recommend any products or companies to the client and won't tell them how to invest their money. Moray CAB can arrange an appointment for clients to see a Pension Wise guidance specialist.

Financial Health Check

This service launched in November 2018 and assists specific target groups including lone parent families, families which include a disabled adult or child, larger families, minority ethnic families, families with a child under one year old, families where the mother is under 25 years of age. In addition to this the health checks for older people will focus on those who are not claiming benefits to which they are entitled. Its aim is to concentrate both on young families to help tackle child poverty, and on older people to increase benefit uptake. The service can be accessed via a telephony based Financial Health Check from three regional hubs and also face-to-face at Moray CAB and throughout the CAB network. Funding is via Scottish Government and is extended to Sept 2020. Rebranding from Financial Health Check to Money Talk Team to be launched August 2019.

New Projects ahead: 2019-20

Universal Credit: Help to Claim

EU Settlement Scheme

Welfare Project

Community Project

Rebranding Financial Health Check to Money Talk Team

Volunteer testimony

After I retired I was looking to do some voluntary work. “Why don’t you join the CAB?” asked a friend. I did, and count it as one of my best decisions. The bureau provides excellent training and you don’t need to have any special knowledge or expertise to be a generalist adviser. The answer to almost all client enquiries can be found in the CAB’s comprehensive advice database. The manager, supervisors and other advisers are very supportive and always there to help with a difficult enquiry. I find it very satisfying to help clients work through their issues by providing good advice, information and support and to see them leave the Bureau so much happier than when they came in.

For older people I believe volunteering with Moray CAB is a great way of “giving something back” to the community. Volunteering also offers younger people starting out an opportunity to develop their interpersonal skills and confidence.

John Black, Volunteer Adviser

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 them.

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 to Moray CAB. We could not operate without our Board of Directors.

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

Other funders: Macmillan, Robertson Trust, CAS mitigation, SLAB, Armed Services Advice Project, Pension Wise, Welfare Rights Project (funded via bureau reserves), Financial Health Check (Scottish Government), CAS Mitigation (Outreach), Patient Advice and Support Service, SLAB (Scottish Legal Aid Board).

Client Feedback

Comments from returned Surveys and Questionnaires

“I’m so happy I contacted your bureau. I’m delighted with the results of my enquiry. Income Tax was at fault. Have now been reimbursed and all the monies they took off me causing me lots of stress at the time. So thank you so much for your invaluable help. May this organisation continue.”

“This was helping me to complete the application form for Attendance Allowance. The CAB person (Sonya Hayward) was extremely helpful. It took us nearly two hours. Thank you so much, it was successful.”

“Your staff are very helpful”

“When I visited your office I was made very welcome and felt totally at ease. I spoke with a lady called Helen MacFarlane and she could not have been more helpful. Your services are an invaluable part of our community. Thank you so much for all the help I was given.”

“Thank you — you are all doing a good job.”



Moray Citizens Advice Bureau
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www.moraycab.org.uk

Company Limited by Guarantee incorporated in Scotland number 119038
Moray Citizens Advice Bureau is a charity registered in Scotland. Charity No. SC018026

Opening Hours

Monday 9.30am – 12.30pm

Tuesday 9.30am – 3.30pm

Tuesday 5.00pm – 7.00pm

Wednesday 9.30am – 3.30pm

Thursday 9.30am – 3.30pm

Friday 9.30am – 12.30pm

Telephone Advice Line

01343 550088

Outreach Services

Appointment Service Only

Telephone: 01343 559002 or
01343 559004

Weekly

Keith Wed 1pm – 3pm

Buckie Wed 10am – 12 noon

Fortnightly

Forres Tues 1pm – 3pm

Dufftown Thu 1pm – 3pm

Monthly

Tomintoul Tues 10am – 12 noon

Lossiemouth Tues 1pm – 3pm

