

A blue speech bubble containing the text 'citizens advice' in white lowercase letters.

citizens
advice



Free, confidential, independent, impartial advice
— for everyone

MORAY CITIZENS ADVICE BUREAU

ANNUAL REPORT 2020–2021

Chairman's Report 2020–2021

I concluded my last year's report with the hope that the Bureau would continue to operate towards a more normal working practice. This has progressively been the case. Although the main contact with Clients remains by phone and email, we have been offering face-to-face appointments to those Clients unable to utilise these methods. At the time of writing, we are about to resume walk-in consultations albeit without waiting facilities and still operating strict Covid19 precautions.

The continuation of a comprehensive advice service to the people of Moray throughout the pandemic has in no small part been achieved thanks to the flexible working arrangements operated by the management and staff. I should therefore like to take this opportunity to offer them the Board's thanks for their sterling effort.

Unfortunately, it has not been possible, until quite recently, to utilise the services of our volunteer advisers. As a result, some of the advisers have elected to call it a day and to those volunteers I offer my sincere thanks for their loyal and often long service to the Bureau. We are however in the process of recruiting and training a significant number of new volunteers who hopefully will carry on the good work.

As a result of the additional workload attributable to Covid19, Moray Council legal department have been unable to finalise our long-term lease agreement for the office at 6 Moss Street. However, the main terms are agreed and I am hopeful that this will be concluded in the near future.

Our Bureau continues to be indebted to Moray Council for their financial support of our core funding, without which the Bureau, in its current form, would cease to exist.

Bureau services financed by project funders have continued to be a very substantial and increasing element of our service. In this context we are grateful to our funding partners including Macmillan, The Robertson Trust, Department of Work and Pensions, Scottish Government, Scottish Legal Aid Board, Home Office, Henry Duncan & Moray Beatrice, Scottish Southern Electricity and the National Lottery. Funding from these partners enables the delivery of the extremely comprehensive range of bespoke services offered by the Bureau.

As is normal I should like to thank most sincerely all our volunteer advisers and receptionists without whom the Citizens Advice movement would not function. I am as always grateful for the support of our Board members and advisers for their forbearance, guidance and decision-making made more challenging this year due to the need to convene with the aid of Zoom technology. Hopefully the next financial year will see continued progress toward the normal lives we all took so much for granted.

Eddie Coutts
Chair, Management Board

Manager’s Report 2020–2021

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 Citizens 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.

2020–2021 has been a very different and unusual year. The challenges and demands on delivering and maintaining our service during the pandemic have been tough at times.

Moray CAB adapted very quickly to the ‘stay at home’ government instruction. Our face-to-face drop-in service ceased. All paid staff were set up to work from home within a couple of days. A triage line became operational and we accepted email enquiries for Clients to access the service.

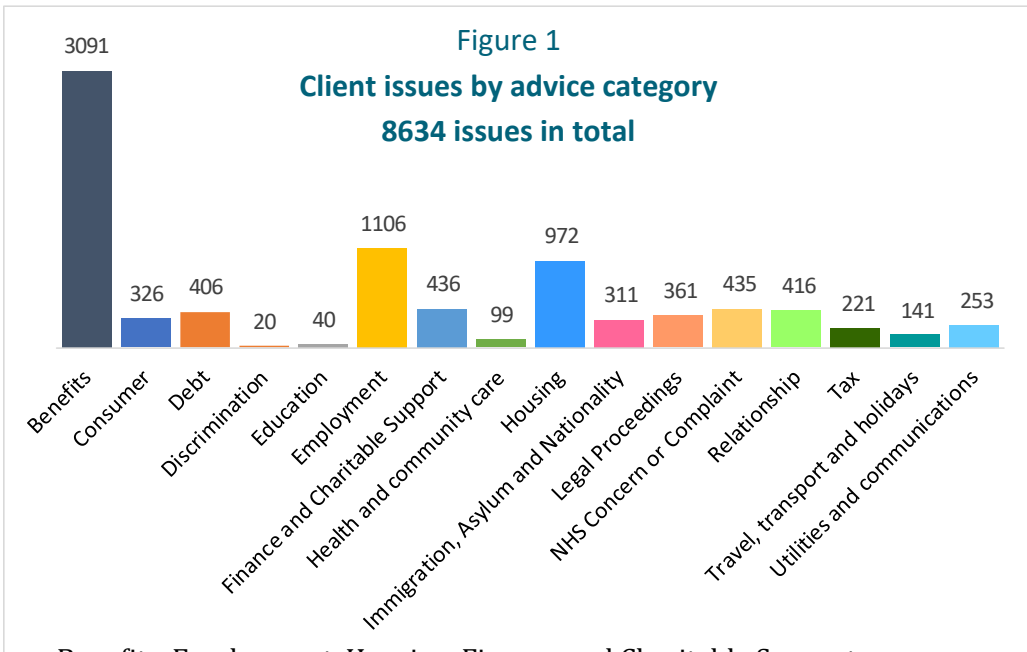
As soon as it was permissible, some of our volunteer advisers agreed to return to the office to help with telephone and email enquiries (this made a huge difference in tackling the generalist service delivery).

Unfortunately, we also lost a considerable number of volunteer advisers due to a variety of reasons. Some re-located, some felt it was time to retire and some felt they had been away from the Bureau for too long.

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 and communities of Moray.

Moray CAB has helped 1953 Clients with 8634 issues (1 April 2020 to 31 March 2021). Total Client contacts including new and repeat is 5012, which continues to indicate that a number of Clients are returning to CAB or require frequent contacts with their particular enquiry. Client Financial Gain from the service is £1.2 million.

NB: In comparison to 2019–2020 when we helped 2480 Clients (pre-pandemic) it shows that our Client numbers have not declined too much as a result of the pandemic and that Clients in need have been able to access our service through other means (however, not all Clients are digitally able), telephone and email. The pandemic year shows we are down by 527 Clients from the previous year and this indicates the importance of resuming face-to-face advice giving. This is incredible and evidences the hard work from everyone associated with Moray CAB.



Benefits, Employment, Housing, Finance and Charitable Support are our highest categories followed by Debt, Legal Proceedings, NHS Complaints.

We assist Clients with single debts and we work in partnership with Moray Council Money Advice Services 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 Outreach services were suspended due to the Covid pandemic. We hope to resume appointments in Buckie, Keith, Forres, Tomintoul, Dufftown and Lossiemouth in the coming months.

Quality of Advice

We deliver a high-quality service to our Clients and we have established a rigorous checking procedure. We continue to maintain a very high standard in advice and information giving. Our operational audit continues on a three yearly cycle and is next due August 2022. We worked towards our Scottish National Standard Type II accreditation and were successful in both Housing and Welfare Benefits.

Training

Due to Covid the spring Adviser Training Programme (ATP) was postponed and eventually started in the autumn as a fully remote training programme. It highlighted some challenges, however we persevered and we currently have four new solo trainee generalist advisers. We are

fortunate to have five 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 there have been no face-to-face community talks delivered, however we have continued to increase our profile through Zoom/Teams interactions with other organisations, for example, REAP, Moray Council, Job Centre Plus, Circles, Third Sector Interface (T.S.I.) and Fairer Moray Forum Action Group. The promotion of Moray CAB is on-going via social media (Facebook and Twitter).

We have supported Citizens Advice Scotland campaigns such as the Fair Delivery campaign, Redundancy, Income Maximisation and Big Energy Savings month.

Impact

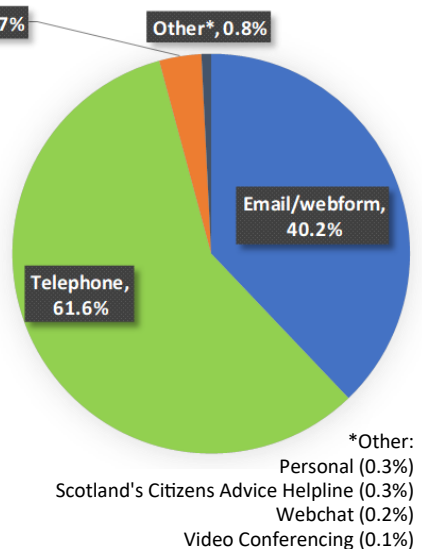
Moray CAB faces many challenges in the future as the demand for our service ever increases.

Challenges to the Bureau are:

- Sustain sufficient volunteer advisers/receptionists to deliver the core service.
- Recruit and train new volunteer advisers.
- Sustaining sufficient volunteer board members to govern.
- Sustain Core Funding.
- Sustain Quality of Advice standards.
- Sustain staff to deliver the specialist projects.

All of the above are compounded as we move forward to recover from the Covid19 pandemic.

Figure 2
Contact method
5012 contacts in total



Mary Riley
Manager

Project Reports 2020–2021

Grampian Macmillan Cancer Centre Project

This partnership is for people having cancer treatment at Dr Gray's Hospital or Aberdeen Royal Infirmary. For many people affected by cancer, Macmillan say money is their biggest worry; they face reduced income and increased costs. This can have a devastating impact.

I can assist Clients as follows:

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

This was a phenomenally busy 12 months for the project in Moray as amidst the pandemic we weren't able to utilise the home visit service of our partner, DWP Visiting Team. During the period I assisted 143 new Clients whilst offering ongoing support to existing Clients. I helped them achieve total financial gains of £672,125.88, a massive increase on previous years.

Dawn Moir, Macmillan Project Adviser

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 2020 to March 2021, we helped 162 Clients with Universal Credit issues. In previous years the majority of our contacts have been face-to-face appointments, however due to the pandemic the Bureau was closed, so we had to adapt our service to phone and email support. The majority of our Clients made their own claims online and those without digital skills made phone claims. Our service consisted of benefit checks, quick question support and holistic advice. The majority of our Clients were self-referrals. Moray Council, the NHS and other local agencies also made referrals. Financial gain was recorded for 100 Clients up to a total of £539,572, which is an average of £5,395 per Client.

Diana McPartlin, Thomas Ralph, Help to Claim Advisers

Patient Advice and Support Service

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 62 Clients on the National Helpline, the 12hr a week Patient Adviser (PA) has provided case work for 58 Clients with an average of 45 Client contacts a month (including on the Helpline). Contacts ranged from simple follow up calls with NHS Grampian Feedback team to complex complaint forms for SPSO. The average duration of each case was three months with nine Clients being supported for more than six months. Possibly due to Covid19 lockdown, the PA has supported significantly more Clients from Turriff Bureau over the last year.

The main types of complaints were focused on accessing services (partly linked to Covid19), co-ordination of clinical treatment, complaint handling, staff attitude/behaviour/competence, care for people with Mental Health issues and long waiting times. The PA supported Clients with six SPSO cases. There has been a significant delay in SPSO responses and in December 2020 the PA was advised there was a delay of around eight months between case acknowledgement and allocation.

Eleanor Symon, PASS Adviser

EU Settlement Scheme

The EU Citizens Support project was set up by Citizens Advice Scotland (CAS) in 2019 as they received funding from the Scottish Government and the Home Office to provide a service in Scotland to help individuals to understand how they are affected by changes to immigration rules as a result of our leaving the EU. The Moray-based EU Citizens Support Adviser (EUCSA) originally worked 21 hours a week but this had to be reduced during Covid19 as the Adviser had commitments at home. The majority of Clients had been supported face-to-face so the project was severely impacted by Covid19 restrictions.

From April 2020 to March 2021 the EUCSA helped 100 Clients, 70 of which were via the EU National Helpline. The remaining 30 Clients were supported on multiple occasions using a variety of new methods including group calls and video conferencing. Where the EUCSA was able to help local Clients, the average case lasted three months but six Clients were supported by the EUCSA for longer, primarily because the Home Office paused applications that were waiting the outcome of a criminal case.

As acquiring Settled Status could help Clients prove their right to reside when applying for certain benefits, EUCSA continued to work closely with the Help to Claim team to help Clients apply for Universal Credit.

The funding model for this project changed in October 2020 and came to an end at Moray CAB in March 2021.

Eleanor Symon, EU Citizens Support Adviser

Scottish Legal Aid Board (SLAB) Housekeeping Project

The SLAB Housekeeping Project is a joint project with Moray and Nairn Citizens Advice Bureaux, which primarily assists public sector tenants at risk of eviction and home owners at risk of repossession action, with the aim of preventing homelessness.

Assistance provided can include:

- provision of in-court representation at Elgin and Inverness Sheriff Courts;
- advice and information about the eviction or repossession process and their potential options;
- negotiation with public sector housing providers or mortgage lenders, including payment proposals where appropriate;
- assisting with communication between the Client and their housing provider or lender, or other relevant parties such as money advisers;
- benefits advice or help with applications;
- income maximisation, budgeting advice for Clients with single debts, and help with emergency debt situations, additionally, the Nairn Bureau provides money advice for Clients with multiple debts;
- referrals to other appropriate sources of support.

During coronavirus restrictions court cases were suspended, and they have since resumed remotely in Elgin sheriff court. Representation has been provided by way of written submissions and telephone hearings. Whilst the eviction ban was in place throughout Scotland, advice and assistance continued to be provided for Clients at risk of eviction or repossession action.

Victoria Gordon, SLAB Adviser

Money Talk Team

Over the nine months from November 2020 to July 2021 this project has recorded 153 cases. With each case then having a number of contacts. The project has a goal of 50% of MTT Clients from families and 25% from older people, and the total over the nine months was 51% from families and 14% older people.

Some Clients have been referred to this project and contact has never been established to be able to record Client profile data. Parents of young children seem to contact the Bureau through email or through the website/webform. It can be hard replying to emails as not all details have been provided and there is no contact phone number. I have referred Clients to: REAP, Moray Money Advice, Baby Bank, School Bank, Foodbank, ACAS, and other CAB advisers.

I have started attending a Children and Young People Network meeting which has helped raise the profile of the project and develop links with organisations who have referred Clients, eg from local midwives.

The majority of advice given is providing benefits checks and benefits advice. Clients often decline checking energy tariffs. Younger families, in particular, say that they do check that they get the best deals on utilities. At the two-month case review I often cannot get hold of Clients to carry out a review. At least a couple have still had a need for advice beyond that point though so trying to contact Clients is useful.

Debby Duke, Money Talk Team Adviser

Community Project Service

The original objective of the Community Project Service was to provide generalist advice and welfare rights support on an outreach basis seeing Clients at various venues within our coastal communities. This proved to be successful and welcomed by Clients for a few months prior to the pandemic preventing further face-to-face appointments. The service continued to operate by phone and email providing help with various consumer, debt and employment enquiries plus carrying out benefit checks, disability benefit applications, mandatory reconsiderations, appeals and complaints. For the period April 2020 to March 2021, I have assisted 208 new Clients and had 455 Client contacts indicating that a number of Clients have returned for further assistance. 59% of these have been benefit-related, the aim being to maximise Clients income and ensure all appropriate benefits have been applied for. This has resulted in a combined Client Financial Gain of £102,822.53.

Eleanor Crighton, Community Project Adviser

COVID Debt

This project was initially from December 2020 to March 2021. In this period most debt was council tax, and Clients were not presenting with debt accrued because of Covid19. Most debt was much older.

Most Clients had multiple debts so I was unable to assist. Clients felt that because they were making payments on other debts they didn't have multiple debts. I referred Clients to Moray Council Money Advice and often booked them the appointment.

Successes:

- Queried council tax liability for a Client. Able to show she had been a student and her council tax debt was written off.
- Completed budget sheet with Client to discuss affordable repayments with energy company. Energy company accepted repayment amount that was affordable to Client.
- Used a Debt Mental Health Evidence Form with a Client and the debt was written off.

Credit companies only complete the bare minimum to say that they have offered help to customers. They provide phone numbers of organisations which customers can approach for help, but take no other action. Some Clients stopped engaging with the Bureau because they could not deal with the stress of having a debt, and if Clients stop engaging this can lead to large arrears. Creditors need to take more actions to ensure engagement and that the right help is provided to their customers.

Debby Duke, COVID Debt Adviser

View from a Volunteer's Keyboard

A certain trepidation was to be expected as I started back in the Bureau after a year's absence. Responding to Clients' email queries was different. Being unable to ask questions or check assumptions forces the adviser into giving more general, less specific advice and information, which is less satisfying for both parties, I suspect.

What I hadn't anticipated was the time it took me to reacquaint myself with recording the details of each case and familiarising myself with the vagaries of the system. Fortunately, the patience and tolerance of management is infinite! While there has been less buzz in the Bureau, the biz continues, and will do, as our services open up, increasing the challenges but also the satisfaction.

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 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, Robertson Trust, Scottish Legal Aid Board, SSE Moray Beatrice Community Fund, Henry Duncan Grant, SSE Moray Beatrice Partnership Fund, CAS mitigation, CAS via Government funding including Money Talk Team, Help to Claim, UC, Patient Advice and Support, EU Settlement Scheme Service, Armed Services Advice Project and Pensionwise.



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

Our Clients say:

“Very professional and the people certainly know their stuff, would have no hesitation in recommending the Bureau.”

“Every contact I have had over the last two years has been useful and helped. All contact with staff has been pleasant and helpful. I feel you provide a good service. Thank you and well done!”

“Jean, the person I spoke to was very efficient. I would have been lost without her help and advice.”

“Excellent service, friendly and helpful staff thank you for all the advice.”

“CAB is excellent. I have used the service for a number of years and the service has been brilliant.”

“In the process of putting pen to paper with PIP. To date things have gone smoothly. The assistance from The Moray Office has been first class, thank you.”

“Eleanor, the EU Citizens Support Adviser of Moray CAB in Elgin, responded to my queries immediately and gave me excellent advice. Fantastic service, thank you!”

“My journey with CAB has been life changing. Debra has made my life so much better with the help understanding of my needs and compassion she deserves a medal.”

“The service I received was excellent, very helpful, polite and friendly lady who has even followed up with telephone call to see how I was getting on.”



Moray Citizens Advice Bureau
6 Moss St, Elgin, IV30 1LU
01343 550088
bureau@moraycab.org.uk
www.moraycab.org.uk



Our dedicated volunteers are at the heart of our service